Financial Aid

15.01 General Principles.

15.01.1 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. A student-athlete 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: *(Revised: 5/26/09, 6/6/25 effective 7/1/25)*

(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; and

(c) Financial aid from an established and continuing scholarship program.

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. An institution may not provide a student-athlete with financial aid to attend a summer session at a branch campus of the institution. *(Adopted: 1/16/93, Revised: 6/6/25 effective 7/1/25)*

15.01.1.1.1 Exception -- Scholarship to Attend Vocational School. A conference or an institution may provide a scholarship to a student-athlete to attend a vocational school. Such a scholarship may be provided in addition to a full grant-in-aid and shall not be limited. *(Adopted: 8/12/20, Revised: 10/6/21)*

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 Contributions by Donor. An individual may contribute funds to finance an institutional 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. *(Revised: 6/6/25 effective 7/1/25)*

15.01.4 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 14.2.2.1.3 for final term exception, Bylaw 14.2.2.1.4 for final term before experiential learning requirement exception and Bylaw 15.2.7 for summer-term exception)] under the following circumstances: *(Revised: 6/8/99, 1/9/06 effective 8/1/07, 10/27/11, 5/16/18)*

(a) The student-athlete is an undergraduate with eligibility remaining under Bylaw 12.6 (five-year rule); or

(b) The student-athlete is a graduate student eligible under Bylaw 14.6.

[Note: See Bylaw 14.5.5.3 for financial aid implications related to the academic eligibility of four-year college transfers.]

15.01.4.1 Exception -- Part-Time Enrollment After Exhausted Eligibility. An institution may provide financial aid to a student-athlete who has exhausted eligibility in the student-athlete's sport and is enrolled in less than a minimum full-time program of studies, provided: *(Adopted: 1/15/11 effective 8/1/11)*

(a) The student-athlete is carrying for credit the courses necessary to complete degree requirements; or

(b) The student-athlete is carrying for credit all the degree-applicable courses necessary to complete degree requirements that are offered by the institution during that term.

15.01.4.2 Exception -- Former Student-Athletes. [A] Institutional financial aid may be awarded to a former student-athlete for any term during which the individual is enrolled (full time or part time). *(Adopted: 10/27/11, Revised: 8/7/14)*

15.01.4.2.1 Degree-Completion Program. [A] An institution that provides athletically related financial aid to student-athletes shall provide, at a minimum, tuition and fees, and course-related books to a former student-athlete who requests financial aid to complete the individual's first baccalaureate degree, provided: *(Adopted: 8/8/18 effective 8/1/19, Revised: 4/26/23 effective 8/1/24)*

(a) The former student-athlete received athletically related financial aid in a head count sport or received athletically related financial aid that resulted in the student-athlete receiving (through athletics aid and other aid combined)

the value of full tuition and fees, living expenses and required course-related books while previously enrolled in a regular term at the institution;

(b) Fewer than 10 years have elapsed since the former student-athlete's departure from the institution;

(c) The former student-athlete's most recent enrollment as a full-time student occurred at the institution;

(d) The former student-athlete was previously enrolled as a full-time student at the institution for a minimum of two academic years (four semesters or six quarters);

(e) The former student-athlete meets all institutional admissions and financial aid requirements;

(f) The former student-athlete has exhausted other available degree completion funding options (e.g., funds from a professional league or contract); and

(g) The former student-athlete is in good academic standing at the institution and meets NCAA and institutional progress-toward-degree requirements. This requirement applies to initial and continuing eligibility for degree completion funds.

15.01.4.3 Exception -- Former Student-Athletes -- Other Institutions. [A] A conference or an institution may provide a post-eligibility scholarship to a former student-athlete to complete an undergraduate or graduate degree at any school. Such a scholarship may be provided in addition to a full grant-in-aid and shall not be limited. *(Adopted: 8/12/20, Revised: 10/6/21)*

15.01.4.4 Effect of Violation of Conference Rule. A violation of Bylaw 15.01.4 that relates only to a conference rule shall be considered an institutional violation per Bylaw 8.01.3; however, such a violation shall not affect the student-athlete's eligibility. *(Adopted: 10/27/06)*

15.01.5 Maximum Institutional Financial Aid to Individual. [A] 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), except as specifically authorized by NCAA legislation. *(Revised: 4/29/04 effective 8/1/04, 8/12/20)*

