But those delinquents we are not really worried about. We are goading them along and trying to keep our paperwork up to date. But we are talking here about the hard delinquent; there comes a time when you have to make a decision.

If there are no further questions on that, we do have item 7 concerning the work-study program which we like very much.

We think it is one of the fine student financial aid. It gives the student work opportunities under supervision, work experience which particularly many of the disadvantaged need. They have not sometimes had a job before.

They have not had the experience of showing up for work on time, doing a good job, and getting paid for it at the end. In fact, I personally had one girl show up at the cashier's window and she ended up in my office. I tried to find out why.

The facts are these: She did not know how to endorse a check. She had never been paid by check before. The cashier did not really understand. She had earned something, she owed something which should be paid at the cashier's window. This shows you some of the experiences which a good work program will give these disadvantaged people so that they can learn to be a part of the working world.

Again, it is a matter of matching. The program is set up to fiscal 1970 for all programs to be on, both the loan and work program to go back to 90–10 matching which we like.

The rise in Federal wage minimums is catching up with some of the colleges. So with increased wages on the one end and increased matching required on the other end it is putting a squeeze particularly on some of the small colleges. It is a problem. If the matching could go back to 90–10 we would like it.

Admittedly, it is still a good thing for the institution but it is only a good thing for the institutions which have the budget with which to carry their percentage and who have a well-established work program.

Some of the smaller institutions that need the work programs the most are having some difficulties along this line.

Mr. PARISH. I just want to add one point which we have pointed out here somewhat but I point out that many of the offcampus agencies that are doing work toward helping the disadvantaged and doing work in the poverty areas are going to find great difficulty in the 80–20 formula that goes into effect on August 20.

If something could be done temporarily to assist them until this comes into effect for the consolidated program, it would be very helpful to those particular small agencies.

Mrs. GREEN. I wonder if we could ask you to summarize on the balance because we have a number of other witnesses.

Mr. PURDY. I have an item on the guaranteed loan program. Let me leave that for the last because I know you have hearings on that more specifically coming up in the next hour. There are a couple of other points I want to bring into this. I call your attention to the fact and I know you are not the appropriations committee but the recommended administrative level of appropriations for next year which is maintaining that which we had last year, with increasing numbers of students, maintaining the level of appropriations leaves a gap.