to those entering high-income occupations or with family resources which assure high incomes, terms must be such that a large fiscal outlay by the Federal government seems a pre-requisite. If the charges of all colleges are escalated sharply, present ability of the vast majority of students to finance their own education through family aid and earnings will disappear, and heavy borrowing will become for increasing numbers the only avenue of access to higher education. The Educational Opportunity Bank particularly belies its title with respect to young women seeking higher education. To keep the proposal on a sound fiscal basis, proponents point out, women would have to pay back a much higher percentage of income than men, because their incomes are lower. Marriage would involve a substantial reverse dowry. No solutions are suggested in the proposal for either of these problems.

Higher education in the United States has been the means of providing genuine equality of opportunity for increasing numbers of young men and women, because the American people have recognized that education is primarily a social responsibility. They have supported our colleges and universities both directly through public channels and indirectly through voluntary support encouraged by special tax treatment, thus keeping down the financial barriers to education. The philosophy that financing education is primarily the responsibility of the student is directly contrary to this great and sound tradition.

VIII. DISCRIMINATION IN THE USE OF PUBLIC FUNDS FOR EDUCATIONAL PURPOSES.

Member institutions of the Associations believe that public policies against discrimination in the use of public funds for educational purposes should apply equally in their use by all types of educational institutions, public and private. They note with regret that the Civil Rights Act of 1964 does not uniformly apply this standard because of the failure to include a provision against discrimination because of religion in Title VI of this Act, which applies to non-public as well as public colleges and universities. They also note that Title IV of the Act, which requires a survey of the extent of discrimination in education to be made by the U.S. Commissioner of Education, applies only to public institutions at all