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IMPORTANT OCTOBER RECRUITING DATES

3: ACT late registration postmark date for October 25th test.

4: SAT Test (SAT I & II)

10: SAT late registration postmark date for November 1st test. (SAT I & II)

25: ACT Test

Financial Aid News

College financial aid system facing stiff test

Finding financial aid for college this year promises to be tougher than any final exam.

The quest for money that begins for students and parents every January has taken on new urgency in 2009 amid fears that loans and grants will be scarcer than in the past due to the recession.

“The financing system for college is in real crisis,” said Barmak Nassirian, associate executive director of the American Association of College Registrars and Admissions Officers. “Every one of the participants in the system is experiencing hardship — higher education institutions, states, aid donors and families all are cash-strapped.”

Federal student loans remain readily available — with some funding even increased recently by Congress. But the prospect that grants and scholarships may be cut at many schools, combined with the shrinking availability of private loans, has fueled widespread angst at a time when more people than ever are seeking help. Applications for federal aid for the current academic year already

are running 10 percent above last year's record pace, according to the Department of Education.

Savings held in Section 529 plans — the state-sponsored investment funds for college that are popular for their tax breaks — have been depleted by the worst bear market in decades and home equity values have plummeted. That has sapped two sources most tapped by parents to fund their children's higher education. Colleges' endowments have been similarly walloped.

Private student loans are especially hard hit. Last year, 60 private lenders provided \$19 billion to students. Now, 39 of those have stopped lending to students and the remaining firms have made it harder to borrow, according to Finaid.org, a Web site that tracks the industry.

"The stress level is high," said Rod Bugarin, financial aid adviser for the New York-based college-consulting firm IvyWise.

Numerous revenue-short states are likely to consider cutting aid in one way or another, and public colleges and universities are expected to raise tuition — in some cases by double-digit percentages — as they set rates for next year. Scholarships from civic groups and local companies across the country also are likely to decline, Bugarin said, although it's too early to know the extent. What it all means is that families and college counselors are having to hold difficult conversations about reduced savings and the need to take on more debt and lower sights to focus on more affordable schools.

"There are no sure answers because we're in new territory," said Bruce Hammond, a Washington, D.C.-based college admissions consultant and co-author of "The Fiske Guide to Getting into the Right College." "But students with high need and lesser credentials are going to have to brace themselves for less aid."

Jean Kliphuis, 46, of Huntington, N.Y., is concerned about the tightening vise of college costs and how to pay for them as she studies aid prospects for daughter Katie, a high school senior who has applied to six schools. Jean is a librarian and her husband Tim is self-employed in the office equipment business. As middle-income parents of three children, their tab for college could be overwhelming if they didn't do all their homework on aid options.

"There is money out there, but you have to jump through a lot of hoops to get it," Kliphuis said. "So my husband and I are jumping through the hoops."

The key to success in the "convoluted" financial aid process is good information, she said, and there's lots of it available through schools' aid offices and online at such sites as Collegeboard.com and Princetonreview.com.

Indeed, the news isn't all bad. The federal government has authorized some \$95 billion in grants, loans and work-study assistance to help almost 11 million students and their families pay for college this year, and its recent commitments mean that total will all but certainly be exceeded next year.

"It's scary, but not as scary as people might think," said Lauren Asher of the California-based Institute for College Access and Success, an independent nonprofit group.

Among the encouraging developments for parents and students:

— The government broadened student borrowing in the midst of the credit crunch, ensuring the continued flow of federal loans that families depend on ahead of costlier private ones. Among other changes, annual borrowing limits for unsubsidized Stafford loans, which students can take out regardless of income, were raised by \$2,000 and parents can now defer repayment of federal loans until after their child leaves school.

Stimulus proposals that would give students more financial aid also are progressing through Congress.

“This certainly has been an unprecedented disruption in the student loan marketplace,” said Mark Kantrowitz, publisher of Finaid.org. “But Congress and the Department of Education have acted quickly to avert a crisis.”

— No school is known to have withdrawn pledged financial aid this academic year despite financial setbacks that have prompted them to make cuts elsewhere. A number of top institutions, from Harvard, Yale and Duke to smaller institutions with large endowments, announced expanded aid last year and have insisted they will stick to those commitments.

Aid can make a huge difference in affordability. The average list price of tuition and fees for the current academic year is \$6,585 for in-state students at four-year public universities and \$25,143 at private colleges, with some costing far more. But grants and tax breaks lower the average net price to about \$2,900 at public universities and \$14,900 at private schools, according to the College Board.

— Some students will benefit from the turmoil, especially at colleges with high tuitions and scarce resources.

