Mr. Murhead. And probably about 30 percent of those are freshmen. I think, Congressman Reid, it is necessary to analyze that figure a little because it includes the guaranteed loan program. As we have all said many times, the guaranteed loan program does not have the same sharp mission as the opportunity grants and the work-study and the NDEA loan programs. Those programs are directed at the financially needy.

Mr. Reid. Assuming you are reaching, say, 30 percent, and I am just trying to get the parameters of the problem, and only 50 percent are going to college, what will the increase be this year with the pro-

gram when it becomes operative?

Mr. Murhead. In round numbers, the increase this year will move to about one and a half million next year over the one and a quarter million of the current year.

Mr. Reid. It is an increase of 250,000 and you divide by four; what

you are talking about is a program of about 60,000?

Mr. Howe. Probably 75,000 freshmen, that would probably be

Mr. Reid. And the probable need, if we looked at it, is perhaps to reach 1 million on an annualized basis?

Mr. Murhead. Within the context of the 5-year objective that we are talking about, where every youngster who has ability will not be prevented from going to college for financial reasons, we would need to raise the number of students who receive assistance from the present level of about 700,000 to 750,000, to a level of perhaps 2 million. We can present some figures to the committee to document that, but, basically, the aim of this legislation would be to raise the opportunity for young people from low-income families to the same level that is now enjoyed by youngsters from middle-income families. The sad situation at the moment is that students coming from families earning \$10,000 and above who have ability for a college education—those in the upper half of the graduating classes—have about 8 out of 10 chances to go to college. In contrast, the opportunity presented to equally able young people from the \$3,000 to \$4,000 family income level and below is only about 2 out of 10. The objective of our 5-year plan is to raise that opportunity to the same level as the middle-income group.

Mr. Red. Could I ask a quick question?

Mrs. Green. If it is quick and the answer equally quick.
Mr. Reid. My one final question is what about the middle-income family which is slightly above the \$15,000 level but has three or four children, all of whom want to go to college at the same time?

Do you want to exclude them?

Mr. Howr. There are two points here: first, the guaranteed loan program is available to the family but at an interest rate that is not subsidized by Federal Government; and, secondly, there are, of course, in place opportunities for students' support from private and State sources outside of the federally sponsored program about equal in size to the Federal programs and that family has some chance there.

Mrs. Green. Congressman Brademas.

Mr. Brademas. Thank you, Madam Chairman, I want to follow some of the questions that have just been asked. I was much impressed by what you said, Mr. Howe, about college attendance in the United