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Afford College Without Sacrificing Your Retirement

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# College Keystones

A College Planning Relief Publication

## Collegiate Sports Myth

With school back in swing, many parents find themselves at school or club sporting events cheering for their student athlete and their teammates. Sports, for many students and families, have become part of the routine and a way of life. School and sports seem synonymous anymore. While college sports is a unique and incredible experience, it is not a sure thing. Many high school athletes hope to continue playing sports in college. Unfortunately, parents and students alike should be well aware of the myths associated with collegiate athletics. Questions abound for parents and students...am I good enough, can I get money to play and how much (full ride?), etc. Let's examine some of the bigger myths associated with the pursuit of collegiate athletics.

We all know professional athletics is big business. With the billions of dollars being discussed with the NFL (and the recently ended lockout), to the NBA lockout, and with athletes signing for tens and hundreds of millions of dollars, there is no question it is big business. College athletics are not far behind and it is safe to say high school athletics are a big part of the overall high school experience.

As it relates to high school athletics, many students and parents wonder if there is an opportunity to play sports in college. In this edition of College Keystone, we want to tackle eight myths as it relates to collegiate athletics and provide some guidelines for students interested in possibly continuing their athletic career at the collegiate level.

### **MYTH #1: My student is going to get a Division I (or Div. II) Scholarship...**

For Division I and II athletes, there are only 138,000 scholarships available for all athletes. The competition for these awards is fierce and the recruitment process is no different. Typically, these athletes are being recruited before their junior year and many college coaches are making contact with the athletes as soon as they are permitted by the NCAA.

### **MYTH #2: The Full Ride Myth...**

Many parents and students believe they are going to receive a full-ride scholarship to a university to play their respective sport. Unfortunately, only four (4) sports typically pick up the full cost of college...Men's Football, Men and Women's Basketball, and Women's Volleyball. Most scholarships received by students typically only cover a small percentage or portion of tuition and fees. Athletes, in many cases, will receive a 25% or 45% scholarship vs. the 100% offer they are hoping to receive.

### **MYTH #3: Scholarships are all Full Rides...**

Because each sport has a limited number of scholarships to provide athletes in its respective program, most scholarships are partials – Division I and II scholarships are controlled and limited by the NCAA. As such, collegiate coaches take the allotted scholarships and try to divide them up between as many athletes as possible to increase the number of interested players by giving more money to a larger pool of players.

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## **MYTH #4: Scholarships are four years...**

Athletes and parents mistakenly believe that if they receive an athletic scholarship, it means they will have it for all four years. Most college scholarships are renewable each year at the coach's discretion. The coach may not renew them and unfortunately, they can be lost altogether due to injury. A coach can also increase the percentage of scholarship money for an athlete that performs well as they get older, i.e. an increase from say 25% as a freshman to 65% (or more) by the time they become a senior.

## **MYTH #5: Colleges will come after me...**

Many students mistakenly believe college coaches will pursue them. Typically, the bonafide Division I or II recruit is recruited heavily, while others will be recruited, but within the smaller Division III and NAIA sports athletic budget which is obviously much smaller. Students that want to play in college must learn to market themselves as best they can. Their pursuit of playing for a school or program must be viewed like a job interview. The student needs to research the program and coach and let them know why they want to play for their program and that coach in particular.

## **MYTH #6: Grades don't matter...**

Grades do matter. Coaches want to know they do not have to worry about eligibility concerns for the athletes they recruit. Also, know that if a college coach has the choice between a good student and a poor one, they will take the good student. Again, less to worry about with eligibility. With the smaller schools who focus more on academics, coaches can help with getting the students more academic money to entice them to come to the school.

## **MYTH #7: My student is not good enough:**

If your student is a strong athlete in HS, opportunities are available for college. Students and parents make the mistake of assuming because their son or daughter does not start for their high school team, they cannot possibly play in college. If they are on a state caliber high school team, they may still be able to play at a smaller school in college. Smaller college coaches are always looking for students that are good athletes and love playing the sport to come to their school to be part of the program. If your student is a good athlete, opportunities are available. Opportunities have become much more prevalent over the years for female athletes because of Title IX. Since its passage in 1972, Title IX has fueled the growth in college athletic programs and opportunities for female student athletes. Title IX requires institutions receiving federal funding to provide equitable resources and opportunities for women in a non-discriminatory way.

## **MYTH #8: Division III and NAIA do not give money...**

Large amounts of merit money for academics are available at smaller schools in addition to athletic money in particular divisions. Because of large endowment funds, the combination of these scholarships and grants can make these schools more affordable than some of their bigger counterparts who are believed to give athletic scholarships. Be sure to do your homework and evaluate all offers. Many athletes want the prestige of playing for the Division I (or even Division II) school and they shun the smaller schools only to find out there is little interest from the bigger schools. When the student athlete tries to go back to the smaller schools, they unfortunately burned that bridge. As a student athlete, be sure to keep all options open as possibilities until you have made a decision.

Athletic scholarships are competitive, but opportunities are there if you are willing and can go where they are located. There is no reason a good student athlete who wants to consider continuing their athletic career in college cannot find a school that might be able to accommodate them. Obviously, schools must have your major and career choice, etc. However, athletic scholarships can be a great additional way of reducing the out of pocket expense associated with the ever increasing rise in college costs.

And despite the fact collegiate opportunities are out there, never lose sight of the fact that your academic choices and ultimate career choice is always at the forefront because...

## **LESS THAN 1% OF ALL ATHLETES WILL MAKE A LIVING AT THEIR SPORT.**

We are in the business of helping families through the major life transition of sending their children to college. For many, it will be the most expensive time of their lives and, if not handled properly, could cost them their retirement. If you or someone you know needs the help and guidance of a trained financial professional, don't hesitate to contact your local College Planning Relief Advisor. Remember, you shouldn't have to choose between your child's college and your retirement.