“These places continue to jack it up,” Hammond said of tuition increases, “so if you can pay the full outrageous fee in this economy, as long as you can walk and chew gum you will be admitted. And if you’re pretty good — average, even — you might get a \$10,000 merit scholarship.”

Admissions experts recommend considering a range of fallback options, from lower-cost public schools to community colleges or even waiting a year to save more money. And colleges and parents alike are hedging their bets on next year and beyond.

Administrators at Ohio State University see no big immediate impact on aid from the economy but are concerned about what may happen over the longer term, said Bill Shkurti, chief financial officer. The school’s endowment has fallen by as much as 30 percent from \$1.5 billion a year ago but accounts for just 2 percent of operating revenue, he said.

The University of North Carolina at Wilmington, with a much smaller enrollment and endowment, similarly has taken a hit. In a scenario likely to be repeated on many campuses, financial aid director Emily Bliss says the school is bracing for unpleasant conversations with parents about next year as it relies more on loans in its aid packages and eliminates some of the “free” money.

“Grants and scholarships won’t all come through,” she said. “It’s difficult for us to tell families that, because our heart is breaking for them knowing what they’re going through.”

AP Education Writer Justin Pope contributed to this report.

Academic News

Incoming high school freshmen who will graduate in 2013 will be required to have 16 core courses on their high school transcript for immediate eligibility in both NCAA Division I and Division II.

Division I has required 16 core courses for those who enrolled after August 1, 2008, now Division II is raising its requirement from 14 to 16 beginning in the fall of 2013.

It is customary for the new benchmarks to take effect four or five years after they are announced so that high school students will have plenty of time to make sure they cover the requirement. However, it has been our experience that many guidance counselors do not keep close tabs on these changes. Since NCAA Division II is the smallest of the three divisions in terms of the number of institutions, it may be even more likely that something like this change slips through the counselor cracks.

Actually it should be easier to keep the standards straight now because 16 core courses will be the minimum required for both Division I and Division II for anyone graduating high school in 2013 or after, or until the next time the standards are upgraded!

RECENT ADDITIONS TO CPOA Pennsylvania

Chad Zalewski – Baldwin – Football

Tyler Runyan – Highlands – Football

Tommy Valerio – Canon McMillan – Football

Jake Wietholder – South Park – Basketball

CPOA Client Commitments

Chelsy Cosentino – Kiski Area has made a verbal commitment to attend St. Francis University to continue her academic and Softball career.

NCAA News

Division I Legislative Proposals

After several relatively quiet years on the legislative front, we could soon see a number of notable rules changes in NCAA Division I. None of the proposals alone will shake the foundations of our world but, taken together, they will lead to significant changes in recruiting, eligibility and other matters concerning student-athletes.

The Division I Legislative Council will consider proposals that could change recruiting practices in several sports, including some that would curb early recruiting and one that would limit “over-signing” prospects to National Letters of Intent.

One proposal calls for limiting to 28 the number of Football Bowl Subdivision (formerly known as Division I-A) student-athletes who may sign a National Letter of Intent or an institutional offer of financial aid from the first signing day in February through May 31. The proposal intends to curb instances of “over-signing” that have the potential to leave some prospects without a scholarship. Current rules allow FBS institutions to provide scholarships to 25 new student-athletes per year. However, some schools traditionally have signed more than that to protect themselves in the event some prospects do not qualify academically. The SEC set a cap of 28 for its own institutions earlier this year and, at that time, conference leaders said they viewed the NLI as a commitment by the institution to a prospect who is capable of contributing academically and athletically. The Big Ten has a similar policy.

Several other proposals seek to rein in instances of early recruiting in several sports. One would prohibit institutions from offering football prospects written offers of financial aid or offers of potential aid before August 1 of the recruit’s senior year in high school. The proposal aims to ease the confusion for prospects who might view written scholarship offers during the junior year as binding agreements. It’s fairly common knowledge that recruits cannot sign a National Letter of Intent, the binding agreement, until their senior year. Some families want a written version of the coach’s “word” prior to signing day. It’s not official, and the thought is that it can create more confusion than it solves.

The Southeast Conference has proposed changes in women’s soccer recruiting. **Proposal No. 2009-28** would restrict contacts, telephone calls, official and unofficial visits, and offers of aid, generally prohibiting such contact before August 1 of the prospect’s senior year of high school. The proposal would also limit coaches’ involvement with teams that include prospects. In its rationale, the SEC noted that women’s soccer recruits are receiving offers of financial aid “very early in their high school enrollment.” The proposal is an attempt to focus recruiting activity in a more “appropriate” time frame.

Frankly we’re not sure why this is a bigger problem in women’s soccer than it is in other sports, but this is the specific proposal under consideration!

