a more effective teaching of lower division underprivileged students will have a direct carry-over to the teaching of all lower division and undergraduate students. It will provide essential support for the new curriculum approaches which are being developed. Obviously, there can be no assurance that the program will produce these improvements but it is the only one I know which is pointed so specifically at this area. We have let ourselves be bemused and satisfied with the statistics which show the number of persons who have registered. The proposed new program hopefully will deal directly with the questions of the quality of the learning which follows those registrations, and even though it be in the beginning limited to underprivileged students. I have no question that if something good comes from this it will then influence the teaching for the entire student group.

3. There has been some testimony concerning the Guaranteed Loan Program that college financial aid officers should make some comments to lending agencies about the student's financial need but that the program should not require a needs test. As a financial aid officer, I would not know how to deal with this situation. The only information I would have of the family's financial situation and the student's need would come from an application which described the family's financial situation in sufficient detail to enable me to understand it. This is what is meant by a needs test. If a student had not filed an application of this kind, no one in the college would have any basis for judgment of his financial need. If colleges are to recommend the amount of a loan this requires an analysis of need, and I believe other financial aid officers would feel as I do about this.

It is clear from the testimony that there is considerable confusion about the term "need" as used by financial aid officers and by the general public. During the past decade, member colleges working through the machinery of the College Scholarship Service have developed a procedure which requires a reasonably common amount of effort and self-sacrifice on the part of parents. We have become wiser in dealing with unusual circumstances. For example, we accept the fact that in a family in which the mother is employed outside the home, this requires additional expenditures which would not be the case if she were not so employed. We make allowances for this. We use a more realistic figure for child

maintenance than is in use by the IRS.

There is, however, neither any principle of economics nor any conventional folk wisdom as to just how much self denial parents of college going students should be expected to make. For example, if a family income is raised from \$10,000 to \$12,000 there is no principle of economics which determines what portion of this increment ought to be available to meet the costs of higher education. The current yardstick used by the College Scholarship Service accepts the fact that higher education is not the only demand on family income. We believe that financial aid officers can use this yardstick in a way which calls for a comparable effort between families in a great variety of financial circumstances. It cannot assert, however, that all people in the society agree that the yardstick require a correct amount of self denial and frugality. This judgment, we suspect, comes primarily from each individual's own accustomed standard of living.

Please forgive me if I have been too professorial and pedantic in this last topic.

Sincerely,

EDWARD SANDERS, Vice President, College Board, Director, Washington Office.

P.S.—I mention the College Scholarship Service only because it is the needs analysis system with which I am most familiar. The same general principles are used in other needs analysis systems.

Stanford University, Stanford, Calif., April 2, 1968.

Hon. Edith Green, Chairman, House Education and Labor Committee, Washington, D.C.

Dear Madam Chairman: I understand that your Committee is currently considering H.R. 15067, the Higher Education Amendments of 1968 and is interested in receiving the views of institutions that may be affected by the proposed legislation. My purpose in writing is to add my warm endorsement to the others you have received for Section 302 of the bill, which would add a new Part B—Improvement of Graduate Programs, to Title III of the Higher Education Act of 1965.

Stanford University has for many years been carrying the heavy financial burdens associated with maintaining graduate programs of high quality. We