



MEMORANDUM

April 30, 2010

P.O. Box 6222

Indianapolis, Indiana 46206

Telephone: 317/917-6222

Shipping/Overnight Address:

1802 Alonzo Watford Sr. Drive

Indianapolis, Indiana 46202

www.ncaa.org

TO: NCAA Division I Directors of Athletics
NCAA Division I Conference Commissioners
Chair of the NCAA Division I Student-Athlete Advisory Committee
Chair of the Conference Commissioners Association Compliance Administrators
Executive Director of the National Association of Collegiate Directors of Athletics
Executive Director of the National Association of Collegiate Women Athletic Administrators
President of the National Association for Athletics Compliance
Chair of the National Association of Financial Aid Administrators
Executive Directors of Selected Coaches Associations.

FROM: M. Grace Calhoun, chair
NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet.

SUBJECT: Discussion Document No. 2 on NCAA Division I Financial Aid Issues.

During its February 2010 meeting, the NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet reviewed feedback received from the membership and relevant constituent groups regarding 10 legislative concepts presented in our December 2009 discussion document. Based on the cabinet's review of the feedback, we supported seven concepts that align with the priorities established for this review - promotion of student-athlete well-being and ease of administration - and agreed to seek additional feedback on those concepts before deciding whether to introduce legislative proposals into the 2010-11 legislative cycle. In order to generate discussion and obtain feedback, the cabinet presents the attached discussion document.

For each concept presented in the document, at least one case study is provided to illustrate the application of the current legislation and the impact that concept would have on the case study. We encourage individuals on campuses to consult with financial aid officers before submitting feedback. While different individuals, institutions, conferences and constituent groups will likely have varying reactions to the concepts presented - some of support, some of opposition - the cabinet welcomes feedback related to whether your institution, conference or

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organization supports the concepts. Further, we ask that you be specific when explaining your position on each concept. Including pros, cons and additional points for the cabinet to consider (e.g., aspects that may not have been contemplated) will help ensure we consider those items during our June discussion and complete our two-year review of the current financial aid model by assessing whether there is broad-based support for the cabinet to sponsor legislative proposals for the 2010-11 legislative cycle.

In order for your comments to be reviewed by the cabinet, we request that you submit feedback not later than May 24. This deadline should enable discussion of these legislative items during spring meetings (e.g., conference meetings), and responses submitted on behalf of a group, conference or association are welcomed. Questions and feedback may be directed to Kris Richardson at krichardson@ncaa.org, who serves as an NCAA staff liaison to the cabinet. Please note that this information also is posted on the NCAA Web site at the following link:

http://www.ncaa.org/wps/portal/ncaahome?WCM_GLOBAL_CONTEXT=/ncaa/ncaa/legislation+and+governance/committees/division+i/s-a+awards+benefits+fin+aid+cabinet/index-d1_sa_awards_ben_fin_aid_cabinet.html

Finally, on behalf of the cabinet, thank you in advance for your participation in this important discussion.

MGC:dks

Attachments

cc: Selected NCAA Staff Members

NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet Financial Aid Discussion Document No. 2

BACKGROUND:

During its September 2008 meeting, the NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet engaged in a discussion of financial aid issues. Specifically, the cabinet noted the complexity of the current financial aid regulations and how the current rules related to counter status and team limits may, at times, negatively impact a student-athlete's ability to accept athletics aid in conjunction with nonathletics sources of aid. During this meeting, the cabinet identified the examination of grant-in-aid limitations as its top priority and agreed to undertake a comprehensive review of NCAA Bylaw 15 (financial aid). In the interim, the cabinet requested the NCAA Division I Legislative Council table any legislative proposals involving changes to legislated team grant-in-aid limits to provide time for the cabinet to conduct a broader examination of the limits for all sports. A summary of the cabinet's activity since its September 2008 meeting is provided in Attachment A.

CONCEPTS FOR DISCUSSION AND FEEDBACK:

The seven concepts that garnered support from the cabinet and membership based on the feedback received from the first financial aid discussion document are included below. The concepts are grouped based on the following topical areas: (1) Federal need-based aid (Concept No. 1); (2) State-based financial aid (Concept Nos. 2 and 6); (3) Institutional financial aid (Concept Nos. 5 and 7); and (4) Other financial aid (Concept Nos. 3-b and 4). The cabinet strongly endorses all seven concepts and believes the concepts align with the priorities established for this review – student-athlete well-being and ease of administering NCAA financial aid legislation. The cabinet welcomes feedback related to whether your institution, conference or organization supports the concepts. Please be specific when explaining your position on each of the seven concepts. Including pros, cons and additional points for the cabinet to consider (e.g., aspects that may not have been contemplated) in your response is appreciated. [See Attachment B for the current legislation.]

CONCEPTS INVOLVING FEDERAL FINANCIAL AID:

Concept No. 1: Exempt all federal need-based aid from counting towards a team's maximum financial aid limits (team limit) and an individual's cost of attendance limit (individual limit).

Current Legislation: Select federal government grants are exempted from the team and/or individual limit calculations (see Bylaws 15.02.4.1, 15.1.2 and 15.2.5.1 and Figure 15-1). However, some federal need-based aid (e.g., Supplemental Educational Opportunity Grant) must be included in the calculation for the maximum team and/or individual financial aid limits.

Impact of Concept: All federal government grants awarded based on a student's demonstrated financial need would be exempt from counting towards the maximum team and individual financial aid limits.

Case Study: An in-state men's track and field student-athlete receives athletics aid for books, as well as \$4,000 in Supplemental Educational Opportunities Grant (SEOG) funds and a \$5,000 Pell Grant. The institution's cost of an in-state full grant-in-aid is \$20,000. Currently, SEOG must be included when calculating a student-athlete's individual financial aid limit. Further, because the student-athlete is a counter, the SEOG must also count against the track and field team's maximum financial aid limitation. Therefore, \$4,400 would be applied toward the team's maximum financial aid limit resulting in 22 percent of a full grant in aid (0.22 equivalency).

Concept No. 1 would specify that SEOG would no longer have to be counted against the individual limit or team limit. Therefore, only the student-athlete's books scholarship (\$400) would count against the team limit and the student-athlete's equivalency value would total two percent of a full grant in aid (0.02 equivalency).

