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IMPORTANT MARCH RECRUITING DATES

3-5: ACT registration postmark date

3-13: SAT Test

3-19: ACT late registration postmark date for April 10th test.

3-25: SAT registration postmark date for May 1st test

Financial Aid News

The Flexible EFC

As families file FAFSA forms and begin to receive financial aid award letters from schools, we are reminded of a frequently asked question by parents:

“Is the Expected Family Contribution (EFC) a fixed number?”

In explaining the EFC to a parent, we hedge on the answer slightly. A simple “yes” or “no” is not enough. In theory, the EFC, or the amount the family can theoretically afford to pay for college based on income and assets, is supposed to remain constant since the family’s ability to pay isn’t tied to a school’s cost. But in the real world, financial aid officers have the “power of the pen” and can lower the family’s EFC if given a legitimate reason to do so.

The EFC is determined in large part through the process of completing the FAFSA form. The parents and student complete the FAFSA, reporting their income earned and some of the assets that they have, the numbers are calculated based on a formula created by the federal government, and the family is notified by the Department of Education what they will be expected to contribute toward the cost of one year’s worth of college education. If a family

accepts the EFC assigned to them, they can expect to pay that amount (or maybe more if the cost of attending the school is higher than the EFC). However, if a family is looking to pay less than the EFC, it will take some negotiating with a financial aid counselor. Hopefully, the parents and student will have some options and leverage, as opposed to holding out their hands and saying, "Please?"

We offer some helpful tips for families on how to navigate this process in the student packet that we send them. We also counsel them by phone when they call with specific questions. One helpful tip is to try to speak the language of the financial aid counselor so the school officials know they are not dealing with a novice. If a parent says they would like a "*professional judgment review*" because there are "*special circumstances*" that could not be detailed on the FAFSA, they are likely to get a second look. Of course, it helps to actually *have* special circumstances. If a parent lost a job in the past year or there is another specific event that has affected their household, it should be emphasized. Financial aid counselors are not under mandate to reduce a family's EFC, but if there is a valid reason, and the student is someone the school really wants, reductions frequently occur. We also recommend parents are respectful and polite in tone when talking with aid counselors. Kindness goes much further than intimidation with most of them!

Top Ten Factors Affecting Financial Aid

U.S. News and World Report likes Top Ten Lists, and we like the information the periodical frequently provides on the subject of higher education. Here, then, is the Top Ten factors that can tip the financial aid scale according to *U.S. News*:

1. **The college's expectation of the student's contribution.** Many of the schools on this list reduce the student's need, and thus the aid package, by at least \$1,000 (and some by much more), saying that the student is expected to contribute that much each year from summer earnings.
2. **How the college counts home equity.** Some do consider the equity parents have in their homes as a resource that should be tapped to help pay for college. Others don't. This question is not on the FAFSA but it is on the CSS/Profile that many high-priced schools require.
3. **How the college considers divorced parents.** Some schools, such as Yale, analyze the incomes of both stepparents and original parents and make their own judgments about which set of parents should be responsible for each student's college costs. Others consider the incomes of only the original parents. Colleges that only use the FAFSA consider only the custodial parents' income, even if a stepparent has a prenuptial agreement relieving the stepparent of financial responsibility for the child.

4. **Pay attention to financial aid deadlines. Many schools will use a deadline as a reason to deny financial aid, even if they have money remaining.** Others commit to meet the need of only those students admitted during the early or regular admission seasons and may run out of aid by the time they start admitting students off of the wait list. There are still schools who worry less about the deadlines, but there is evidence that that list is shrinking.
5. **The aid policy for international students.** There are a few schools like Princeton and other that commit to meet the financial needs of those who are not U. S. citizens. Many others, such as Northwestern and Adrian (Mich.), don't guarantee full aid for international students.
6. **Whether the school offers merit scholarships.** These are granted regardless of how wealthy the parents are if the student qualifies under the conditions set forth for the grant. But there are schools like Ivy League member Columbia that doesn't give merit aid.
7. **The effect of an aid application on admission.** At least 28 colleges nationwide have committed to ignore a student's aid application when deciding about admission. But that's risky and potentially expensive. Most reserve at least some seats for students who can pay full price. The number of full-paying customers can depend on the current year's total financial aid pool. Once the school runs out, it's everyone for himself!
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RECENT ADDITIONS TO CPOA Pennsylvania