Other proposals of note modifying contacts and evaluations include:

Proposal No. 2009-32 would permit unlimited calls to prospective student-athletes during a sport’s contact period. It is intended to alleviate the burden on

compliance personnel and coaches to monitor the calls and keep up with changing rules.

No. 2009-37, which would prohibit evaluations of women's basketball prospects at non-institutional non-organized events.

No. 2009-43, which would allow electronic communication with prospects after May 1 of a student-athlete's senior year, provided the institution has received a financial deposit in response to an offer of admission.

No. 2009-45, which would allow expense-paid official visits for football prospects in the June before the senior year in high school.

Nos. 2009-51, 2009-52 and 2009-53, which would modify rules about institutional camps and clinics, including the location of men's basketball camps or clinics and the dates for football camps or clinics.

No. 2009-66, which would close a loophole that allows tennis student-athletes to receive financial aid from one institution and compete for a second institution during the same academic year. The proposed change would make transfers after the first term of the academic year ineligible for competition until the following academic year if the student-athlete received aid or competed at the first institution.

Another significant change could take place in women's volleyball. Women's volleyball student-athletes would no longer be allowed to transfer and immediately compete if the Division I Legislative Council adopts a Mountain West Conference proposal.

The Mountain West proposal notes that Academic Progress Rates in women's volleyball are suffering in part because of the frequency of transfers. The APR measures academic performance by assigning value to student-athletes who are eligible and retained at their institutions. Mountain West officials believe that discouraging transfer, as **Proposal No. 2009-65** would do, would require student-athletes to make more thoughtful decisions when making an initial college choice. Currently, most student-athletes are allowed to transfer once in their four-year athletics career and compete immediately upon arrival at their second institution. However, student-athletes in baseball, basketball, Football Bowl Subdivision football and men's ice hockey must sit out a year after transferring. Baseball was added to the list recently, the result of an investigation into improving academic performance in that sport. Shortly after an extensive package of reforms – including the elimination of the one-time transfer exception – was adopted in baseball, APRs began to improve.

The next meeting of the Division I Legislative Council will be October 19-20. We'll keep an eye on these proposals and see how many are actually approved.

Clearinghouse Amateurism Questionnaire Issue

Unfortunately we have no word yet from the NCAA or the Eligibility Center whether there has been a change to the question on the Amateurism Questionnaire regarding our clients being assisted by a marketing service. Attempts to receive an explanation have been futile, as we have encountered a new level of bureaucracy at the NCAA.

Our best information is that students can continue to answer “No” to this question, but if they answer “Yes”, providing a copy of their CPOA Contract has historically cleared up any red flags. If we get word that there is a change to this approach, we will let you know immediately!

17 Schools Launching FB Programs

It’s a risk. In straining economic times, launching a new sport that is incredibly expensive to fund and operate might be the last strategy most would expect from colleges and universities.

But 17 schools currently have football programs in various degrees of development. They are banking on a history of increased enrollment and student participation that traditionally occurs at schools with a football program. Certainly the decision-makers at most of these schools made the choice to launch football prior to the economic downturn in the USA. They are taking a chance. Is football recession proof? Will the schools enjoy a level of energy and enthusiasm (and paying students) they now lack?

Here’s a list from the National Football Foundation of schools that are starting football teams between 2009 and 2013. We have reported many of these schools as part of our monthly Sports Sponsorship list in the *Prospector*, but somehow the list is more impressive when taken as a group:

Programs Launching in 2009

- **Old Dominion University** (Norfolk, Va.): NCAA Division I Football Championship Subdivision,
- **University of the Incarnate Word** (San Antonio, Texas): NCAA Division II, Independent;
- **University of New Haven** (West Haven, Conn.): NCAA Division II;
- **Anna Maria College** (Paxton, Mass.): NCAA Division III;
- **Castleton State College** (Castleton, Vt.): NCAA Division III;

Programs Launching in 2010- 2013

- **University of South Alabama** (Mobile, Ala.): NCAA Division I - Football Championship Subdivision in 2010 with a full transition to the Football Bowl Subdivision anticipated in 2013;
- **Georgia State University** (Atlanta, Ga.): NCAA Division I Football Championship Subdivision;
- **Lamar University** (Beaumont, Texas): NCAA Division I Football Championship Subdivision;
- **University of Texas at San Antonio** (San Antonio, Texas): NCAA Division I Football Championship Subdivision;
- **University of North Carolina at Charlotte** (Charlotte, N.C.): NCAA Division I Football Championship Subdivision;
- **LeMoyne-Owen College** (Memphis, Tenn.): NCAA Division II;
- **Pacific University** (Forest Grove, Ore.): NCAA Division III;
- **Presentation College** (Aberdeen, S.D.): NCAA Division III;

- **Stevenson University** (Owings Mills, Md.): NCAA Division III;
- **Hendrix College** (Conway, Ark.) NCAA Division III;
- **Lindsey Wilson College** (Columbia, Ky.): NAIA;
- **Notre Dame College** (South Euclid, Ohio): NAIA (recently approved for NCAA Division II status)

According to a news release, the National Football Foundation, the 17 colleges launching programs will boost the overall ranks of four-year institutions carrying the sport to 742 schools. The current divisional breakdown includes: 120 Division I Football Bowl Subdivision programs (old "Division I-A"); 126 Division I Football Championship Subdivision programs (formerly Division I-AA); 149 Division II programs; 238 Division III programs; and 92 NAIA programs.