Points to Consider:

1. Positive impact on student-athlete well-being by permitting additional sources of aid (e.g., aid for the neediest students) to be exempt from the individual financial aid limit.
2. Reduce bureaucracy for NCAA compliance monitoring and financial aid offices by eliminating sources of financial aid that must currently count against individual and team limits.
3. There are safeguards (e.g., defined awarding criteria for all candidates, predetermined federal methodologies for calculating students with financial need, audits) already in place when determining the recipients of federal need-based aid, minimizing the potential for abuse. For example, currently SEOG is counting against team limits; however, eligibility for the grant is determined using the federal government's Free Application for Federal Student Aid and athletics participation is not considered when determining eligibility for the grant.
4. Potential to reduce the amount of financial aid that counts toward a team's maximum financial aid limit (e.g., reduce equivalencies).
5. Should this concept's exemption apply to only the team's financial aid limitation? Several comments received from Discussion Document No. 1

specified that federal need-based aid should only be exempted from counting against team limits but should still count against a student-athlete's individual cost of attendance limit. Some respondents noted that because current federal guidelines restrict all students from exceeding the cost of attendance limits, it would be unfair for a student-athlete to exceed cost of attendance limits with Federal financial aid because it would not be consistent with the Federal regulations for the general student population.

6. SEOG funds received vary among institutions.

CONCEPTS INVOLVING STATE-BASED FINANCIAL AID:

Concept No. 2: Exempt all state need-based financial aid from counting towards team limits.

Current Legislation: If a student-athlete is a counter and receives state need-based aid that is administered by an institution (i.e., the institution is responsible for selecting the recipient or determining the amount of the award), then the aid must count against the individual and team limit.

Impact of Concept: All state aid based on demonstrated financial need (regardless of whether or not the aid is administered by an institution) would be exempt from counting towards a team's maximum financial aid limits. The aid would continue to count against the individual limit. Further, this concept would not change the current application of Bylaw 15.5.1.2 for football and basketball student-athletes.

Case Study: An in-state baseball student-athlete receives athletics aid valued at 25 percent of a full grant-in-aid (\$5,000) and \$1,000 from a state need-based financial aid program. The institution's cost of an in-state full grant-in-aid is \$20,000. The student-athlete's institution, based on standard awarding criteria established by the state, was responsible for selecting recipients and determining the award amount for each recipient. Currently, because the student-athlete is a counter, the state need-based aid must also count against the baseball team's maximum financial aid limitation. Therefore, \$6,000 would be applied toward the team's maximum financial aid limit resulting in 30 percent of a full grant in aid (0.30 equivalency).

Concept No. 2 would specify that the state need-based aid would no longer have to be counted against the baseball team limit. Therefore, only the student-athlete's athletics scholarship (\$5,000) would count against the team limit (0.25 equivalency).

- Points to Consider:
1. Positive impact on student-athlete well-being by permitting additional sources of aid (e.g., aid for the neediest students) to be exempt.
 2. Reduce bureaucracy for NCAA compliance monitoring and financial aid offices by deregulating sources of financial aid that currently count against team limits.
 3. There are safeguards (e.g., defined awarding criteria for all candidates, audits) already in place when determining the recipients of state need-based aid, minimizing the potential for abuse.
 4. Potential to reduce the amount of financial aid that counts toward a team's maximum financial aid limit (e.g., reduce equivalencies).
 5. Some student-athletes qualify for State University Grants (SUGs), which are funded by the state and administered by the institution. These SUGs count against the team's maximum financial aid limit if the student-athlete is a counter. Funds for SUGs often come at various times throughout the year. Consequently, student-athletes who qualify during the first disbursement (often prior to the start of the academic year) are permitted to accept the SUG because the team has not yet reached its limit. However, student-athletes who qualify during later disbursements may be told by their institutions that they cannot accept the SUG because the team has reached its maximum financial aid limit.
 6. State funding for SUGs varies, and some states do not have any state need-based grants that are countable.
 7. Should this concept specify that the state need-based aid must be awarded consistent with federal methodology? Using the federal methodology would minimize the potential for institutional abuse.

Concept No. 6: Exempt state merit-based aid that is administered by an institution provided the awarding criteria satisfy the academic honor award or institutional academic scholarship legislative requirements (see Bylaws 15.5.3.2.2.1, 15.5.3.2.2.2 and 15.5.3.2.2.3).

Current Legislation: Currently, if a student-athlete who is a counter also receives a merit-based state scholarship that is administered by the institution (i.e., the institution is responsible for selecting the recipient or determining the amount of the award), the state scholarship must count against the team limit, regardless of the specified awarding criteria.

Impact of Concept: Merit-based state aid would be exempted from counting against team limits if the awarding criteria satisfy the legislative requirements for an academic honor award or institutional academic scholarship. The aid would continue to count against the individual limit. Further, this concept would not change the current application of Bylaw 15.5.1.2 for football and basketball student-athletes.

Case Study No. 1: An in-state, first-year, recruited field hockey student-athlete receives \$4,500 in athletics aid and \$500 from a state merit-based financial aid program. The institution's cost of an in-state full grant-in-aid is \$20,000. The student-athlete's institution was responsible for selecting the recipients and determining the award amount based on standard awarding criteria established by the state. The awarding criteria satisfy Bylaw 15.5.3.2.2.1 [i.e., recipient was ranked in the upper 10 percent of the high school graduating class or achieved a cumulative grade-point average of at least 3.500 (based on a maximum of 4.000) or a minimum ACT sum score of 105 or a minimum SAT score of 1200 (critical reading and math)]. Currently, because the student-athlete is a counter, the state merit-based aid must count against the field hockey team's maximum financial aid limitation. Therefore, in this instance, \$5,000 would be applied toward the team's maximum financial aid limit resulting in 25 percent of a full grant in aid (0.25 equivalency).

Concept No. 6 would specify that the student-athlete may compete without causing the \$500 state merit-based aid to be counted against the field hockey team's limit. Therefore, only the student-athlete's athletics scholarship (\$4,500) would count against the team limit (0.23 equivalency).

Case Study No. 2: An in-state field hockey student-athlete is entering her second year at her institution. She will receive \$5,000 in athletics aid and \$500 from a state merit-based financial aid program. The institution's cost of an in-state full grant-in-aid is \$20,000. Using standard awarding criteria established by the state, the student-athlete's institution was responsible for selecting the award recipients and determining the amount of each recipient's award. The awarding criteria satisfy Bylaw 15.5.3.2.2.3 [i.e., award was based solely on the recipient's academic record at the certifying institution, awarded independently of athletics interests and in amounts consistent with the pattern of all such awards made by the institution and the recipient has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.300 (on a 4.000 scale) at the certifying institution].

Currently, because the student-athlete is a counter, the state merit-based aid also counts against the field hockey team's maximum financial aid limitation. Therefore, \$5,500 would be applied toward the team's maximum financial aid limit resulting in 28 percent of a full grant in aid (0.28 equivalency).

Concept No. 6 would exempt the \$500 in state merit-based aid from counting against the field hockey team's limit. Therefore, only the student-athlete's athletics scholarship (\$5,000) would count against the team limit (0.25 equivalency).

