of the guaranteed loans so far are above the $6,000 level. So they seem to be complementing each other rather well in terms of income groups served.

Mr. QUIE. Do you have a comparable table to the one you have on page 3? I understand this applies only to the guaranteed loan.

Mr. HOWE. For NDEA?

Mr. QUIE. Yes.

Mr. HOWE. We can provide that.

Mr. MUIRHEAD. We do not have it here but we can provide it very readily.

(The table referred to follows:)

DISTRIBUTION OF INCOME AMONG NDSLP BORROWERS, FISCAL YEAR 1966 [1]

Gross family income	Number of borrowers	Percent of total	Number of borrowers under upper income limit	Percent of borrowers under upper income limit
$0 to $2,999	86,591	22.94	86,591	22.94
$3,000 to $5,999	117,197	31.04	203,788	53.99
$6,000 to $7,499	68,257	18.08	272,045	72.07
$7,500 to $11,999	83,090	22.01	355,135	94.09
$12,000 to $14,999	15,619	4.14	370,754	98.21
$15,000 to $17,999	4,499	1.19	375,253	99.42
$18,000 or more	2,195	.58	[1] 377,448	100.00

[1] Source: Hand tabulation of 1966 NDSLP annual operations reports. The total number of borrowers shown here is slightly under the previous estimate, which had been rounded to 400,000. A family income distribution for NDSL recipients during fiscal 1967 will be available only after analysis of data on reports now being received from institutions by the Office of Education.

Mr. QUIE. You said 10 percent are $6,000 and above.

Mr. HOWE. I said 70 percent.

Mr. QUIE. Seventy percent are $6,000?

Mr. HOWE. Yes, sir.

Mr. QUIE. What about all those students that come from families of less than $6,000, a small percentage of the guaranteed loan program goes to them, a smaller percentage of the NDEA loans as well.

Mr. HOWE. No, the larger percentage of the NDEA loans——

Mr. QUIE. I misunderstood you. You said 70 percent.

Mr. HOWE. Seventy percent of the guaranteed loan program goes to families of $6,000 and above. Over 60 percent goes to $6,000 and below in NDEA.

Mr. GURNEY. Why is the loan ratio to families of low income so low? Is there any reason for that?

Mr. MUIRHEAD. I think the principal reason there is that students from such families go to the NDEA for loans to help with their higher education.

Mr. GURNEY. Could it also be because the family is in an income bracket so they really don't know much about banks and lending institutions?

Mr. MUIRHEAD. I am sure that is a factor also.

Mr. GURNEY. Is there any way to overcome this by any advertising or means of communication to these families that these loans are available?

Mr. HOWE. We are endeavoring to do exactly this kind of thing. As we have already said, the bankers are endeavoring to do this kind of