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## **IMPORTANT AUGUST RECRUITING DATES**

8/1:

- Field Hockey, Soccer and Men's Water Polo final signing date for National Letter of Intent
- All other sports late final signing date for National Letter of Intent

## **RECENT ADDITIONS TO CPOA Pennsylvania**

Nick Hogue – Baseball – Greater Latrobe  
Jessica Berardino – Softball – Peters Township  
Kelly Cummings – Softball – North Hills  
Valerie O'Neill – Softball – Schenley  
Liz Robinson – Soccer – Greensburg Central Catholic  
Lenny Gallo – Baseball – Franklin Regional

## **Financial News**

### **Loan Rates Jump Significantly**

Borrowers paying back their student loans will do so at a higher rate this year than last unless they consolidated old loans prior to July 1. The interest rate for federal student loans climbed 1.84 percentage points this summer, to 7.14 percent, and the rate for parent PLUS loans climbed about the same to 7.94 percent.

Ironically, Congress has approved changes that mean students taking out new loans after July 1 will not be affected by the rising interest rate. New loans after that date will be issued at a fixed interest rate of 6.8 percent. That fixed rate will shield borrowers from fluctuations in the market, but the policy has been criticized as not allowing borrowers to take advantage of lower rates when the market produces them. Stafford Loan rates were below 4 percent just two years ago but as interest rates have risen steadily over the past several years, the Stafford Loan rate has ballooned as well.

## **Loophole Could Mean More Financial Aid For Students**

Under a little-noticed loophole in a new federal law, money set aside in college-savings plans will not be counted in determining a student's eligibility for need-based financial aid if the account is in the student's name, according to guidance released last month by the U.S. Department of Education.

The loophole -- created by Congress in February -- is reflected in a proposed revision of the FAFSA form, which is under review for the 2007-08 school year. In a draft version of the FAFSA, instructions direct applicants to report the value of assets in college-savings plans and other education accounts owned by their parents. But, the instructions state, "Do not report the value of these accounts if the student is the owner."

There is some confusion about whether Congress meant to create the potential loophole or whether it arose from a legislative drafting error. If it is the latter, the error could be reversed.

Under previous law, money placed in college-savings plans such as the popular 529 plan, even under a student's name, could shrink a student's financial-aid award, although the size of the reduction depended on factors such as family income and the cost of attending a particular institution.

In other news regarding student assets and financial aid for the 2007-08 school year, the assessment of student assets relating to the Expected Family Contribution (EFC) on the FAFSA form is dropping from 35 to 20 percent. If a student has \$10,000 in assets in his name, instead of \$3500 being applied to the EFC, only \$2000 will.

## **Is Financial Aid Viable For Everyone?**

Many people we counsel about financial aid tell us they do not want to bother with the paperwork because they are certain they make too much money to qualify for assistance.

Obviously we explain the difference between need-based aid and merit-based aid and strongly encourage them to complete the forms and let the system determine what eligibility they may have.

This strategy was reinforced in an e-letter shared with us that discussed several financial aid myths.

The article pointed out a recent *Wall Street Journal* tidbit: families with six-figure incomes are often eligible for five-figure college financial aid packages. That piece cited examples of 25 percent of the freshmen attending Johns Hopkins University in Baltimore come from families with \$125,000+ household incomes *still* receive need-based financial aid (it *is* an expensive school!) and other colleges reported similar numbers. In these cases, the schools themselves set the bar for financial need; they do not rely on the federal government's formula.

Then there is the separate question of merit-based aid. Merit aid may or may not be awarded independent of financial need. There are a few merit awards that may be tied to income, but most are not. If a student qualifies for academic awards, is an athlete, a leader, a dean's choice, or otherwise wins a scholarship based on merit, her father could be a multimillionaire and it may not matter!