- Points to Consider:
1. Positive impact on student-athlete well-being by permitting additional sources of aid to be exempt from the team's financial aid limit.
 2. Fewer student-athletes should have to choose between accepting athletics aid or state merit-based aid from their institution.
 3. Permitting an institution to exempt an award that is provided in a manner consistent with institutional policies would not create additional NCAA rules bureaucracy for financial aid offices, but would ensure some safeguards are in place to minimize the potential for abuse.
 4. Potential to reduce the amount of financial aid that counts toward a team's maximum financial aid limit (e.g., reduce equivalencies).
 5. Availability of state merit-based aid varies among states.

CONCEPTS INVOLVING INSTITUTIONAL FINANCIAL AID:

Concept No. 5: Revise NCAA legislation related to institutional academic aid /scholarships to specify a 3.000 grade-point average as opposed to a 3.300 grade-point average (see Bylaws 15.5.1.2.2 and 15.5.3.2.2.2).

Current Legislation: Currently, the legislation in Bylaws 15.5.1.2.2 and 15.5.3.2.2.2 specifies that such institutional academic aid may be exempt from counting against team limits provided the recipient has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.300 (on a 4.000 scale) at the certifying institution.

Impact of Concept: Institutional academic aid/scholarships would be exempt from counting against maximum team financial aid limits provided the recipient has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.000 (on a 4.000 scale) at the certifying institution. These awards/scholarships would continue to be included when determining a student-athlete's individual financial aid limit.

Case Study: An in-state women's softball student-athlete with a 3.250 cumulative grade-point average is entering her third year at her institution. An in-state full grant-in-aid is \$20,000. For the upcoming academic year, the student-athlete has been awarded \$5,000 in athletics aid and \$2,000 from an institutional academic scholarship. The student-athlete is a counter with a cumulative grade-point average below a 3.300, so current legislation requires that her institutional academic scholarship count toward her team's financial aid limit. Therefore, \$7,000 would be applied toward the team's maximum financial aid limit resulting in 35 percent of a full grant in aid (0.35 equivalency).

Concept No. 6 would exempt the \$2,000 institutional academic scholarship from counting toward the team's limit because the student-athlete has a cumulative grade-point average of at least a 3.000. Therefore, only the student-athlete's athletics aid (\$5,000) would count toward the team limit (0.25 equivalency).

Points to Consider:

1. Positive impact on student-athlete well-being by permitting additional sources of aid to be exempt from team financial aid limits.
2. Some institutions award institutional academic awards based on a cumulative 3.000 grade-point average. As a result, the general student body population has the opportunity to receive the awards while a counter may be permitted to receive the award only if the team has room in its maximum financial aid limitation.
3. Some institutions may consider a cumulative 3.000 grade-point average too low to be used as the standard for exempting aid from a team's financial aid limit.
4. Not all institutions offer institutional academic scholarships.

Concept No. 7: Allow institutional standards applicable to all students to govern institutional academic aid/scholarships.

Current Legislation: Currently, the legislation in Bylaws 15.5.1.2.2 and 15.5.3.2.2.2 specifies that such institutional academic aid may be exempt from counting against team limits provided the recipient has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.300 (on a 4.000 scale) at the certifying institution.

Impact of Concept: Provided the institutional academic aid/scholarship was awarded in accordance with institutional policy for determining all recipients of such aid, such awards would be exempt from counting against maximum team financial aid limits. Such awards would continue to be included when determining a student-athlete's individual financial aid limit.

Case Study No. 1: A recruited football student-athlete has been enrolled at a Division I institution for one academic year. He does not receive any athletics aid, but does receive various institutional academic scholarships that were awarded to him in accordance with the institution's policies for determining all recipients of such aid. After summer term grades post, he has a 3.250 cumulative grade-point average. Currently, even though his only source of institutional financial aid is academic aid based solely on his academic record at the certifying institution and he has completed at least one academic year of full-time enrollment at the institution, he will become a counter if he competes because he does not have a cumulative grade-point average of at least 3.300.

Concept No. 7 would allow this student-athlete to compete without becoming a counter because his receipt of institutional academic scholarships awarded in accordance with institutional policy for determining all recipients of such aid would not cause him to be a counter.

Case Study No. 2: An out-of-state, recruited men's lacrosse student-athlete with a 3.123 cumulative grade-point average is entering his fourth year at his institution. An out-of-state full grant-in-aid is \$40,000. For the upcoming academic year, the student-athlete has been awarded athletics aid to cover his tuition and fees (\$20,000). Based on his academic performance in his major classes, which is in accordance with institutional policies for determining all recipients of this scholarship, he also has been awarded a \$5,000 scholarship from his institution's college of arts and sciences. The student-athlete is a counter with a cumulative grade-point average below a

3.300, so current legislation requires that his institutional academic scholarship count toward his team's financial aid limit. Therefore, \$25,000 would be applied toward the team's maximum financial aid limit resulting in 63 percent of a full grant in aid (0.63 equivalency).

Concept No. 7 would exempt the \$5,000 institutional academic scholarship from counting toward the team's limit because the scholarship was awarded in accordance with institutional policies for determining all recipients of such aid. Therefore, only the student-athlete's athletics aid (\$20,000) would count toward the team limit (0.50 equivalency).

Points to Consider:

1. Positive impact on student-athlete well-being by permitting additional sources of aid to be exempt from team financial aid limits.
2. Provides student-athletes additional opportunities to receive institutional academic aid awarded to the general student body.
3. Institutions would be able to award institutional academic scholarships to counters without concern for the impact the additional scholarships could have on team maximum financial aid limitations.
4. Institutional control mitigates the possibility of abuse.
5. May disadvantage institutions that do not offer many institutional academic scholarships.
6. Removal of the current, uniform grade-point average requirements may disadvantage institutions that have more stringent academic requirements for receiving institutional academic scholarships.

CONCEPTS INVOLVING OTHER TYPES OF FINANCIAL AID:

Concept No. 3-b: Exempt all outside scholarships from counting towards team limits provided:

- a. The choice of institutions is not restricted by the donor of the aid; and***
- b. There is no direct connection to institution.***

Current Legislation: Bylaw 15.2.6 outlines the legislation related to various types of outside sources of financial aid. Specifically, Bylaw 15.2.6.4 specifies several conditions that must be satisfied in order for a student-athlete to receive an outside scholarship that is determined to have athletics as a major criterion (i.e., aid that is only awarded to individuals who participate in athletics). In addition, if the recipient was recruited, then the student-athlete is considered a counter and the amount is applied to the maximum awards limitations for the sport in question.

