viding for disadvantaged students, while in college, special counseling services. We also hope to encourage colleges to take in a larger proportion of such students in the facilities they have.

I think basically you and I agree here, but we have not met and have no major programs to meet the first need you identified.

Mr. CAREY. There is no question that very competent student aid counsel is on the campuses of all major universities and colleges, all institutions of higher learning, but I am afraid this is not where the student needs the information, he needs it in the secondary school level and in the secondary schools, they have available counseling but on only a 1 to 600 or 1 to 1,000 ratio at the time when the student determined whether or not he is going to college is in the junior year and senior year in the secondary school.

Thanks to wonderful advertising in the community now in Christmas Clubs and Hanukkah Clubs and all kinds of clubs and any way to get deposits of money into the bank, do you suppose if we give the banks this $35 or any portion thereof, nonretroactive, we can induce them to enter into some kind of joint campaign with the Treasury such as you do in Liberty and War Bonds, and so forth, to get some information into the hands of potential college enrollment students early enough in their secondary school career so they know how to finance education?

Mr. BARR. I don't see why it wouldn't be possible.

Mr. HOWE. Mr. Carey, let me make a brief comment on your observation. I think we would get cooperation from the banks in mounting a major campaign of this kind. I call your attention in addition to the talent search program of the Office of Education, for which we have doubled the budget for fiscal year 1969, we believe it is an effective program and this is why we have gotten backing for the Government budget. I think both of these sources can be used.

Mr. CAREY. I will close on this. I believe that adequate grounds are present for my opinion, that among the low-middle-income and middle-income families there is an antipathy to borrowing and they don't want to go into debt any more than they are and for that reason in many cases they will defer college opportunities and the student will go out and take a job or something in the hope he can get capital to pay tuition.

I think this is unfortunate; I think that the student loan program is an attractive one, that anyone who enters an institution of higher education should consider borrowing as an appropriate method of financing education, but I think we have to do something to overcome the reluctance to go into debt because, as far as I am concerned, it is the best possible way to go into debt if you are going into debt.

Mr. HOWE. I concur.

Mrs. GREEN. Congressman Burton.

Mr. BURTON. I don't think much of the continuation of this 12½-percent limitation on the State. Could someone develop for me the rationale behind that?

Mr. MOORE. Yes, Mr. Burton. That limitation has been substituted for the present allotment formula in the law. This was taken from the Higher Education Facilities Act of 1963, and it is in fact a sort of an upper limit. If my memory serves me correctly—and, Peter, you