**In fact, there is often only one way a family can fail to be considered for any type of financial aid at all. If the student and parent do not complete the forms, whether it is the FAFSA or other paperwork required by an individual school, they cannot expect to receive any financial aid. The rare exception, ironically, is the blue-chipper on a full-ride, but not even those athletes are always exempt. The bottom line at most schools is if the family will not at least fill out the forms, they can forget about the money.**

### **CPOAPA News**

Beware of verbal offers. Recently, one of our clients had received a scholarship offer from a college coach and had told the coach that he needed to take some time to make his decision. After several weeks of thinking and evaluating, he decided that he wanted to accept the verbal offer, but asked if there was a way to guarantee it. Unfortunately, other than the National Letter of Intent, a verbal offer from a college coach and a verbal yes from you is not legally binding until the National Letter of Intent is signed. This is what makes recruiting a difficult and stressful job for both families and coaches. In many cases, the college coach has no idea who will be signing National Letter of Intent's at the end of the day till the faxes arrive on signing day. Many coaches want a decision from you immediately after they offer you a scholarship on your official visit, coaches who care about you as an individual and want to see that the right decision is made will usually understand that you need some time to think about what school you will want to attend so long as you understand that the more time you take, the harder it becomes for the coach to wait. In this case, I simply told the family to contact the coach and say that after careful thought this is the place you really want to be and that you would like to verbally accept the scholarship offer that was made. They took my advice, contacted the coach and told them that after careful consideration, that this school was the place they wanted to be and gave their verbal yes for a full scholarship offer and hopefully will be signing their National Letter of Intent in February.

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### **CPOA PA Topic of the Month I**

## **How to use sports as a ticket to college**

### **Many schools desperate to fill out rosters**

Sunday, April 23, 2006

By Anya Sostek, Pittsburgh Post-Gazette

Aubrey DiVito was deciding between playing basketball at Slippery Rock University and volleyball at California University of Pennsylvania when she received a letter from Liz

Jones, the Robert Morris University crew coach, who had seen her at a basketball tournament.

Not only was she clueless about crew, but she was also a poor swimmer who hated water. She agreed to meet with Ms. Jones and walked away with a larger scholarship offer than she had received from either of the other two schools.

"I knew I could do basketball and knew I could do volleyball," she said. "This was physically demanding, and I like that sort of challenge."

The recruiting of Aubrey DiVito highlights an interesting twist in college athletics today: You don't need to have an all-star resume to be recruited to play sports, especially ones like women's crew.

With more than 2,000 American colleges fielding sports teams, scholarship money for athletes is plentiful. To capitalize on that, several businesses dedicated to connecting high school athletes to college scholarships have thrived for decades.

"It's a huge, huge business with a lot of money at stake," said Martin Rock, who owns the Western Pennsylvania franchise for College Prospects of America. "Our goal is to get them the most money possible."

Some of Mr. Rock's clients end up at big-name athletic powerhouses such as the University of Pittsburgh and the University of Maryland. Others use their athletic skills to help them get into top-flight academic schools, such as Carnegie Mellon University and Dartmouth.

But most of them go to lesser-known schools that have money to spend on athletes, places such as Benedictine College in Atchison, Kan., and D'Youville College in Buffalo, N.Y.

To hit every possible school that might have money to offer, the services send their clients' athletic and academic profiles to every school in the nation that offers the client's sport. For football and basketball, that could be more than 1,000 schools.

Sam Gioia, a 2004 graduate of Bishop Canevin High School and a former client of Mr. Rock's, had never heard of the University of Rochester when he started his search for a place to play college baseball.

His family paid Mr. Rock \$1,100 to make a videotape and mail profiles of his athletic and academic accomplishments to nearly every college in the nation.

His GPA, above 4.0 when bonus points for honors classes were included, stood out when Rochester's baseball coach was perusing profiles on the College Prospects Web site. By January of Mr. Gioia's senior year, the Rochester coach had arranged for him to receive an academic scholarship of about \$24,000 a year.

Although the process certainly worked for Mr. Gioia, who stopped playing baseball after his freshman year, college coaches differ on the effectiveness of recruiting services.

"We've never gotten anybody from anything like that," said John Papa, who has coached track and cross country at Slippery Rock for almost 20 years and has only a few scholarships to offer. "When you get a kid from California, they're not coming to Slippery Rock. They're fishing for scholarships, so we're out of that market."

But Kim Kelly, the women's volleyball coach at Carnegie Mellon, said she contacts many of the high school girls whose profiles she receives in the mail. Although she fills most of her team with athletes who have contacted her personally, she said, she gets two or three a year from recruiting services.