15.01.5.1 Student Assistance Fund. The receipt of money from the NCAA Student Assistance 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 and benefits; tuition and fees, living expenses, and required course-related books during a regular term (other than summer school) for student-athletes with remaining eligibility; capital improvements; stipends; competition-related travel expenses for student-athletes who are ineligible for competition (e.g., nonqualifier, transfer student-athlete); and outside athletics development opportunities (e.g., participation in a sports camp or clinic, private sports-related instruction, greens fees, batting cage rental, outside foreign tour expenses) for current student-athletes with remaining eligibility. *(Adopted: 4/24/03, Revised: 1/8/07, 2/24/12, 1/17/15 effective 8/1/15, 10/5/16, 3/28/17, 7/31/23)*

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, living expenses, books and supplies, transportation, and other expenses related to attendance at the institution. *(Adopted: 1/11/94, Revised: 7/31/23)*

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, living expenses, books, supplies, transportation, child care, 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, Revised: 7/31/23)*

15.02.2.2 Exclusions from Cost of Attendance. Government grants listed in Bylaw 15.2.5.1 shall not be included when determining the cost of attendance for a student-athlete. *(Adopted: 6/6/25 effective 7/1/25)*

15.02.3 Family Member. A family member is an individual with any of the following relationships to the prospective student-athlete: spouse, parent or legal guardian, child, sibling, grandparent, domestic partner or any individual whose close association with the prospective student-athlete is the practical equivalent of a family relationship. *(Adopted: 4/25/18)*

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. *(Revised: 5/26/09, 6/6/25 effective 7/1/25)*

15.02.4.1 Athletically Related Financial Aid. Athletically related financial aid is financial aid that is awarded on any basis that is related to athletics ability, participation or achievement. If an application process specifically requests athletics participation or achievements as criteria for consideration in determining whether an applicant receives financial aid, aid received pursuant to such a process is athletically related financial aid. *(Adopted: 1/18/14 effective 8/1/14)*

15.02.4.2 Institutional Financial Aid. The following sources of financial aid are considered to be institutional financial aid: *(Revised: 1/11/94 effective 8/1/94, 1/14/97 effective 8/1/97, 4/26/01 effective 8/1/01, 10/31/02 effective 8/1/03, 1/15/11 effective 8/1/11)*

(a) All funds administered by the institution, which include but are not limited to the following:

(1) Scholarships;

(2) Grants;

(3) Tuition waivers;

(4) Employee dependent tuition benefits, unless the employee has been employed as a full-time faculty/staff member for a minimum of five years; and

(5) Loans.

(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.

15.02.5 Full Grant-in-Aid. [A] A full grant-in-aid is financial aid that consists of tuition and fees, living expenses, books and other expenses related to attendance at the institution up to the cost of attendance established pursuant to Bylaws 15.02.2 and 15.02.2.1. *(Revised: 8/7/14, 1/17/15 effective 8/1/15)*

15.02.6 Period of Award. The period of award begins when the student-athlete receives any benefits as a part of the student's grant-in-aid on the first day of classes for a particular academic term, or the first day of practice, whichever is earlier, and continues until the conclusion of the period set forth in the financial aid agreement. The period of award may include summer terms or academic year interim terms (e.g., mini-term, J-term) at the certifying institution. The period of award of a multiyear grant-in-aid awarded to an individual may include one or more academic years of no athletically related financial aid after the first academic year in which athletically related aid is provided, including the final year of the award (e.g., 50 percent in year one, zero percent in year two, 50 percent in year three; 50 percent in year one, zero percent in year two, zero percent in year three). An athletics grant-in-aid shall not be awarded in excess of the student-athlete's five-year period of eligibility. *(Revised: 10/27/11, 9/29/15, 11/14/22, 1/11/23, 6/6/25 effective 7/1/25)*

15.02.7 Signature. For purposes of Bylaw 15, a signature includes an electronic authorization (e.g., electronic signature). *(Adopted: 3/5/12)*

15.1 Maximum Limit on Financial Aid -- Individual. [A]

A student-athlete shall not be eligible to participate in intercollegiate athletics if the student-athlete receives financial aid that exceeds the value of the cost of attendance as defined in Bylaw 15.02.2, including summer terms and academic year interim terms (e.g., mini-term, J-term). *(Revised: 4/29/04 effective 8/1/04, 5/26/09, 1/15/11 effective 8/1/11, 8/7/14, 6/6/25 effective 7/1/25)*

