



# INFORMED ATHLETE™

Making Sense of the Complex NCAA Rules

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## Athletic Scholarships and Financial Aid Issues

While some people believe that college athletes who receive athletic scholarships receive "full-ride" scholarships, the truth is that no athletic scholarship covers ALL of the costs of attending college, and that athletes in the majority of sports programs receive "partial" athletic scholarships. A "full" athletic scholarship covers the following costs of college: tuition, certain course-related fees, room and board, and the value or provision of books. An athletic scholarship may not cover all student fees, and also may not cover things like parking fines, a single room in the dorm, library fines or late fees, etc.

In NCAA Division I, the following sports are "head-count" sports: men's and women's basketball, football, women's gymnastics, women's tennis, and women's volleyball. All other Division I sports, as well as all Division II sports, are "equivalency" sports. In equivalency sports, coaches can divide their scholarships up as they desire, as they long as they do not exceed the total allowable scholarship value available in their sport. A few examples in Division I are baseball with 11.7, softball with 12, and wrestling with 9.9 scholarships. One athlete on the team may be provided with the cost of tuition, a second athlete on the team may be provided with room and board, and a third athlete on the team may only be provided the value or use of books.

Any student-athlete who receives any amount of athletic financial aid is considered a "counter" per NCAA rules. Once a student-athlete is considered a "counter" there are situations in which other types of financial aid may be required to be "counted" as athletic financial aid.

Any scholarships that a student-athlete will be receiving from groups such as a Rotary or Kiwanis club, a church youth group, or a high school booster club should be sent to the financial aid office of the college the student-athlete is attending so that the scholarship can be processed properly. In addition, NCAA rules may require that the donor organization of the scholarship be required to complete a questionnaire to determine whether athletic participation was part of the criteria for the awarding of the scholarship.

In addition, if a student-athlete also receives an academic scholarship from their college or university due to their high school GPA or their ACT or SAT test score, the fact that they are already an NCAA "counter" may affect the value or receipt of their academic scholarship. Once a student-athlete is a "counter" all other financial aid received from their institution is required to "count" as if it is an athletic scholarship, unless the student-athlete qualifies for an exemption based on the level of their GPA, their class rank, or their ACT or SAT test score. If you have questions regarding athletic or academic scholarships for a student-athlete, you can contact Informed Athlete at 913-766-1235 or email [rick@informedathlete.com](mailto:rick@informedathlete.com).

Topics: "equivalency" scholarships, "head count sports", academic scholarships, ACT, Athletes, Athletic Scholarships & Financial Aid, College Athletes, college financial aid, college recruiting, GPA, Informedathlete.com, NCAA, SAT, scholarship athletes

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