Ryan Luffey – South Park – Soccer

Cody Stolar – South Park - Football

Justine Damico – Burrell – Softball

Alex Karika – Seneca Valley – Volleyball

Brandon Erderly – Indiana – Football

Dori Rohan – Seneca Valley – Volleyball

Matt Bradford – Monaca – Baseball

Terrell Leonard – Highlands – Football

Nico Comsa – Connellsville – Football

Anthony May – Connellsville - Football

CPOA Clients / College Decisions

Evan Kelly – Seton LaSalle will continue his Football career at the University of Richmond

Sara Scheidmantel – Beaver Area will continue her Golf career at Youngstown State University

Max Pawk – Sewickley Academy will continue his Lacrosse career at Franklin & Marshall College

Morgan Sharick – Burrell HS will continue her Soccer career at the University of Pittsburgh

Jessie Vilkofsky – Elizabeth Forward HS will continue her Soccer career at the Wheeling Jesuit University

Zachary Carter – Hampton will continue his Soccer career at Johns Hopkins University

Jenn Stefano – Connellsville will continue her Softball career at Chatham College

Christopher Hunkele – Hampton will continue his Soccer career at California University of PA.

Chelsy Cosentino – Kiski Area will continue her Softball career at St. Francis University

NCAA News

“Yes” on Amateurism Questionnaire

The NCAA has done an about-face on one question on the Amateurism questionnaire required for student-athletes who register for certification. The question relates to prospects who have used a service like CPOA to market their information to college coaches. It typically reads:

· In any sport, have you ever:

- 1. authorized anyone (other than your parent, legal guardian or coach) to market your athletics skill or reputation?...**

Previously, the NCAA told us to instruct our clients to answer "No" to this question because services like CPOA that are regulated by NCAA Bylaw 12.3.3.1 are permitted to "distribute personal information (e.g., high school academic and athletics records, physical statistics) to member institutions without jeopardizing his or her eligibility...". In effect, companies like ours were initially given a waiver.

Now our clients must this question in the affirmative. The NCAA staffer we spoke with did not know why the interpretation has changed.

We want to make sure our clients understand they have not done anything to jeopardize their eligibility by contracting with CPOA! If asked to provide details of who has helped market their information to schools, the client may need to send a copy of the CPOA Contract to the Eligibility Center to verify what services we are providing and that they fall within the range of Bylaw 12.3.3.1 (The NCAA confirms that our services definitely do!!)

Any client who has already completed the questionnaire but answered “No” to this question does not need to change the answer, but if asked to verify by the NCAA Eligibility Center, should answer “Yes” and provide the explanation stated above.

This change is bound to create confusion, but we feel it is better now for our clients. Some were apprehensive answering the question "No", though it was the right thing to do at the time. Since the client has had assistance, "Yes" has been a more comfortable answer for most.

The question is an attempt to make certain that prospects have not entered into a relationship with anyone who can jeopardize their eligibility. There is a clear distinction between a marketing service and an agent. We have never had a client who has had a problem once they have provided the NCAA with a copy of our contract. We are confident that will still be the case.

Reminders For Clients

Two important reminders for seniors regarding the NCAA Eligibility Center:

Test Scores Must Be Sent Directly

Official SAT or ACT scores must be sent directly from the appropriate testing agency to the Eligibility Center in order to certify a prospective student-athlete's initial eligibility. Per NCAA legislation, scores for all tests a prospect has taken are required to be sent. This will aid in using the best scores from each exam in the certification of prospective student-athletes.

Prospects can be sure the scores are correctly sent by entering the code "9999" as one of their free test-score recipients in the box provided when registering for the SAT or ACT. If a prospect forgets to use the "9999" code, he or she will need to contact the testing agency directly to have the scores sent.

At times, information from the testing agency and on file with the Eligibility Center does not match (i.e., the student's name is Christopher for the test, but with the Eligibility Center he registered under the name Chris). If a student-athlete has requested his or her test scores be sent to the Eligibility Center, but the score is not showing on the account, the athlete should call the Eligibility Center to make sure the score is received. The toll-free number is (877) 262-1492.

Register With the Eligibility Center Prior to an Official Visit

Before taking an official visit, prospects must register with the Eligibility Center.

Registration must take place online at www.eligibilitycenter.org.

Prospective student-athletes must complete all of the sections of the registration, including payment (or affirmation of fee waiver), to be considered registered with the Eligibility Center.

Sports Sponsorships

Hollins University, a small Division III school in Roanoke, VA, with an all-female enrollment is adding volleyball as its eight varsity sport beginning in the fall of 2011.

Moravian College, NCAA Division III in Bethlehem, PA, is discontinuing men's and women's lacrosse at the conclusion of this springs season. School officials say the move is being made to save money in an effort to increase financial aid for all students.

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!

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 all spring 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).