Impact of Concept: Provided the conditions specified above are satisfied, a student-athlete could accept an outside scholarship from an established and continuing program, regardless of the type of outside award or the student-athlete's recruitment status, and not count the aid towards the team's maximum financial aid limits. Such outside scholarships would still be included when determining a student-athlete's individual financial aid limit.

A "direct connection to the institution" exists when an award is provided by an institution's alumni or athletics booster group. A "direct connection to the institution" also exists when an award is funded in whole or in part by a direct, personal contribution from a representative of an institution's athletics interests.

Case Study: An out-of-state, recruited walk-on women's swimming student-athlete receives a \$500 award from the swimming club she participated with during high school. The award, which may be used at the institution of the recipient's choice, is funded by membership dues and club sponsors and presented to club members who plan to attend college. The club is operated by a committee of residents from the student-athlete's local community. Some members of the committee are representatives of athletics interests for various institutions. In addition to the \$500 award, the student-athlete has been awarded \$5,000 in institutional scholarships. An out-of-state full grant-in-aid is \$40,000. Currently, the \$500 award is countable toward the team's financial aid limit. Further, because the receipt of the \$500 award makes her a counter, the other \$5,000 in institutional scholarships she receives also counts toward the team's maximum financial aid limitation. Therefore, \$5,500 would be applied toward the team's maximum financial aid limit resulting in 14 percent of a full grant in aid (0.14 equivalency).

Concept No. 3 would allow the student-athlete to accept the \$500 without becoming a counter because the choice of institutions is not restricted by the donor and there is no direct connection between the swim club and the

institution. And, because the student-athlete would no longer be considered a counter, the other \$5,000 in institutional scholarships does not count toward the team's maximum financial aid limit. Therefore, the student-athlete could receive the entire \$5,500 without affecting the team's maximum financial aid limit.

- Points to Consider:
1. Positive impact on student-athlete well-being by permitting additional sources of aid to be exempt from team financial aid limits.
 2. Simplification of the review of outside awards may be beneficial for compliance and financial aid offices by reducing bureaucracy associated with monitoring and researching outside awards.
 3. Potential to reduce the amount of financial aid that counts toward a team's maximum financial aid limit (e.g., reduce equivalencies).

Concept No. 4: Allow student-athlete to replace his or her athletics financial aid agreement (on student-athlete's own initiative) with a nonathletics institutional financial aid package that is at least equal to the value of the athletics financial aid agreement before becoming a counter for the academic year.

Current Legislation: Bylaw 15.3.4.3.2 specifies that once a student-athlete signs an institution's athletically related financial aid agreement, the institution may not reduce or cancel the athletics aid until the conclusion of the period of the award unless one of the conditions in the bylaw is satisfied. In addition, an institution may include nonathletically related conditions in the financial aid agreement which may serve as the basis to permissibly reduce or cancel a student-athlete's athletics aid.

Impact of Concept: Provided the student-athlete has not yet become a counter, permit a student-athlete who has signed an athletics financial aid agreement and been offered nonathletics institutional aid that is at least equal to the athletics grant-in-aid, to decline the athletics aid.

Case Study No. 1: A student-athlete signed a National Letter of Intent with the institution during the spring signing period for a books-only athletics award. The institution's financial aid agreement does not include a provision to allow the student-athlete to decline her athletics aid, and the team is at its maximum financial aid limit for the upcoming academic year. In June, the student-athlete receives her financial aid package from the institution.

It includes a \$4,500 need-based, institutional award. The student-athlete would like to decline her athletics award and accept the institutional award prior to the first day of classes, before she has become a counter. Currently, the student-athlete is unable to accept the \$4,500 institutional award because the team is at its maximum financial aid limit and neither the student-athlete nor the institution is permitted to cancel the student-athlete's athletics aid.

Concept No. 7 would permit this student-athlete to elect to replace her athletics award with the more favorable nonathletics financial aid package before becoming a counter. Consequently, this student-athlete could forfeit her books-only athletics award in order to accept the \$4,500 nonathletics institutional award. If the student-athlete makes that election, she would not be a counter.

Case Study No. 2: An in-state, first-year student-athlete is receiving athletics aid for room, which is valued at 25 percent of a full grant-in-aid (0.25 equivalency). The institution's financial aid agreement does not include a provision to allow a student-athlete to decline his athletics aid, and the team expects to be at its maximum financial aid limit for the academic year. Classes began at the institution on August 25. On September 18, the student-athlete is awarded \$7,000 in institutional awards. Those awards are valued at 35 percent of a full grant-in-aid (0.35 equivalency). Currently, the student-athlete is unable to accept the \$7,000 in institutional awards because the team expected to be at its maximum financial aid limit and neither the student-athlete nor the institution is permitted to cancel the student-athlete's athletics aid.

Concept No. 7 would **not** permit this student-athlete to replace his athletics award with the more favorable nonathletics award because he triggered counter status on the first day of classes (August 25).

Points to Consider:

1. This concept would provide student-athletes opportunities to accept the financial aid package that is more beneficial to financing the cost of their college education.
2. Institutional, need-based aid could be awarded to prospective student-athletes with less risk that such aid would impact a team's maximum financial aid limit.

3. Currently, the only permissible way to allow a student-athlete to decline athletics aid in order to accept nonathletics institutional aid is to include a nonathletically related condition in the financial aid agreement to address the situation (e.g., prior to becoming a counter, if the student-athlete is notified that he or she is eligible to receive nonathletics institutional aid that equals or exceeds the value of the athletics grant-in-aid, the student-athlete may decline his or her athletics financial aid agreement).

4. Student-athletes who have signed National Letters of Intent and elect to cancel their athletics aid will void the National Letter of Intent.

CONCLUSION:

In closing, the cabinet hopes this discussion document assists in understanding the concepts endorsed by the cabinet, and that the discussion and feedback generated provides critical information for the cabinet to consider when assessing whether there is broad-based support for it to sponsor legislative proposals for the 2010-11 legislative cycle.

**NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet
Discussion Document No. 2: Timeline**

1. February 2009 Meeting. Cabinet reviewed research related to financial aid that was generated through a survey of the cabinet member's financial aid offices. The cabinet prioritized the following topics for further study.
 - a. Countable aid versus noncountable aid (e.g., government grants, institutional merit aid, state grants, outside aid);
 - b. Examination of issues related to determining counter status;
 - c. Head-count designations versus equivalency designations; and
 - d. Team financial aid limits.

Currently, the cabinet is focusing on a review of the first two topics. Depending on the outcomes resulting from this review, the remaining topics, head-count designations versus equivalency designations and team financial aid limits, may be the focus of a future review.

