

this is the most natural thing for a student to do. But we realize the limitations of grant funds and scholarship funds.

I don't think someone's educational future ought to be dependent upon being able to secure a grant or scholarship. In those instances, I think you will find that high scholastic achievements are the criteria. I think that our program here in the loan area is geared to the average student who we feel has a particular need for assistance in order to secure his education.

Mr. SCHEUER. I think we have all learned a little from the events of the last couple of years. I think it is pretty clear that society has an incontrovertible interest in educating each young person regardless of whether they are in the top 20, 30, or 10 percent of that class, to the full extent of their potential, limited only by their drive, their willingness to work and study, and the general enthusiasm of their ambition.

Do you have any experience as between middle-income young people and low-income young people? Is there any lesser willingness to encumber a debt?

Mrs. MINK. I think perhaps the youngster coming from a middle-income family has a greater awareness of what a loan obligation entails and may, if they do at all, have more hesitancy. With respect to a child from a low-income area, I think that other programs will provide the assistance and they can, for instance, qualify for a work-study program in a college which affords them an income-earning opportunity. They can qualify for a grant under the economic opportunity program while going to college. There are other areas in which that kind of student's financial cost of education can be sustained.

But for the broad sector of our student body that comes from the middle-income family, the average family situation, the only opportunity other than their personal financial situation is in a loan program. This is why I feel it is so vital if we are to make higher education really something which is not dependent upon personal wealth.

Mr. SCHEUER. I am very grateful for your fine testimony.

Mrs. GREEN. I will ask unanimous consent to put in the record at this point or immediately after the questions which Mr. Scheuer asked about the women making loans, the percentage of loans that have been made under the National Defense Education Act to women students and the percentage that have been made to men students.

If my recollection is correct, Mr. Scheuer, the higher percentage of the NDEA loans goes to women, and then the percentage of loans that have been made under the guaranteed loan program to women students and the number that have been made to men students.

Again, if my recollection is correct, the larger percentage goes to the men. This maybe should be looked into by the women Members of Congress, because there is some indication there is a bit of the bias, not on the part of women but on the part of bankers of loaning to women, because it is a smaller percentage of the guaranteed loans that go to women in relation to the number that goes to the men.

I would ask the staff to make that available.

(The information requested follows:)