

What I've learned/Examples from Student Athletes

- **Huge Transition**: Student athletes come to training before the rest of the students are on campus, they are immersed in soccer and 1-2 weeks later have to start going to classes.
- **Time Management**: Managing a schedule of early/late practices, travel to/from away games mixed with classes and homework. Each school/program is different, but learning time management skills is vital. Many schools now offer FY courses where they are taught these skills.
- **Mental Toughness**: It can be a tough transition for players that have been at the top since they started at U9 and through high school, only to come to college and find they are fighting for minutes each game. Don't let that knock them off their academic game, I've seen it too many times.
- **Know the Rules**: Understand processes & policies of the campus i.e. add/drop, advisement, withdrawing, repeat policy, Never Attended/Stopped Attending (these two have financial aid implications), Registrar, Bursar.
- **Phones, Not Just for Social Media**: I told my players just last night, treat your academics the way you treat your social media accounts. (Blackboard, email, etc.). Don't let life happen, take control of things and be proactive.
- **Making it Stick**: Teammates and coaches are a great support network, make sure you use them. However, getting a job on campus or making some sort of connection to have someone to talk to is what will most likely keep them moving in the right direction.

- Eligible vs Academically Stable: Know the difference between eligibility rules and how to graduate in 4 years i.e. 12credits per semester/24 credits in an academic year vs. 120 credits for most programs and graduating in 4 years (that math is 15 credits per semester and 30 in a year).
- It's Who You Know: If there are study halls, advisors, ambassadors, use them early and often. I tend not to see them until they are in trouble and it's too late to do anything. For the first 8-9 weeks of the semester not many know who I am, then I become the most popular person for these teams.
- Educate Yourself: Know how to read an academic program sheet, register for courses, and learn about financial aid better than anyone on your team.
- Financial Aid 101
 - **Deadlines**
 - Federal deadline is June, however
 - State is usually earlier and individual schools vary as well.
 - Most schools are available October 1 and due March 1 for PRIORITY.
 - **What's the Difference (most common)**
 - Scholarships are mostly merit based, can also be based on talent or a particular area of study and do not need to be repaid.
 - Grants are mostly need-based and do not need to be repaid.
 - Loans need to be repaid

- Subsidized the government pays the interest while in school (for all).
- Unsubsidized interest begins as soon as loan is taken out.
- Perkins is the same as subsidized, but must qualify for it, not all schools offer it, and there is a \$5,500 max.
- **Determining Need**
 - Use income information from 2 years back (2020-21 academic year uses 2019 income information).
 - Need is based on several factors such as student and/or family income, family size, and the number of family members in school.
 - In addition, the school's total allocation of funds for an academic year is also a factor that determines the amount of aid a student can receive.