

FEBRUARY ISSUE CONTENTS

- **Important Recruiting Dates**
- **Additions to CPOA**
- **NCAA News**
- **Local CPOA News**
- **Contact Sheets**
- **Internet Updates**
- **Referral Program**
- **Season End Updates**
- **Monthly Meetings**
- **Seminars**

IMPORTANT February RECRUITING DATES

2-2: Football (regular) initial signing date for National Letter of Intent

2-2: Field Hockey, Soccer and Men's Water Polo initial signing date for National Letter of Intent

2-7: SAT registration postmark date for March 12th test. (SAT I only – 1st test date for new SAT)

2-12: ACT test.

2-16: SAT late registration postmark date for March 12th test

RECENT ADDITIONS TO CPOA Pennsylvania

Glennis Robash – Mars HS – Soccer

Jeremy Norman – Schenley HS – Soccer

Ian Ritchey – Montour - Golf

NCAA News

NCAA to Punish Academic Stragglers

College sports teams must stay on track to graduate at least 50 percent of their student-athletes to avoid the risk of losing scholarships for a year, under a plan approved January 10 by the NCAA Division I Board of Directors

Teams with a projected graduation rate below 50 percent could be subject to various penalties as part of the new NCAA academic reform standards. Among the "contemporaneous penalties" will be loss of scholarships. Had the new standards been in effect in the 2003-4 academic year, some 30 percent of Division I football teams, 25 percent of baseball teams, and 20 percent of men's basketball teams would have lost scholarships. Penalties will be based on the new "Academic Progress Rate" of each team and individual academic performance of student-athletes. The penalties for a school will range from a public reprimand to a revocation of NCAA membership. "This is a strong package of reforms, and I applaud the Board of Directors and the Committee on Academic Performance for their efforts," said NCAA President Myles Brand. "The penalties are strong, and they will hold teams accountable and lead to increased academic success for student-athletes."

The plan adopted by the Board of Directors at the annual NCAA Convention last month establishes a "cut score" for the Academic Performance Rate based on individual academic performance and retention of student-athletes. The cut score of 925 is roughly equivalent to an expected 50 percent graduation rate for student-athletes.

According to data collected from NCAA institutions, approximately 7.4 percent of teams in all Division I sports would fall below the cut score, and 51.2 percent of Division I colleges and universities would have at least one team below it. These teams would be subject to penalty if a scholarship student-athlete leaves the institution without meeting academic standards.

Sports affected the most by the cut score and that would have teams with at least one player below the standard, according to the data, are baseball, 23.9 percent; men's basketball, 20.1 percent; and football, 30.7 percent.

The plan approved by the Board of Directors also sets a maximum limit on the number of scholarships a team could lose in a given year. The limit is 10 percent of the maximum financial aid limit in the specific sport. For example, a Division I-A football team could lose up to 8.5 scholarships (rounded up to 9 since they are “full rides”) out of 85 for not meeting the new academic guidelines. Men’s and women’s basketball teams could lose two scholarships out of 13 and 15, respectively.

The cut score will be calculated each year based on the number of student-athletes on each team who remain academically eligible, continue as full-time students and graduate. The cut score will be adjusted to ensure that teams falling below the 50 percent standard could be penalized beginning in 2005-06 or 2006-07, depending on scholarship commitments made by institutions. If a sports team does not meet the minimum score, it will first receive a warning letter from the NCAA. If a team does not meet the score for a second year, recruiting and/or financial aid limitations will be imposed. Three years of under performance will cause a team’s graduation rate to be reviewed to determine whether it should be ruled ineligible for postseason competition. After four years of failure, a team will lose its NCAA membership status.

Updating unrelated issues we have reported on in the past, the NCAA is drafting a proposal that would modify or eliminate the 15,000 average attendance requirement for Division I-A football membership. Many mid-major schools have complained that the proposed attendance standard is arbitrary and unfair. If the rule had been enforced in 2004, five of the 117 teams in Division I-A would have fallen short of the attendance mark.

And the Division I Board of Directors also asked the Baseball Issues Committee to consider developing a proposal to shorten the playing season.

The new proposals will be voted on at the next Division I meeting in April.

There was one controversial piece of legislation considered by Division II schools.

A proposal to reduce the maximum number of football scholarships (equivalencies) from 36 to 24 was defeated. At least two plans regarding Division II football scholarships surfaced during convention debate. One would create two tiers for D-2 football: one for scholarship schools and one for non-scholarship teams. The other proposal called for combining schools that compete in Division I-AA and Division II and dividing them into three categories: maximum scholarships (up to 63 per team), minimum scholarships (between 25 and 40 per team), and no scholarships.

Half of College Undergrads Don’t Submit FAFSA

To paraphrase a well-known tag line used for many years, “A terrible thing happens when families don’t apply for financial aid – nothing.”

According to the American Council on Education, during the 1999-2000 academic year, half of all undergraduates, many of whom needed financial assistance, did not participate in the federal student-aid process because they failed to complete the basic application used to award aid.