Nearly 30 schools have added football during the last decade, and it appears to be a trend that will continue into the future as more and more schools capitalize on the sport's ability to attract student-athletes, energize campus life, increase a school's media visibility, and boost alumni support. But is too big a gamble in the face of current economics? It's the classic chicken-or-the-egg debate. We'll monitor whether any of these programs end up on our Sports Sponsorship list in the future under the category "dropping sports". At the same time, we'll keep you posted on other new programs added (all sports, not just football!).

NCAA Div. II Reducing Sports Seasons

As the NCAA division with the "middle child complex", NCAA Division II has long sought an identity. Between the commercial success enjoyed by Division I and the large membership advantage and academic (no athletic scholarships) reputation of Division III, Division II often finds itself stuck in the in-between. Now, members of Division II say they hope they have found their niche by offering a haven from the kind of big-time college athletics that are increasingly seen by some as overly commercial and exploitative. Under a proposal expected to be approved at the NCAA annual convention in January, Division II members plan to shorten the seasons in 10 sports, as well as cut back practice time in football. Supporters say the move sets Division II apart by heading in the opposite direction of Division I, which in recent years has lengthened the football season and has allowed basketball teams to play more games. Trimming seasons will ease the stress on students by having them miss fewer classes and giving them more time to participate in campus activities. But skeptics say the cuts are motivated by the desire to cut finances. "I think it's 95 percent fueled by the economy," said Kelly Higgins, the athletics director at Fort Lewis College in Colorado. Higgins is among the administrators concerned that the loss of home basketball games — and the thousands of dollars in revenue they bring — will negate potential savings.

In addition to reducing the number of games in basketball, soccer, baseball and other sports, the proposal would also reduce the seasons in four sports by allowing students to report to school about a week later than they currently do. Football would not lose any games, but players would begin their preseason

practice one week later. The proposal would also establish a weeklong “dead period” around Christmas in which athletes could not participate in practices or games.

The changes may not be ideal for defining what Division II hopes to be, but any distinction between D-2 and the other divisions gives it an identity it does not have now. For those who believe in “Less is more”, maybe that’s enough?

Isch Is NCAA Interim President

Senior NCAA vice president Jim Isch was named interim president of the NCAA following the death of Myles Brand on September 16th. Brand died after a nine-month battle with pancreatic cancer.

Isch, the NCAA’s chief financial officer, has agreed to serve until a permanent replacement can be found. While there is no official timetable, the presidential search will be the main topic of discussion at an NCAA meeting on October 29th. A national search will be conducted. There is no word on whether the NCAA will look within or outside the organization.

Brand was president of Indiana University when he was tabbed to lead the NCAA in 2003. During his tenure at Indiana, he was best known for firing legendary basketball coach Bobby Knight for violating the school’s personal conduct policy. Brand’s primary legacy as NCAA president will be academic reforms including the creation of the Academic Progress Rate (APR), which penalizes schools that do not graduate athletes.

Isch was part of a four-person team in the NCAA national office that helped direct Association operations during Brand’s illness.

Sports Sponsorships

Valparaiso University, NCAA Division I in Valparaiso, Ind., is adding three sports this fall: men’s golf, women’s golf and women’s bowling.

Northern State University, NCAA Division II in Aberdeen, SD, is adding women’s swimming.

University of Montevallo, Division II in Alabama, is reinstating men’s cross-country in the fall of 2010.

Grand Valley State University in Allendale, Mich. is adding women’s lacrosse to its Division II list of sports offered. The team will begin competing in 2012.

Maryville University in St. Louis, NCAA Division II, is reinstating indoor and outdoor track for both men and women after a one-year hiatus. The teams will begin running next fall.

Brooklyn College, NCAA Division III in New York City, reinstates its men's and women's swimming and diving teams. Brooklyn built a new swimming facility that prompted the reinstatement of the teams, dormant for five years.

Division III Hanover College in Indiana and Ferrum College in Virginia are adding men's lacrosse for the 2011 school year.

College of Wooster, Division III in Wooster, Ohio, adds women's golf beginning in the fall of 2010.

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 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).