**Just how much does an athletic scholarship cover for students?**

That can be a weird question to ask because [it varies so much](http://www.usnews.com/education/blogs/the-college-solution/2010/06/22/7-things-you-need-to-know-about-sports-scholarships). Some schools don’t give athletic scholarships at all, but give financial aid for academic or other merit. And there’s need-based funding to consider. (Have you filled out your FAFSA for 2015?! Exclamation point because, seriously, I want to go to everyone reading this and shake them by the shoulders until I’m sure they’ve registered at the [NCAA Eligibility Center](http://web1.ncaa.org/ECWR2/NCAA_EMS/NCAA.jsp) and [completed a FAFSA](http://www.ncsasports.org/blog/2015/01/02/avoid-common-mistakes-with-the-fafsa/).) **.** As reporters are starting to pick Up, the Power 5 conferences (Big 12, SEC, Pac-12, Big 10 and ACC) have [autonomy legislation up for approval](http://www.tcu360.com/campus/2015/01/33424.athletic-scholarships-could-soon-cover-total-cost-attendance), and full cost of attendance scholarships on the table after that. What does that mean? For schools in those five conferences, scholarship packages could expand to include multi-year scholarships, or compensating athletes for using their names and likenesses, and covering more than just tuition and fees, room and board. Like extra living expenses, or a futon to crash on after a long day of practice. It’s still all in the works, but it does throw a new wrench in the works of understanding just what anyone means when they’re talking about scholarships.

**How would this affect your college recruiting?**

When Ray Lewis retired from the NFL, he told reporters that he hoped his son would get a full-ride scholarship. But, as Charlie wrote back when that news came out, there’s a balance [between encouraging young student-athletes, and setting up unreasonable expectations](http://www.ncsasports.org/blog/2013/01/08/ray-lewis-told-kid-recruiting-paint-child-corner/). *In this situation, parents could be setting their kids up to feel like a failure if they don’t reach the Division I level or don’t get that full ride. If they are not careful with their words, then they can make playing at other levels out to be like “settling” for second best, when in fact those other levels might be far, far better for their child than DI. Less than one percent of high school athletes will get a full ride at the DI level.* That’s an important thing to keep in mind for any of these scholarship debates at big name schools. Most conversations only entail revenue-generating sports, and only those at DI schools. And even for elite student-athletes considering Power 5 conferences, the extent of university offers depends on finding money: *“If you’re letting it get too out of hand and that money has to come from somewhere, well where’s it going to come from?” Mike Scott, director of scholarships and student financial aid at Texas Christian University told the school’s* [*TCU360*](http://www.tcu360.com/campus/2015/01/33424.athletic-scholarships-could-soon-cover-total-cost-attendance)*. “You just hope it’s not other financial aid programs. Here, I don’t think that would ever happen, but it could at some schools.”*

Personally? We say don’t sweat about this news. We’ll tell you more about it as it develops. For now, there are more important things for you to do:

* If you’re a senior, make sure [your paperwork is in for the FAFSA](http://www.ncsasports.org/blog/2015/01/02/avoid-common-mistakes-with-the-fafsa/).

Do you secretly hope that your child will some day win a full-ride athletic scholarship?

Many parents do, including my sister, who believes that her 9-year-old daughter enjoys an excellent shot at a soccer scholarship in 2021. What would prompt my sister, Jane, who is sane in other respects, to think her daughter, Kate, has a chance at an athletic scholarship?

Kate, a third grader, was recently picked to be on a top club soccer team in her San Francisco area neighborhood. Yep, that's all the evidence that my sister has to go on.

There's so much disinformation about athletics scholarships circulating in this country that I decided this week to share seven things that teenagers and parents, including my misinformed sister, need to know about sports scholarships.

**1. The odds are remote.**

There are roughly 138,000 athletic scholarships available for Division I and Division II sports.

That might sound like a lot, but it isn't. For instance, more than 1 million boys play high school football, but there are only about 19,500 football scholarships. Nearly 603,000 girls compete in track and field in high school, but they're competing for around 4,500 scholarships.

**2. The money isn't that great.** The [average athletic scholarship](http://www.nytimes.com/2008/03/10/sports/10scholarships.html?_r=2&oref=) is about $10,400. Only four sports offer full rides to all athletes who receive scholarships: football, men's and women's basketball, and women's volleyball. If you exclude football and men's basketball, the average scholarship drops to around $8,700.

**3. Most scholarships are sliced and diced.**

The NCAA [dictates](http://www.nytimes.com/imagepages/2008/03/10/sports/20080310_SCHOLAR_GRAPHIC2.html) how many athletic scholarships each sport can offer in Division I and Division II. To squeeze out the maximum benefit, coaches routinely split up these awards. For instance, a Division I soccer coach is allowed up to 10 scholarships, but he or she can dole out this money into tinier scholarships to lure more athletes to their campuses. This practice can lead to some awfully dinky scholarships.

**4. Don't wait to be discovered.**

Unless your child is a superstar, college coaches probably won't know he or she exists. Teenagers should [send an E-mail](http://moneywatch.bnet.com/saving-money/blog/college-solution/6-ways-to-win-an-athletic-scholarship/2245/) to introduce themselves to coaches at schools that they think they'd like to attend. They should include such info as their positions, sport statistics, and coach contacts.

**5. Use YouTube.**

To attract the attention of coaches, jocks should compile seven or eight minutes of their best stuff in an action video and then post it on [YouTube](http://www.youtube.com/). Send the coaches that link. Rather than CDs that tend to pile up on desks, coaches prefer seeing YouTube videos of athletes.

**6. Scholarships aren't guaranteed.** If your teen receives a sports scholarship, don't assume that it's going to be for four years. Athletic scholarships [must be renewed](http://moneywatch.bnet.com/saving-money/article/the-truth-about-sports-scholarships/307434/) each year and that's at the coach's discretion. The pressure to maintain athletic scholarships can distract stressed students from what should be their main goal—earning a college degree.

**7. The best places for money can be in Division III.**

The best way for many athletes to win a scholarship is to apply to colleges that don't award athletic scholarships. Yes, that's right.

Division III schools, which are typically smaller private colleges, routinely [give merit awards](http://moneywatch.bnet.com/saving-money/article/why-athletes-have-an-edge-at-elite-colleges/307433/?tag=col1;drawer) for academics and other student accomplishments. The [average merit grant](http://www.trends-collegeboard.com/college_pricing/) that private colleges are awarding routinely slashes the tuition tab by more than 50 percent.

Here's the bottom line: Students and parents, including my sister, should be realistic about a child's [scholarship chances](http://thecollegesolutionblog.com/2010/05/26/what-you-dont-know-about-athletic-scholarships/). For most athletes, academic scholarships from the colleges themselves are going to represent the preferable way to shrink the cost of college.