2. June 2009 Meeting. Cabinet conducted videoconferences with financial aid officers from nine Division I institutions representing all three subdivisions to obtain additional feedback related to the financial aid items prioritized by the cabinet. Based on this feedback, the cabinet identified two themes to help guide the cabinet in its review and formulation of recommendations.
 - a. Legislative recommendations resulting from the cabinet's review should prioritize the well-being of student-athletes over other factors (e.g., competitive equity); and
 - b. The current financial aid legislation is perceived as unduly burdensome and at times prevents financial aid administrators from exercising professional judgment as would be done for nonstudent-athletes.
3. September 2009 Meeting. Models related to the current financial aid legislation were reviewed to determine the level of impact the suggested changes would have on student-athlete well-being, team financial aid limits, the athletics department and the availability of financial aid for the general student-body. The cabinet then prioritized the elements from the models. The cabinet directed the staff to develop a discussion document to obtain feedback from the broader membership.

4. December 2009. Distribution of the cabinet's first discussion document. It presented 10 concepts that could be developed into legislative proposals to change the current financial aid model. By the cabinet's February 2010 meeting, 29 responses were received. Respondents ranged from individual coaches and institutions to conference offices and coaches associations.
5. February 2010 Meeting. Cabinet reviewed the feedback from the December 2009 discussion document and agreed to request that the staff solicit additional feedback (Discussion Document No. 2) from the membership regarding seven concepts that garnered support from the cabinet and the membership.
6. April 2010. Distribution of the cabinet's second discussion document. Discussion Document No. 2 includes case studies to demonstrate the intended application of each of the seven supported concepts, as well as additional points for the membership to consider and respond to in order to assist the cabinet with its June 2010 review.
7. June 2010 Meeting. Cabinet will review the feedback received from Discussion Document No. 2 and finalize legislative concepts for submission into the 2010-11 legislative cycle.

NCAA Division I Awards, Benefits, Expenses and Financial Aid Cabinet
Discussion Document No. 2: Current Legislation

NCAA Division I Constitution 2.13 – Principle Governing Financial Aid. A student-athlete may receive athletically related financial aid administered by the institution without violating the principle of amateurism, provided the amount does not exceed the cost of education authorized by the Association; however, such aid as defined by the Association shall not exceed the cost of attendance as published by each institution. Any other financial assistance, except that received from one upon whom the student-athlete is naturally or legally dependent, shall be prohibited unless specifically authorized by the Association.

Bylaw 15.02.2 – Cost of Attendance. The "cost of attendance" is an amount calculated by an institutional financial aid office, using federal regulations, that includes the total cost of tuition and fees, room and board, books and supplies, transportation, and other expenses related to attendance at the institution. (*Adopted: 1/11/94*)

Bylaw 15.02.3 – Counter. A "counter" is an individual who is receiving institutional financial aid that is countable against the aid limitations in a sport.

Bylaw 15.02.4 – Financial Aid. "Financial aid" is funds provided to student-athletes from various sources to pay or assist in paying their cost of education at the institution. As used in NCAA legislation, "financial aid" includes all institutional financial aid and other permissible financial aid as set forth below. (See Bylaws 15.01.6.1, 15.01.6.2, 16.2, 16.3 and 16.4.) (*Revised: 5/26/09*)

Bylaw 15.02.5 – Full Grant-in-Aid. A full grant-in-aid is financial aid that consists of tuition and fees, room and board, and required course-related books.

Bylaw 15.02.4.1 – Institutional Financial Aid. The following sources of financial aid are considered to be institutional financial aid:

- (a) All funds administered by the institution, which include but are not limited to the following:
(*Revised: 1/11/94 effective 8/1/94, 1/14/97 effective 8/1/97*)
 - (1) Scholarships;
 - (2) Grants;
 - (3) Tuition waivers;
 - (4) Employee dependent tuition benefits, unless the parent or the legal guardian of a student-athlete has been employed as a full-time faculty/staff member for a minimum of five years; and (*Revised: 4/26/01 effective 8/1/01, 10/31/02 effective 8/1/03*)
 - (5) Loans. (*Revised: 10/31/02 effective 8/1/03*)
- (b) Aid from government or private sources for which the institution is responsible for selecting the recipient or determining the amount of aid, or providing matching or supplementary funds for a previously determined recipient; and (*Revised: 10/31/02 effective 8/1/03*)

- (c) For the student-athlete recruited by the institution, financial aid awarded through an established and continuing outside program (e.g., National Football Foundation) for the recognition of outstanding high school graduates in which athletics participation may be a major criterion, as outlined in Bylaw 15.2.6.4. This aid counts against an institution's sport-by-sport financial aid limitations and also against the individual's full-grant-in-aid limit. *(Revised: 10/31/02 effective 8/1/03)*

Bylaw 15.02.4.2 – Other Permissible Financial Aid. The following sources of financial aid are also permitted:

- (a) Financial aid received from anyone upon whom the student-athlete is naturally or legally dependent;
- (b) Financial aid awarded solely on bases having no relationship to athletics ability;
- (c) Financial aid awarded through an established and continuing outside program (e.g., National Merit Scholar) in which athletics participation is not the major criterion, as outlined in Bylaw 15.2.6.3, and which does not count against an institution's sport-by-sport financial aid limitations; *(Revised: 4/29/04 effective 8/1/04)*
- (d) For the student-athlete not recruited by the institution, financial aid awarded through an established and continuing outside program (e.g., National Football Foundation) for the recognition of outstanding high school graduates, in which athletics participation may be a major criterion, as outlined in Bylaw 15.2.6.4. This aid does not count against an institution's sport-by-sport financial aid limitations but does count against the individual's full-grant-in-aid limit; and
- (e) Educational expenses awarded by the U.S. Olympic Committee, which count against an institution's sport-by-sport financial aid limitations and against the individual's full-grant-in-aid limit. *(Adopted: 1/10/95 effective 8/1/95)*

Bylaw 15.02.4.3 – Exempted Institutional Financial Aid. The following institutional financial aid is exempt and is not counted in determining the institution's financial aid limitations: *(Revised: 4/29/04 effective 8/1/04)*

- (a) An honorary award for outstanding academic achievement or an established institutional research grant that meets the criteria set forth in Bylaw 15.02.6 (and must be included in determining if the student-athlete's cost of attendance has been met); and *(Revised: 1/10/91, 1/10/92, 10/31/02 effective 8/1/03)*
- (b) A postgraduate scholarship awarded by an institution in accordance with Bylaw 16.1.4.1.1. *(Adopted: 4/25/02)*

Bylaw 15.02.5 – Full Grant-in-Aid. A full grant-in-aid is financial aid that consists of tuition and fees, room and board, and required course-related books.