The Free Application for Federal Student Aid, or “FAFSA”, is the standard application form that the federal government, state governments, and most colleges use to determine a student’s eligibility for financial aid. **Students who do not complete the form deny themselves a shot at public or institutional aid.** College financial-aid advisers often plead with students and their families to fill out the form early, to ensure that they have a chance at getting more of the available aid. Families that buy our Super Service may have the FAFSA electronically transmitted by CPOA if they submit the basic worksheets to our office.

Even so, many students ignore the form. In a U.S. Department of Education survey of students who began college in 1995-96, the most common reasons that students or their families offered for not completing the form were that they could afford to pay and that they thought their income was too high to qualify. This logic is faulty because much of the aid that the FAFSA unlocks is not based on financial need. The FAFSA is also the key document that qualifies students for low-interest Stafford loans.

Among other findings, the ACE report revealed:

- Students enrolled in community colleges were least likely to complete the application.
- Students enrolled in private for-profit colleges were most likely to file the form, followed by those at private nonprofit institutions.
- About one-third of all full-time students did not complete the application.

- Some 1.7 million undergraduates whose families were in the two lowest income brackets failed to complete the form.
- Approximately 850,000 students who did not complete the form would have qualified for at least a Pell Grant.

Whether CPOA files a client's FAFSA or the family files on its own, no one should fail to submit the form. There is nothing to lose and potentially much to gain. Be sure to make your client-families aware that filing this important form is optimal, not optional! We will begin filing FAFSA forms for 2005 grads who have returned our form on January 3.

Tuition Rises 10 Percent for 2004-05

There is good news and bad news regarding the cost of higher education.

The sticker price of attending a four-year public college rose 10 percent in 2004-5, according to the College Board's annual tuition survey released last month, but the increase was smaller than last year's surge of 14 percent.

Still, the increase is high by historical standards.

Tuition at two-year public colleges rose by 8 percent, and the price of attending a four-year private college increased by 6 percent.

The results were taken from the College Board's (the company that owns the SAT) Annual Survey of more than 2,800 colleges and universities.

In 2003-04, the College Board found that the average amount actually paid by students at a public four-year college, after receiving grant aid and education tax benefits, was about \$1,300. After adjusting for inflation, that figure is less than students paid a decade earlier. Although data on student-aid levels for the current academic year are not yet available, this year's increase in tuition raised the average net price of tuition, according to a report on the survey.

In the 2004-5 academic year, the average published total for tuition and fees at a four-year public college was \$5,132. But based on last year's student-aid levels, students at those institutions received an average grant of \$3,300, making net tuition and fees about \$1,800.

At two-year public institutions, tuition and fees increased by an average of \$167 over last year's levels, but students received an average grant that was enough to cover the entire amount of tuition and fees.

At four-year private colleges, the average price was \$20,082, but the average grant, including tax benefits, totaled \$9,400, meaning that the average actual cost was about \$10,700.

In a 2003-04 report on student-aid levels, the College Board found that a steady increase in all forms of financial assistance for students has helped offset rising sticker prices. But the relatively slow growth in gift aid has caused students to rely more heavily on loans. While grant aid grew by 6 percent from 2002-3 to 2003-4, the volume of federal education loans increased by 13 percent after adjusting for inflation. During that period, borrowing from private lenders increased by 43 percent. Students from low-income families are adversely affected the most by this trend.

Looking at the numbers from a larger historical perspective, according to the College Board, college inflation has consistently risen at twice the rate of normal inflation over the last 20 years.

From 1975 to 2004, the cost of college inflation rate averaged 7.41% per year. For the past five years, college inflation averaged 5.32%. If these statistics hold true, a baby born today would face tuition costs that are 3.7 times higher than what college costs today. And with state and federal governments slashing how much money is given to colleges and universities, the rates could go even higher. Furthermore, the dip in state funding to state colleges is causing the schools to raise their tuition and fees at alarming rates. Some fear those newborns might not have what has traditionally been a low-cost alternative when the time comes.

Once again we are reminded of the value of our services and the potential savings that can be realized for families who enroll in the CPOA marketing program. As college costs rise, choice through competition becomes more important. As more schools find out about qualified students and make financial aid offers to them and their parents, families can compare the costs of all of the colleges that are bidding for them. The importance of cost will vary from family to family, but the factor of choosing the college that best suits each student is a high priority for almost everyone.

Make sure families you meet with understand that “the affordable state school down the street” is quickly becoming a myth, and compared to today’s costs of such schools, our service is obviously very affordable.

Pre-Paid Tuition Plans Not Always A Good Alternative

With college tuition rising at a rate of about 10 percent per year, many families are turning to pre-paid tuition plans to pay for tomorrow’s college expenses at today’s costs.

But the plans have drawbacks.

Families who expect to receive need-based student aid to help finance their children's college educations may unintentionally be reducing their eligibility for such aid by saving for college. The pre-paid tuition units are particularly hurtful.