Even counting Division III schools such as Carnegie Mellon, **Mr. Rock said, his clients average \$24,000 in scholarships when athletic, academic and financial aid grants are totaled together.**

Full athletic scholarships are rare, he said, and are almost exclusively reserved for football and basketball players at top Division I schools.

Mr. Papa, the track coach at Slippery Rock, said he was dividing money for one scholarship on his men's team among about 10 athletes.

For that reason, most of the money Mr. Rock's clients receive is through academic scholarships, he said, adding that Division III schools are prohibited from giving athletic scholarships but are often willing to allot some academic money to athletes.

Academics are such an important factor in getting college scholarships, he said, that he very rarely takes on clients with grade point averages below 3.0, regardless of how accomplished they are athletically.

But while many scholarships come down to academics, others are heavily influenced by supply and demand. Put bluntly, some sports are more selective than others.

Men's basketball, for example, is probably the toughest sport in which to get a scholarship, Mr. Rock said. The maximum number of scholarships for each Division I school is small (13) and the number of high school boys playing basketball is in the hundreds of thousands.

In women's crew, on the other hand, there are about 2,200 high school rowers, but almost 100 Division I and Division II schools that offer scholarships.

"It's bizarre," said Ms. Jones, the Robert Morris crew coach, who has about three scholarships to divide among her women's team. "There are more scholarships than there are quality athletes [with rowing experience] who deserve a Division I scholarship."

To find rowers, she often looks for athletes such as Ms. DiVito: those who have no rowing experience at all, but have shown drive and commitment in other sports.

In the course of recruiting, she stalks big swim meets and basketball tournaments. In the 10 years she's been coaching, she has found athletes through word of mouth in church, and even through a comment her father made to a high school track coach on a golf course in New Jersey.

Women's crew is the most dramatic example of a supply and demand imbalance, but there are others, particularly in women's sports. Under the federal government's Title IX rules, the number of scholarships in women's sports has to be proportional to the participation of women athletes.

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## **CPOA PA Topic of the Month II**

Talent might be one of the lesser factors in the recruiting process.

The economics of recruiting dictate a college coach invest his efforts where he is getting the best bang for his buck. It is widely regarded that the most talent is in Texas, California and Florida for baseball. If you live in the north, unless you throw 100 or hit 50 home runs, a coach is unlikely to spend money to come and see you play. They believe they can find just as good a player, in quantity in the baseball Mecca's. So as a parent, you must invest in getting your just as talented son in front of the right coaches. And remember baseball is a game of failure. And they really do scout performance as well as tools. So after you invest in trips to camps and showcases, you hope your son doesn't happen to have one or two of his failures that day. (1 out of 3 is success in baseball) Kids in the Mecca's have many more opportunities to be seen meaning a single day of failure does not hurt them as much as someone with only one or two opportunities to impress a coach.

In state vs. out of state tuition is also a big factor. Coaches have to offer higher % to out of state kids to make the out of pocket for the parents more attractive. The % doesn't always have any relationship to talent, but sometimes a lot on affordability. When my son was offered his scholarship, the coach made reference to the fact that we were already paying for private high school. He was definitely factoring affordability into the

offer and guessing what we would be willing to pay. He was not basing the offer on talent.

Some states have roster limitations on how many out of state kids they can recruit. Some are mandated by the state, if it is a public school. So if you don't live in that, state the chances of playing there are limited.

Need is another huge factor in recruiting. If you are a stud outfielder and the college you want to attend doesn't need an outfielder that year, you most likely will not be recruited. Academics. Schools approach this in several different ways. Some have a limited number of slots on their rosters for kids who couldn't get in without the baseball coach. Some have to go in front of a review board with every recruit who couldn't have gotten in on their own and make a case for why they should be admitted. Some have minimums that are lower than the general student population that baseball players need to meet. If you think having a 3.3 or 3.5 grade point is enough, think again.

Parents need to remember that there are many more kids than there are spots. Unless you are in the top 25 of your class, you are NOT in the driver's seat. Your son is a commodity and they feel they can easily find someone else just as good. Unless of course you are a left handed pitcher-throwing 95.

### **CPOA teams with Champion Lakes Golf Resort**

Any organization or group (min. 4 individuals) wishing to play Golf at one of the areas premier courses, can take advantage of this special offer by calling Dale Gregoritch of Champion Lakes @ 724-238-5440 and mentioning that they were referred by Martin Rock of College Prospects of America.