Bylaw 15.02.6 – Honorary Academic Award/Research Grant. An honorary academic award for outstanding academic achievement or a research grant is an award that meets the following criteria:

- (a) The award or grant is a standing scholarship award or an established research grant; *(Revised: 10/28/04)*
- (b) The basis for the award or grant shall be the candidate's academic record at the awarding institution;
- (c) The award or grant shall be determined by competition among the students of a particular class or college of the institution. Competition for the award or grant may include additional objective criteria unrelated to athletics abilities (e.g., gender, race and ethnicity, financial need); and *(Revised: 1/14/08 effective 8/1/08)*
- (d) The award or grant is included in determining if the student-athlete's cost-of-attendance limitation has been met. *(Revised: 1/10/91, 1/10/92)*

Bylaw 15.1 – Maximum Limit On Financial Aid – Individual. A student-athlete shall not be eligible to participate in intercollegiate athletics if he or she receives financial aid that exceeds the value of the cost of attendance as defined in Bylaw 15.02.2. A student-athlete may receive institutional financial aid based on athletics ability (per Bylaw 15.02.4.1), outside financial aid for which athletics participation is a major criterion (per Bylaw 15.2.6.4) and educational expenses awarded per Bylaw 15.2.6.5 up to the value of a full grant-in-aid, plus any other financial aid unrelated to athletics ability up to the cost of attendance. (See Bylaw 15.01.6.1, 15.01.6.2, 16.3, 16.4 and 16.12.) *(Revised: 4/29/04 effective 8/1/04, 5/26/09)*

Bylaw 15.1.1 – Exception for Pell Grant. A student-athlete who receives a Pell Grant may receive financial aid equivalent to the limitation set forth in Bylaw 15.1 or the value of a full grant-in-aid plus the Pell Grant, whichever is greater. *(Adopted: 4/29/04 effective 8/1/04)*

Bylaw 15.1.2 – Types of Aid Included in Limit. In determining whether a student-athlete's financial aid exceeds the cost of attendance, all institutional financial aid (per Bylaw 15.02.4.1) and all funds received from the following and similar sources shall be included (see Bylaws 15.02.4.3, 15.02.4.4 and 15.02.4.5 for types of financial aid that are exempt from a student-athlete's individual limit): *(Revised: 10/31/02 effective 8/1/03, 4/29/04 effective 8/1/04)*

- (a) Government Grants. Government grants for educational purposes, except for those listed in Bylaw 15.2.5;
- (b) Other Scholarships and Grants. Other institutional or outside scholarships or grants-in-aid; *(Revised: 1/10/95 effective 8/1/95, 4/29/04 effective 8/1/04)*

- (c) Gifts. The value of gifts given to a student-athlete following completion of eligibility in appreciation for or recognition of the student-athlete's athletics accomplishments;
- (d) Professional Sports Stipend. Any bonus or salary (no matter when received or contracted for) from a professional sports organization;
- (e) Athletics Participation Compensation. Any other income (no matter when received or contracted for) from participation in an athletics event (except funds that are administered by the U.S. Olympic Committee pursuant to its Operation Gold Grant Program) unless eligibility has been exhausted in that sport; and *(Revised: 1/11/94 effective 8/1/94)*
- (f) Loans. Loans, except legitimate loans that are based upon a regular repayment schedule, available to all students and administered on the same basis for all students.

Bylaw 15.2.5 – Government Grants. Government grants for educational purposes shall be included when determining the permissible amount of the cost of attendance for a student-athlete, except for those listed in Bylaw 15.2.5.1. *(Revised: 1/11/89, 4/29/04 effective 8/1/04, 4/21/05)*

Bylaw 15.2.5.1 – Exempted Government Grants. The following government grants for educational purposes shall not be included when determining the permissible amount of the cost of attendance of a student-athlete: *(Adopted: 1/11/89; Revised: 4/29/04 effective 8/1/04; 1/10/05)*

- (a) AmeriCorps Program. Benefits received by student-athletes under the AmeriCorps Program; *(Adopted: 1/9/96 effective 8/1/96)*
- (b) Disabled Veterans. State government awards to disabled veterans; *(Adopted: 4/28/05)*
- (c) Military Reserve Training Programs. Payments to student-athletes for participation in military reserve training programs (e.g., payments by the U.S. government for a student's participation in advanced ROTC or National Guard training shall not be construed under this principle to be "employment" during semester or term time);
- (d) Montgomery G.I. Bill. Benefits received by student-athletes under the Montgomery Bill -- Active Duty and the Montgomery G.I. Bill -- Selected Reserve;
- (e) Special U.S. Government Entitlement Programs. Payments by the U.S. government under the terms of the Dependents Education Assistance Program (DEAP), Social Security Insurance Program [including the Reinstated Entitlement Program for Survivors (REPS)] or Non-Service-Connected Veteran's Death Pension Program;
- (f) U.S. Military Annuitant Pay. United States Military Annuitant Pay or other family member service-related death benefits received by student-athletes from the United States Military. *(Adopted: 1/10/05)*

- (g) U.S. Navy Nuclear Propulsion Officer Candidate Program. Benefits received by student-athletes under the U.S. Nuclear Propulsion Officer Candidate Program (NUPOC); (*Adopted: 4/26/01*)
- (h) Veterans Educational Assistance Program (VEAP). Benefits received by student-athletes under the VEAP;
- (i) Vocational Rehabilitation for Service-Disabled Veterans Program. Benefits received by student-athletes under the Vocational Rehabilitation for Service-Disabled Veterans Program; or
- (j) Welfare Benefits. Welfare benefits received from a state or federal government. (*Adopted: 1/14/97 effective 8/1/97*)

Bylaw 15.2.6.4 – Athletics Participation as a Major Criterion. A student-athlete may receive financial aid through an established and continuing program for the recognition of outstanding high school graduates, provided the following conditions are met: (*Revised: 4/22/98 effective 8/1/98*)

- (a) The award shall be made on the basis of the recipient's past performance and overall record, as measured by established criteria of which athletics participation may be a major criterion;
- (b) Disbursement of the aid may be through the awarding agency for the recipient's educational expenses, provided the aid is awarded prior to the recipient's initial enrollment at a member institution and the awarding agency provides written notification of the award to the institution. After enrollment at a member institution, disbursement of the aid shall be through the institution for the recipient's educational expenses while attending the institution. A violation of this bylaw shall be considered an institutional violation per Constitution 2.8.1; however, the violation shall not affect the student-athlete's eligibility, provided the student-athlete deposits the aid with the institution and the aid does not result in an overaward of financial aid to the student-athlete; (*Adopted: 1/10/95 effective 8/1/95, Revised: 4/20/99 effective 8/1/99*)
- (c) The recipient's choice of institutions shall not be restricted by the donor of the aid;
- (d) The awarding individual or organization and the donor of the aid shall not be representatives of the athletics interests or an athletics booster group of a member institution;
- (e) The value of the award alone or in combination with other athletically related financial aid shall not exceed the value of a full grant-in-aid or the value of the award in combination with nonathletically related financial aid shall not exceed the value of the student-athlete's cost of attendance; (*Revised: 8/23/06*)
- (f) The award may be provided to the recipient on only one occasion;

- (g) If the recipient is recruited, the recipient is considered a counter per Bylaw 15.5.1, and the amount is applied to the maximum awards limitations of Bylaw 15.5 for the sport in question; and
- (h) The award is not received from an outside sports team or organization that conducts a competitive sports program by a member of that team.