15.1.1 Exception for Pell Grant. [A] 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, Revised: 8/7/14)*

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 15.02.4.2) and all funds received from the following and similar sources shall be included (see Bylaws 15.02.5.4, 15.02.5.5 and 15.02.5.6 for types of financial aid that are exempt from a student-athlete's individual limit): *(Revised: 1/11/94 effective 8/1/94, 1/10/95 effective 8/1/95, 10/31/02 effective 8/1/03, 4/29/04 effective 8/1/04, 10/17/19)*

(a) **Government Grants.** Government grants for educational purposes, except for those listed in Bylaw 15.2.5;

(b) **Other Scholarships and Grants.** Other outside scholarships or grants-in-aid;

(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 and Paralympic Committee pursuant to its Operation Gold Grant Program) unless eligibility has been exhausted in that sport; and

(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.

15.1.3 Reduction When Excess Aid Is Awarded. In the event that a student-athlete's financial aid from the sources listed in Bylaw 15.1.2, which includes institutional financial aid, will exceed the cost of attendance for the balance of the academic year, the institution shall reduce institutional financial aid so as not to exceed the cost of attendance. Payments credited to a student-athlete's account that are not refundable by the institution to the scholarship office or other appropriate institutional agency shall not become the student's obligation. *(Revised: 4/29/04 effective 8/1/04)*

15.2 Elements of Financial Aid.

15.2.1 Tuition and Fees. An institution may provide a student-athlete financial aid that includes the actual cost of tuition and institutional fees. *(Revised: 6/6/25 effective 7/1/25)*

15.2.2 Living Expenses. An institution may provide a student-athlete financial aid that includes the cost of housing and food, based on the official allowance for housing as listed in the institution's official publication (e.g., catalog) and a food allowance that consists of three meals per day or the institution's maximum meal plan that is available to all students, whichever is greater. *(Revised: 10/28/99 effective 8/1/00, 1/18/14 effective 8/1/14, 7/31/23)*

15.2.2.1 Living Expenses Stipend. An institution may provide the student-athlete an amount equal to the institution's official on-campus housing allowance, the average of the housing costs of all of its students living on campus or the cost of housing as calculated based on its policies and procedures for calculating the cost of attendance for all students. The institution also may provide the student-athlete an amount that is equivalent to the value of the maximum meal plan that is available to all students or the cost of meals as calculated based on its policies and procedures for calculating the cost of attendance for all students. *(Revised: 1/10/92, 11/12/97, 10/28/99 effective 8/1/00, 4/27/06 effective 8/1/06, 1/18/14 effective 8/1/14, 8/3/22, 7/31/23)*

15.2.2.1.1 Determination of Off-Campus Housing Rates. An institution with several official on-campus housing rates may use the average of the room cost for all students living on campus (based on a weighted average for all students who reside in on-campus facilities) or the cost of housing as calculated based on its policies and procedures for calculating the cost of attendance for all students. *(Revised: 11/12/97, 4/27/06 effective 8/1/06, 7/31/23)*

15.2.2.1.2 Institution With No On-Campus Housing and Meal Facilities. If an institution does not provide an official dollar amount for living expenses and does not have on-campus student housing and meal facilities, the figure provided to student-athletes for off-campus student living expenses shall be the amount determined by the institution's office of financial aid as being commensurate with the average cost a student at that institution normally would incur living and eating in off-campus facilities. *(Revised: 11/12/97, 7/31/23)*

15.2.2.1.3 Married Student Housing. Married student-athletes who live in noninstitutional housing are permitted to receive the same living expenses allowance that is provided to married students with on-campus housing. If the institution does not provide on-campus housing and meal facilities for married students but has other on-campus dormitory facilities, it must use the provisions of Bylaw 15.2.2.1 in determining the amount of living expenses a married student-athlete who lives in noninstitutional facilities may receive. *(Adopted: 1/10/92, Revised: 7/31/23)*

15.2.2.1.4 Cost-Free Apartment. It is permissible for the institution to arrange for a cost-free, off-campus apartment rather than to give a student-athlete an amount equal to the institution's official housing allowance or the cost of housing as calculated based on its policies and procedures for calculating the cost of attendance for all students, provided the apartment is not rented by the institution at a reduced rate. However, if the actual rental rate is more than the institutional housing allowance, the student-athlete shall pay the additional amount from the student-athlete's own resources. *(Revised: 4/27/06 effective 8/1/06, 7/31/23)*

