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IMPORTANT MARCH RECRUITING DATES

3-4: ACT registration postmark date

3-12: SAT Test

3-18: ACT late registration postmark date for April 9th test.

3-24: SAT registration postmark date for May 7th 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

Sarah Swettlen – Hempfield Area – Softball

Patrick Hall – Thomas Jefferson – Football

McKenzie Zydonik – Greensburg Salem – Soccer

Thayne Mitrik – Steel Valley – Baseball

CPOA College Signings

The following CPOA athletes have signed letters of intent to continue their athletic & academic careers.

Matt Walbert – South Park HS – Soccer – University of Pittsburgh

Drew Ohm – South Park HS – Track & Field – Monmouth University

Ryan Uhl – St. Marys HS – Baseball – Indiana University of PA

T.J. Matrascia – Thomas Jefferson HS – Football – Robert Morris University

Ian Ball – Valley Forge Military Academy – Football – Robert Morris University

Chris Kish – Fairmont HS – Football – Fairmont State University

Cory Broughton – Elkins HS – Football – Shepherd University

Devon Locher – Ambridge HS – Baseball – Keuka College

David Theishen – Bethel Park HS – Swimming – Lake Erie College

NCAA News

Article Reminds Parents to Value Scholarships

For years, one of my mantras for parents of student-athletes has been, “If you get a full scholarship, treat it like you won the lottery!” It’s true. And with the cost of college today, it’s an accurate assessment.

Writer Bill Tilton of the *News-Herald* in northeastern Ohio penned a column last month urging parents to appreciate athletic scholarships, but don’t expect them. Read his column here:

<http://news-herald.com/articles/2011/02/08/sports/nh3616922.txt?viewmode=fullstory>

NE Ohio franchisee Gary Kadow is mentioned in the article, and for good reason. Gary has worked with three siblings who have all received scholarships and that we have written about previously in the *Prospector*. Chad, Chase and Colette Hounshell — all Division I scholarship athletes — are CPOA clients. Chad plays football at Central Florida, Chase is headed to Notre Dame to play defensive end for the Fighting Irish, and Colette will play basketball at St. Francis (N.Y.).

Tilton writes on the subject of overly-optimistic parental expectations, “I think the unrealistic sector of people out there — parents and fans — think scholarships are printed at Kinko's, mass produced and then put on special for half price in Aisle 5 at Wal-Mart. I think student-athletes get poor advice sometimes and “wait” for a bigger offer instead of appreciating when they are wanted and what can be offered by the original school in question.” We think he’s absolutely right!

NCAA Eligibility Center: A Look at the Numbers

The Eligibility Center has released data in response to a blog on a sports digest Web site refuting inefficiency and that there are a significant number of student-athletes who are bogged down each year in the certification process.

First, to review the process, when a prospect registers with the Eligibility Center and pays the \$65 fee (international students pay a higher fee), he or she first must state that the information that is provided is accurate, honest and complete. If dishonest or incomplete information is uncovered during certification, a violation may be found and the prospect or member institution may face consequences.

The prospective student-athlete then answers questions about his or her athletics and academic experiences. The system is pre-loaded with most American high schools, and the amateurism questions are sport-specific and aimed at learning what types of non-scholastic athletics experience a prospect has gained.

Throughout certification, prospects and schools who have the athlete on the Institution Request List (IRL) or have signed a National Letter of Intent with the school are reminded of tasks that need completing through e-mails from the NCAA Eligibility Center.

The Center reports that more than 95 percent of the 85,000 athletes who are certified each year are approved within five business days of submitting the necessary documentation.

The process can get slowed in a couple of places. Many prospects forget to complete their registration, don't submit all the required information or neglect to request final certification (after April 1 of the senior year). Just weeks before classes began at many institutions in fall 2010, only 20,000 of 76,000 prospective student-athletes on institutional requests lists had all of their information submitted to the NCAA Eligibility Center. CPOA can relate to that. Most of our clients still do not notify us when they have made a final decision. Without a complete profile, a decision on certification can't be made. Additionally, reaching high schools to confirm information on a transcript can be tricky – especially during the summer when many schools are closed.

When a particular certification appears to take too long, it's because something in the information provided by the prospective student-athlete has triggered a closer look, such as an amateurism questionnaire with an answer indicating that eligibility could be jeopardized, an academic transcript with core courses that need investigating, or something else that just doesn't add up.

Once a decision is made, the process is not necessarily over for athletes who are not certified. Institutions and student-athletes may appeal decisions of both academic and amateurism decisions. But most prospective student-athletes don't need appeals. They submit their information on time, direct the testing agencies to send scores to the NCAA Eligibility Center, and answer all the amateurism questions without raising any eyebrows. Tens of thousands of prospective student-athletes are certified every year without a problem.

It is a daunting process and sometimes it is hard to sympathize with the bureaucracy when an individual is being "squeezed", especially if it seems to be without reason. But with a customer base of about 180,000 at any given time, it is difficult to make everyone happy.

The Eligibility Center reports that about seven percent of high school seniors each year are deemed academic nonqualifiers (they don't meet academic standards set forth by the membership in the division in which they desire to compete), and about 600 prospective student-athletes are not certified because of amateurism issues (mostly international recruits).

Sports Sponsorships

The University of California – Berkeley is reversing ground and will retain three of the five athletics teams it announced that it was disbanding at the end of the academic year. Women's lacrosse, women's gymnastics and rugby will remain after an estimated \$12 to \$13 million dollars was raised by alumni, athletes, coaches and fans. However baseball and men's gymnastics were not spared and will be dropped after this season.

University of Delaware (NCAA Division I) is eliminating men's track and field and men's cross country at the conclusion of this school year. They will be reclassified as club teams.

Greensboro College (NCAA Division III in Greensboro, NC) is adding two sports, women's swimming and men's golf, to begin play this fall.

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.

Season End Updates

Attention all winter sport athletes, your season end update forms which were mailed to you are now due. 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).