

**P. In your opinion, does the system of aids for students in Higher Education favor equality?**

**R.** In some ways we do good job on accuracy. We provide a lot of need based financial aids. We narrow the gaps between rich and poor through provision of financial aids and other measures.

In others ways, we are not doing very well, on the accuracy side, some of the aids programs are not well targeted on the poor; in some others programs, middle income students, unqualified, they go to higher prices institutions.

So, I give us a middle grade on accuracy.

**P. How efficient is the current system of aids for students in Higher Education in your country?**

**R.** We do pretty good job providing an education in many institutions relatively low cost and Community Colleges provide millions of students with opportunities on a relative low cost to themselves and also a relative low cost of provide it.

On the other hand, the U.S. is a hole, it is, one of highest expensive per student on Post Secondary Education in the world. On average, the cost is about \$24.000 per student, that's about € 18.000 per student, it is a lot. That it is not very efficient.

**P. Which is the current tendency of the aids for students in your country?**

**R.** There are a lot of debates about where people think the system should go. The Commission, appointed by the Secretary of Education, recently reported and called the aids system *dysfunctional*, that it is not doing a very good job at all and called for a really new structure, some of those agree with that, many of them think the system is working fine and the only thing it really needs is more money. This is the debate we are having.

**P. What kind of advantages and deficiencies do Higher Education loans have in the aid system for students in the United States?**

**R.** The strength of the system is that millions of students are benefited from it. It has been around for a long time a permanent part of the structure of financing in the United States, and there are a lot of commitments, on part of policy makers, to make it work and to help users to improve access.

On the other hand, there are many inefficiencies about it, waste does not work very well, it does not doing a good job on targeting money on the poor,...

**P. Do you think the system of aids for students in Higher Education encourage the competition between universities?**

**R.** In many ways, it does not encourage competition, for example students apply on different schools, basically, face the same price wherever they go, because the financial system it intended to equalize that, so, essentially students are on the market place without having to worry about prices as a major consideration and the institutions are intensely competing on a nonsense.

On the other hand, it is very hard for some midland institutions to becoming a lead institution, because of barriers of centuries and other obstacles, so, in sense of competition, certainly it is not perfect.

Another cause of the competition is being high is a tremendous mobility amount students from the East Coast that often go to institutions on the West Coast...