Bylaw 15.3.4.2 – Reduction or Cancellation Permitted. Institutional financial aid based in any degree on athletics ability may be reduced or canceled during the period of the award if the recipient: *(Revised: 1/11/94, 1/10/95)*

- (a) Renders himself or herself ineligible for intercollegiate competition;
- (b) Fraudulently misrepresents any information on an application, letter of intent or financial aid agreement (see Bylaw 15.3.4.2.3);
- (c) Engages in serious misconduct warranting substantial disciplinary penalty (see Bylaw 15.3.4.2.4); or
- (d) Voluntarily (on his or her own initiative) withdraws from a sport at any time for personal reasons; however, the recipient's financial aid may not be awarded to another student-athlete in the academic term in which the aid was reduced or canceled. A student-athlete's request for written permission to contact another four-year collegiate institution regarding a possible transfer does not constitute a voluntary withdrawal. *(Revised: 1/10/92, 1/11/94, 1/10/95, 1/9/96, 12/13/05, 9/11/07)*

Bylaw 15.3.4.2.2 – Nonathletically Related Conditions. An institutional financial aid agreement may include nonathletically related conditions (e.g., compliance with academics policies or standards, compliance with athletics department rules or policies) by which the aid may be reduced or canceled during the period of the award. *(Adopted: 4/23/08)*

Bylaw 15.3.4.3.2 – Decrease Not Permitted. An institution may not decrease a prospective student-athlete's or a student-athlete's financial aid from the time the prospective student-athlete or student-athlete signs the financial aid award letter until the conclusion of the period set forth in the financial aid agreement, except under the conditions set forth in Bylaw 15.3.4.2. *(Adopted: 1/11/94, Revised: 4/2/03 effective 8/1/03)*

Bylaw 15.5.1 – Counters. A student-athlete shall be a counter and included in the maximum awards limitations set forth in this bylaw under the following conditions: *(Revised: 6/10/04)*

- (a) Athletics Aid. A student-athlete who receives financial aid based in any degree on athletics ability shall become a counter for the year during which the student-athlete receives the financial aid; or

- (b) Athletics Participation as a Major Criterion. A recruited student-athlete who receives outside financial aid for which athletics participation is a major criterion (see Bylaw 15.2.6.4) shall become a counter for the year during which the student-athlete receives the aid; or
- (c) Educational Expenses -- Olympic Committee/National Governing Body. A student-athlete who receives educational expenses awarded by the U.S. Olympic Committee or a U.S. national governing body (or, for international student-athletes, expenses awarded by the equivalent organization of a foreign country) per Bylaw 15.2.6.5 shall become a counter for the year during which the student-athlete receives the aid.

Bylaw 15.5.1.1 – No Athletics Aid – Certification Required. A student-athlete (except for a recruited football or basketball student-athlete) who does not receive athletically related financial aid per Bylaw 15.5.1-(a) through Bylaw 15.5.1-(c) but receives institutional financial aid (as set forth in Bylaw 15.02.4.1) shall not be a counter if the faculty athletics representative and the director of financial aid that the student-athlete's financial aid have certified was granted without regard in any degree to athletics ability. The certification shall be kept on file in the office of the athletics director.

Bylaw 15.5.1.2 – Football or Basketball, Varsity Competition. In football or basketball, a student-athlete who was recruited by the awarding institution and who receives institutional financial aid (as set forth in Bylaw 15.02.4.1) granted without regard in any degree to athletics ability does not have to be counted until the student-athlete engages in varsity intercollegiate competition (as opposed to freshman, B-team, subvarsity, intramural or club competition) in those sports. For this provision to be applicable, there shall be on file in the office of the athletics director certification by the faculty athletics representative, the admissions officer and the chair of the financial aid committee that the student's admission and financial aid were granted without regard in any degree to athletics ability. *(Revised: 1/16/93 effective 8/1/93, 1/11/94, 6/20/04)*

Bylaw 15.5.1.2.2 – Exception -- Receipt of Institutional Academic Aid Only. In football or basketball, a student-athlete who was recruited by the awarding institution and whose only source of institutional financial aid is academic aid based solely on the recipient's academic record at the certifying institution, awarded independently of athletics interests and in amounts consistent with the pattern of all such awards made by the institution, may compete without counting in the institution's financial aid team limits, provided he or she has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.300 (on a 4.000 scale) at the certifying institution. *(Adopted: 10/27/05 effective 8/1/06)*

Bylaw 15.5.3.2.2.1 - Academic Honor Awards -- Based on High School Record. Academic honor awards that are part of an institution's normal arrangements for academic scholarships, based solely on the recipient's high school record and awarded independently of athletics interests and in amounts consistent with the pattern of all such awards made by the institution, are exempt from an institution's equivalency computation, provided the recipient was ranked in the upper 10 percent of the high school graduating class or achieved a cumulative grade-point average of at least 3.500 (based on a maximum of 4.000) or a minimum ACT sum score of 105 or a minimum SAT score of 1200 (critical

reading and math).(Adopted: 1/12/99 effective 8/1/99, Revised: 1/14/08 effective 8/1/08, 1/16/10 effective 8/1/10)

Bylaw 15.5.3.2.2.1.1 – Additional Requirements. The following additional requirements shall be met: *(Adopted: 1/12/99 effective 8/1/99)*

- (a) The awards may include additional, nonacademic criteria (e.g., interviews, essays, need analysis), provided the additional criteria are not based on athletics ability, participation or interests, and the awards are consistent with the pattern of all such awards provided to all students;
- (b) No quota of awards shall be designated for student-athletes;
- (c) Athletics participation shall not be required before or after collegiate enrollment;
- (d) No athletics department staff member shall be involved in designating the recipients of such awards;
- (e) Any additional criteria shall not include athletics ability, participation or interests; and
- (f) There must be on file in the office of the director of athletics certification by the financial aid director or the chair of the financial aid committee that such awards are part of the institution's normal arrangements for academic scholarships, awarded independently of athletics ability, participation and interests and in amounts consistent with the pattern of all such awards made by the institution.

