

Financial Aid

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15.01 GENERAL PRINCIPLES

15.01.1 Institutional Financial Aid Permitted. A student-athlete may receive scholarships or educational grants-in-aid administered by (see Bylaw 15.02.1) an educational institution that do not conflict with the governing legislation of this Association.

15.01.1.1 Financial Aid to Attend Another Institution. An institution may not provide financial aid to a student-athlete to attend another institution, except as specifically authorized by NCAA legislation. (*Adopted: 1/16/93*)

15.01.2 Improper Financial Aid. Any student-athlete who receives financial aid other than that permitted by the Association shall not be eligible for intercollegiate athletics.

15.01.3 Financial Aid Not Administered by Institution. Any student who receives financial aid other than that administered by the student-athlete’s institution shall not be eligible for intercollegiate athletics competition, unless it is specifically approved under the Association’s rules of amateurism (see Bylaw 12) or the aid is:

- (a) Received from one upon whom the student-athlete is naturally or legally dependent;
- (b) Awarded solely on bases having no relationship to athletics ability;
- (c) Awarded through an established and continuing program to aid students, of which athletics participation shall not be the major criterion (e.g., National Merit Scholarship), under the conditions listed in Bylaw 15.2.6.3; or
- (d) Awarded through an established and continuing program for recognition of outstanding high school graduates, of which athletics participation may be a major criterion (e.g., honorary high school award), under the conditions listed in Bylaw 15.2.6.4.

15.01.4 Contributions by Donor. An individual may contribute funds to finance a scholarship or grant-in-aid for a particular sport, but the decision as to how such funds are to be allocated in the sport shall rest exclusively with the institution. It is not permissible for a donor to contribute funds to finance a scholarship or grant-in-aid for a particular student-athlete.

15.01.5 Eligibility of Student-Athletes for Institutional Financial Aid. A student-athlete must meet applicable NCAA (see Bylaw 14), conference and institutional regulations to be eligible for institutional financial aid. If these regulations are met, the student-athlete may be awarded institutional financial aid during any term in which a student-athlete is in regular attendance [was enrolled initially in a minimum full-time program of studies as defined by the certifying institution during that term (see Bylaw 14.1.8.2.1.3 for final term exception and Bylaw 15.2.8 for summer-term exception)] under the following circumstances: (*Revised: 6/8/99*)

- (a) The student-athlete is an undergraduate with eligibility remaining under Bylaw 14.2 (five-year rule);
- (b) The student-athlete is a graduate student eligible under Bylaw 14.1.9;
- (c) Within six years after initial enrollment in a collegiate institution (provided the student does not receive such aid for more than five years during that period); however, after the six-year period expires, this restriction shall apply only to unearned athletics aid for which the athletics department intercedes on behalf of the student-athlete; or
- (d) The student-athlete receives a degree-completion award from the NCAA. (*Adopted: 1/8/07 effective 8/1/07*) [Note: See Bylaw 13.1.1.3 for the financial aid implications in the prohibition against contacting student-athletes of another four-year collegiate institution without permission of that institution’s athletics director. See Bylaw 14.5.5.4 for financial aid implications related to the academic eligibility of four-year college transfers.] (*Revised: 1/9/06 effective 8/1/07*)

15.01.5.1 Effect of Violation of Conference Rule. A violation of Bylaw 15.01.5 that relates only to a conference rule shall be considered an institutional violation per Constitution 2.8.1; however, such a violation shall not affect the student-athlete's eligibility. *(Adopted: 10/27/06)*

15.01.6 Maximum Institutional Financial Aid to Individual. An institution shall not award financial aid to a student-athlete that exceeds the cost of attendance that normally is incurred by students enrolled in a comparable program at that institution (see Bylaw 15.1). *(Revised: 4/29/04 effective 8/1/04)*

15.01.6.1 Special Assistance Fund. The receipt of monies from the NCAA Special Assistance Fund for student-athletes (see Bylaw 16.12.2) is not included in determining the permissible amount of financial aid that a member institution may award to a student-athlete. *(Adopted: 1/14/97)*

15.01.6.2 Student-Athlete Opportunity Fund. The receipt of money from the NCAA Student-Athlete Opportunity Fund for student-athletes is not included in determining the permissible amount of financial aid that a member institution may award to a student-athlete. Member institutions and conferences shall not use money received from the fund to finance salaries, grants-in-aid (other than summer school) for student-athletes with remaining eligibility, capital improvements, stipends and outside athletics development opportunities for student-athletes (e.g., participation in a sports camp or clinic, private sports-related instruction, greens fees, batting cage rental, outside foreign tour expenses). *(Adopted: 4/24/03, Revised: 1/8/07)*

15.01.7 Sport-by-Sport Financial Aid Limitations. Division I may establish limitations on the number of financial aid awards a member institution may provide to countable student-athletes (counters) (see Bylaw 15.5).

15.01.8 Additional Financial Aid Limitations. The Committee on Academic Performance shall have the authority to determine the circumstances which would require an institution or team(s) that fails to satisfy the academic performance program to apply additional financial aid limitations. The Committee on Academic Performance shall establish and annually publish to the membership such circumstances (see Bylaw 23.3). *(Adopted: 4/29/04 effective 8/1/04)*

15.01.9 Compliance with Legislation for Emerging Sports. Beginning with the first year of the Association's identification of an emerging sport for women (see Bylaw 20.02.5), the institution shall comply fully in that program with all applicable recruiting legislation set forth in Bylaw 15. *(Adopted: 1/10/95, Revised: 2/24/03)*

15.02 DEFINITIONS AND APPLICATIONS

15.02.1 Administered By. Financial aid is administered by an institution if the institution, through its regular committee or other agency for the awarding of financial aid to students generally, makes the final determination of the student-athlete who is to receive the award and of its value.

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)*

15.02.2.1 Calculation of Cost of Attendance. An institution must calculate the cost of attendance for student-athletes in accordance with the cost-of-attendance policies and procedures that are used for students in general. Accordingly, if an institution's policy allows for students' direct and indirect costs (e.g., tuition, fees, room and board, books, supplies, transportation, child care, cost related to a disability and miscellaneous personal expenses) to be adjusted on an individual basis from the institution's standard cost figure, it is permissible to make the same adjustment for student-athletes, provided the adjustment is documented and is available on an equitable basis to all students with similar circumstances who request an adjustment. *(Adopted: 1/11/94)*

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.

15.02.3.1 Initial Counter. [FBS/FCS] An "initial counter" is a counter who is receiving countable financial aid in a sport for the first time. (See Bylaw 15.5.6.3 in football for instances in which the institution is permitted to defer the counting of such financial aid until the following academic year.)

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.

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;