### **GOLF OUTING INFORMATION FOR: SCHOLASTIC/NON PROFFIT ORGANIZATIONS**

Champion Lakes Golf Club will donate \$5.00 per golfer to the representative organization on any outing played on Monday/Tuesday or Wednesday (before noon), holidays excluded.

We will provide the following:

- Shotgun Start (depending on the size of the outing)
- Permissible to bring "donated" beverages
- Driving Range available
- On-site over-night accommodations at a reduce rate to those participating in the outing.
- Halfway house/beverage carts for snacks etc.
- Golf rates w/cart - \$39 weekdays & \$44 weekends (18 holes)

### **OVER-NIGHT GOLF PACKAGES**

Valid Sunday, Monday & Tuesday nights – Holidays excluded)

### THE BILL MAZEROSKI DOUBLE PLAY

- Unlimited Golf w/Cart for Two Days
- On-Site Bed & Breakfast Accommodation
  - Full Breakfast
  - Lunch
- \$5.00 donation to organization
  - Price: \$140.00
- (\$120. Oct. 15<sup>th</sup> thru May 15<sup>th</sup>)

### THE JERRY LYNCH THREE BAGGER

- Three days of golf w/cart  
( 2 unlimited at Champion Lakes)
- 18 Holes at Partner Course  
(Hidden Valley Golf Club, Tom's Run Golf Course, Donegal Highlands)
- Two Nights of Accommodations at on-site Bed & Breakfast
  - Two Complete Breakfasts
    - Two Lunches
- \$5.00 donation to organization.

- Reservations Required
- Over Night Accommodations based on Double occupancy
- Tax & Gratuity Not Included

### CONTACT SHEETS

Remember to keep track of all questionnaires, calls, etc from college coaches with the contact sheets found in your STUDENT PACKET. Email me at [martin.rock@cpoapa.com](mailto:martin.rock@cpoapa.com) if you need additional copies!

### NCAA ELIGIBILITY CLEARINGHOUSE

Every CPOA PA Student-Athlete has received a NCAA Guide for the College Bound Student Athlete as part of the STUDENT PACKET you received when you joined the program. In this guide, you find instructions on how to apply for your NCAA Eligibility Clearinghouse Number. Eligibility is based on what core courses have been completed, SAT scores and overall GPA in core courses. NCAA approved core courses, by high school, can be found at <http://actrs7.act.org/ahs>.

STUDENTS APPLY FOR THEIR NCAA ECN AT THE END OF THEIR JUNIOR YEAR. HOWEVER, IT IS A GOOD IDEA TO REVIEW ELIGIBILITY AS EARLY AS THE SOPHOMORE YEAR TO ENSURE THE CORRECT COURSES HAVE BEEN COMPLETED! For more information about the process, email [martin.rock@cpoapa.com](mailto:martin.rock@cpoapa.com) for a NCAA Guide or call 888-ASK-CPOA (CPOA Program Members Only).

### INTERNET UPDATES

If you have update information for your Internet profile, please forward to [martin.rock@cpoapa.com](mailto:martin.rock@cpoapa.com). Remember that you automatically receive (2) two free updates per year. If you've upgraded your program to receive unlimited updates you can send updates every day/week if you'd like. Updates take approximately 72 hours to be made online.

### **REFERRAL PROGRAM**

Do you know of a high school student athlete with the ability to perform at the collegiate level? A teammate from high school? Club team? From the newspaper? If so, contact your CPOA representative at [martin.rock@cpoapa.com](mailto:martin.rock@cpoapa.com) and if that athlete signs with CPOA PA, **you receive a \$25 referral fee!**

### **Season End Updates**

Attention fall sport athletes, your season end update forms which were mailed to you are **now overdue**. There are hundreds of coaches out there awaiting an update on your stats, awards and accomplishments from the past season. Please complete these and return to your CPOA representative immediately.

### **RECRUITING SEMINARS**

CPOA Pennsylvania is planning to conduct several recruiting training sessions over the next few months. These sessions will include the basics of the recruiting process, how to choose the right college, review of NCAA rules and regulations, and how to best navigate this important process of college selection. Please let us know if you have interest in hosting one of these sessions for your teammates (students/parents) or teams/booster clubs (coaches).