Bylaw 15.5.3.2.2.1.2 – Renewals. The renewal of an academic honor award (per Bylaw 15.5.3.2.2.1) is exempt from an institution's equivalency computation, provided: *(Adopted: 1/12/99 effective 8/1/99)*

- (a) The recipient achieves a cumulative grade-point average of at least 3.000 (based on a maximum of 4.000) at the certifying institution; and
- (b) The recipient meets all NCAA, conference and institutional progress toward degree requirements.

Bylaw 15.5.3.2.2.2 - Academic Honor Awards -- Transfer Students. Academic honor awards that are part of an institution's normal arrangements for academic scholarships, either based solely on recipient's cumulative academic record from all collegiate institutions previously attended or based on the recipient's high school record and cumulative academic record from all collegiate institutions previously attended, awarded independently of athletics interests and in amounts consistent with the pattern of all such awards made by the institution, may be exempted from a team's equivalency computation, provided the recipient achieved a cumulative transferable grade-point average of at least 3.3000 (based on a maximum of 4.000). *(Adopted: 1/16/10 effective 8/1/10)*

Bylaw 15.5.3.2.2.2.1 - Calculation of Grade-Point Average. Grades earned in all courses that are normally transferable to an institution shall be considered in determining the grade-point average for meeting this exception, regardless of the grade earned or whether such grade makes the course unacceptable for transferable degree credit. (Adopted: 1/16/10 effective 8/1/10)

Bylaw 15.5.3.2.2.2.2 - Renewals. The renewal of an academic honor award (per Bylaw 15.5.3.2.2.2) may be exempted from an institution's equivalency computation, provided: (Adopted: 1/16/10 effective 8/1/10)

- (a) The recipient achieves a cumulative grade-point average of at least 3.300 (based on a maximum of 4.000) at the certifying institution; and
- (b) The recipient meets all NCAA, conference and institutional progress-toward-degree requirements.

Bylaw 15.5.3.2.2.3 – Institutional Academic Scholarships. Institutional academic scholarships that are part of an institution's normal arrangements for academic scholarships, based solely on the recipient's academic record at the certifying institution, awarded independently of athletics interests and in amounts consistent with the pattern of all such awards made by the institution, are exempt from an institution's equivalency computation, provided the recipient has completed at least one academic year of full-time enrollment at the certifying institution and has achieved a cumulative grade-point average of at least 3.300 (on a 4.000 scale) at the certifying institution. (*Adopted: 10/27/05 effective 8/1/06*)

FIGURE 15-1
Financial Aid Maximum Limits

	Citation	Individual Limitation¹	Institutional Sport Limitation
Academic honor award	15.5.3.2.2.1	Yes	No
Aid based on athletics ability	15.02.4.1-(a)	Yes ²	Yes
AmeriCorps Program	15.2.5.1-(a)	No	No
Athletics grant	15.02.4.1-(a)	Yes ²	Yes
Athletics participation compensation	15.1.2-(e)	Yes, if eligibility has not been exhausted ³	No ³
Dependents Education Assistance Program	15.2.5.1-(e)	No	No
Disabled Veterans award	15.2.5.1-(b)	No	No
Educational Expenses USOC or NGB	15.02.4.2-(e) 15.2.6.5	Yes ² Yes ²	Yes ⁷ Yes ⁷
Employment	15.2.7	No	No
Gifts following completion of eligibility	15.1.2-(c)	Yes	No
Government grants, institutionally administered	15.02.4.1-(b) 15.1.2-(a) 15.2.5	Yes Yes Yes	Yes ⁴ Yes ⁴ Yes ⁴
Government grants, not institutionally administered	15.1.2-(a) 15.2.5 15.2.5.1	Yes Yes No	No No No
Honorary academic award	15.02.4.3-(a) 15.02.6	Yes Yes	No No
Institutional Employee Dependent Tuition Benefit	15.02.4.1-(a)	Yes	No ⁵
Institutional grant or scholarship	15.02.4.1-(a) 15.5.3.2.2.2	Yes Yes	Yes ⁴ No
Loan, legitimate, repayment schedule	15.02.4.1-(a) 15.1.2-(f)	No No	No No
Military reserve training program	15.2.5.1-(c)	No	No
Montgomery G.I. Bill-Active Duty and Selected Reserve	15.2.5.1-(d)	No	No
Operation Gold Grant	15.02.4.5	No	No
Outside aid for educational purposes, unrelated to athletics ability	15.2.6.2 15.2.6.2.1.1 15.02.4.2-(b)	Yes Yes Yes	No No No
Outside aid, athletics participation considered a major criterion	15.2.6.4	Yes ²	Yes, if recruited ⁷
Outside aid, athletics participation not considered a major criterion	15.02.4.2-(c) 15.2.6.3	Yes Yes	No No
Parent/guardian contribution	15.2.6.1 15.2.6.1.1	No	No
Pell Grant	15.1.1	Yes	No
Postgraduate Scholarship	15.02.4.3-(b)	Yes	No
Professional sports stipend	15.1.2-(d)	Yes ³	No ³
Research grant	15.02.4.3-(a) 15.02.6	Yes Yes	No No
Social Security Insurance Program (including the Reinstated Entitlement Program for Survivors)	15.2.5.1-(e)	No	No
Special Assistance Fund	15.01.6.1	No	No
Summer school financial aid	15.2.8	Yes ⁶	No
Supplemental Educational Opportunities Grant	15.02.4.1-(b)	Yes	Yes ⁴
Student-Athlete Opportunity Fund	15.01.6.2	No	No
Tuition waiver	15.02.4.1-(a)	Yes	Yes ⁴
U.S. Nuclear Propulsion Officer Candidate Program	15.2.5.1-(g)	No	No
Veteran's Death Pension Program	15.2.5.1-(e)	No	No
Veterans Educational Assistance Program	15.2.5.1-(h)	No	No
Vocational Rehabilitation for Service-Disabled Veterans Program	15.2.5.1-(i)	No	No
Welfare Benefits	15.2.5.1-(j)	No	No

Key:

¹ The limitation is equal to the value of the cost of attendance as defined by Bylaw 15.02.2.

² This type of aid is limited to the value of a full grant-in-aid.

³ However, receipt of such compensation renders a student-athlete ineligible for intercollegiate athletics competition under the Association's rules of amateurism (see Bylaw 12).

⁴ If considered a counter per Bylaw 15.5.

⁵ Exempt if the student-athlete's parent or guardian has been employed as a full-time employee or staff member by the institution for at least five years.

⁶ Institution is limited to providing value of full grant-in-aid during summer.

⁷ Aid is countable toward team's limit up to full grant-in-aid. Additional aid up to the cost of attendance cannot be athletically related.