A recent report by the Lumina Foundation considered how a \$100 increase in assets, placed in various savings vehicles, would affect the financial need of students from families in one of four annual-income ranges: less than \$30,000, \$50,000 to \$60,000, approximately \$80,000, and \$125,000 or more.

Among the savings vehicles evaluated in the report are a prepaid-tuition plan, a 529 college-savings plan, a savings account held by the student, and general financial assets, such as those in a mutual fund. The 529 plans, named for the section of the Internal Revenue Code that governs them, are state-run or institution-run savings programs that offer tax benefits for families using them to save for college.

For families expecting to receive need-based aid, prepaid-tuition plans are disadvantageous because the formula that determines the Federal Expected Family Contribution (EFC) views this money as a resource readily available for the student’s share of college payments.

A \$100 increase in assets in a prepaid-tuition plan would produce a \$100 decrease in demonstrated need for students in families at all income levels except those in the highest category, and those most-affluent families are generally not eligible for need-based aid.

An additional \$100 in a savings account held in the student's name, however, would result in a \$35 decrease in assessed need. For a family with an income of less than \$30,000, an extra \$100 in a 529 college-savings plan would reduce the student's assessed need by only \$2.66.

Parents are investing in the savings plans in record numbers. As of the end of June 2004, the plans held \$54.3-billion in assets, according to the College Savings Plan Network. Of that, \$42.7-billion was in five million college-savings accounts, and \$11.6-billion was in 1.8 million prepaid-tuition accounts.

Division I To Consider More Women’s Scholarships

Among the proposals being considered for adoption next spring by NCAA Division I are more scholarships for female track athletes, soccer and volleyball players, gymnasts and the introduction of women’s rugby as a championship sport.

There will also be legislation proposed that would increase by one to 12 the number of Division I-A football games in every season (currently 12 games are permissible in certain seasons only). In addition, tougher academic standards for incoming and enrolled student-athletes will be considered as will plans to make it more difficult for marginal Division I schools and conferences to retain their membership in the NCAA’s top division.

All told, there will 131 proposals considered for adoption by Division I Management Council in April. The council got its first look at the measures last month as part of the first step in a simplified process for reviewing new rules.

The trend toward increasing scholarship opportunities in women’s sports continues to surge. If passed, women’s gymnastics teams would be allowed to give two more grants, bringing the total to 14; volleyball squads would each get one extra grant for a total of 13; cross-country and track teams would get 20, up from 18; and soccer teams would get 14, up from 12. All of those sports except volleyball are “equivalency sports”, meaning the scholarships can be split and divided among players on a team. Women’s volleyball is a “head count” sport in which any aid given from \$1 up to the value of a “full ride” counts as one full scholarship.

Women's rugby will get its first NCAA championship in 2005-6, and teams will be allowed 12 scholarships apiece. According to a Division I spokesman, only Eastern Illinois University has plans for a varsity Division I team at this moment.

The biggest controversy this year, though, is expected to be the idea of allowing Division I-A football teams to play 12 regular-season games per year. Teams are now allowed to play 11 games, plus occasional "preseason" games, conference championships, and bowl games, and in years where the calendar allows an extra Saturday between the end of August and the beginning of December, 12 games have been permitted.

The lure of extra revenue may be too much to pass up despite some vocal opposition to the extra game from those who do not like extending an already long season. Virtually every college in the division has made some sort of major renovation of its stadium or other athletic facility, and the money from an extra game would help pay down construction debt.

Over the past four years, the association has considered plans to increase the standards for membership in Division I-A by requiring colleges to have a minimum of 15,000 fans per football game, to sponsor teams in 16 sports; and to have minimum numbers of athletes on scholarship. Toughening those standards could discourage colleges without enough fans or funds from jumping from Division I-AA to I-A, as well as preventing lower-tier I-A teams from committing too much money just to maintain their membership in the "big leagues" of college sports.

Those standards would go into effect in the 2005-6 academic year, but many colleges in danger of getting kicked out of Division I-A have been campaigning for waivers. Two proposals now under consideration by Division I are designed to make sure they don't get that chance.

Under the first measure, any college that fails to satisfy membership requirements for two consecutive years will be placed on "restricted" membership status for a year, meaning that if it fails to meet all of the standards during the third year, it will lose its membership in Division I-A.

The other proposal gives Division I-A conferences a grace period of two years to maintain their voting privileges, bowl tie-ins, and other benefits even if some of their members get kicked out of the biggest division.

Division I members will debate these rules in January at the association's annual convention. The division's Management Council will make final decisions in April.

We'll keep an eye on these proposals for you and let you know which make the cut in the spring.

LOCAL CPOA NEWS

Congratulations to the following CPOA clients who have recently made their college commitments:

Scott Szelong – Mt. Pleasant Area – Will be attending Hofstra University on a full football scholarship.

Giovanna Ferraro – Hampton High School – Will be attending the University of Akron on a Soccer scholarship.

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 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 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. 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 and if that athlete signs with CPOA PA, you receive a \$50 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).