15.2.2.2 Facility Designated by Institution. It is permissible for the institution to require a grant-in-aid recipient to obtain housing and food in a facility designated by the institution, provided the requirement is contained in the written statement outlining the amount, duration, conditions and terms of the financial aid agreement (see Bylaw 15.3.2.2). *(Revised: 7/31/23)*

15.2.2.3 Food Stamps. A grant-in-aid recipient who lives and eats off campus may use the money provided for food to obtain governmental food stamps, provided the stamps are available to the student body in general. Additionally, the student-athlete must be eligible for such stamps without any special arrangements on the part of athletics department personnel or representatives of the institution's athletics interests. *(Revised: 7/31/23)*

15.2.3 Books. A member institution may provide a student-athlete financial aid that covers the actual cost of required course-related books. **[R]** *(Revised: 4/24/03 effective 8/1/03)*

15.2.3.1 Dollar Limit. There is no dollar limit for books a student-athlete may receive, provided each book is required for a course in which the student-athlete is enrolled. The institution may provide the student-athlete with cash to purchase books, as long as the amount of cash provided is equal to the actual cost of the books purchased. **[R]** *(Revised: 4/24/03 effective 8/1/03)*

15.2.4 Other Expenses Related to Attendance. An institution may provide a student-athlete financial aid that covers other expenses related to attendance in combination with other permissible elements of financial aid (per Bylaw 15.2) up to the cost of attendance (see Bylaws 15.02.2 and 15.1). *(Adopted: 4/29/04 effective 8/1/04, Revised: 5/26/09, 6/6/25 effective 7/1/25)*

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)*

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, 1/9/96 effective 8/1/96, 1/14/97 effective 8/1/97, 4/26/01, Revised: 4/29/04 effective 8/1/04, 1/10/05, 4/28/05, 1/15/11 effective 8/1/11, 4/26/17 effective 8/1/17)*

(a) **AmeriCorps Program.** Benefits received by student-athletes under the AmeriCorps Program;

(b) **Disabled Veterans.** State government awards to disabled veterans;

(c) **Military Reserve Training Programs.** Payments to student-athletes for participation in military reserve training programs;

(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) **Post-9/11 G.I. Bill.** Benefits received under the Post-9/11 G.I. Bill, including matching payments made by the Department of Veterans Affairs pursuant to the Yellow Ribbon G.I. Education Enhancement Program;

(f) **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;

(g) **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.

(h) **U.S. Navy Nuclear Propulsion Officer Candidate Program.** Benefits received by student-athletes under the U.S. Nuclear Propulsion Officer Candidate Program (NUPOC);

(i) **Veterans Educational Assistance Program (VEAP).** Benefits received by student-athletes under the VEAP;

(j) **Vocational Rehabilitation for Service-Disabled Veterans Program.** Benefits received by student-athletes under the Vocational Rehabilitation for Service-Disabled Veterans Program; or

(k) **Welfare Benefits.** Welfare benefits received from a state or federal government.

15.2.6 Established and Continuing Financial Aid Programs. A student-athlete may receive financial aid from established and continuing scholarship programs, including educational expenses awarded by the U.S. Olympic and Paralympic Committee or a U.S. national governing body (or, for international student-athletes, expenses awarded by the equivalent organization of a foreign country). The financial aid shall be subject to the following limitations: *(Adopted: 1/10/95 effective 8/1/95, Revised: 10/28/97 effective 8/1/98, 11/1/00, 10/17/19, 6/6/25 effective 7/1/25)*

(a) Disbursement of the aid shall be through the member institution for the recipient's educational expenses while attending that institution;

(b) The recipient's choice of institutions shall not be restricted; and

(c) The value of the award alone or in combination with other aid per Bylaw 15.1.2 shall not exceed the value of the individual's maximum limit on financial aid.

15.2.7 Summer Financial Aid. Summer financial aid may be awarded only to attend the awarding institution's summer term, summer school or summer-orientation program, provided the following conditions are met: *(Revised: 1/10/90, 1/10/92)*

(a) The student has been in residence a minimum of one term during the regular academic year;

(b) The student is attending a summer term, summer school or summer-orientation program and financial aid is administered pursuant to Bylaw 15.2.7.1.2, 15.2.7.1.3 or 15.2.7.1.4; or

(c) The student is a two-year or a four-year college transfer student and is receiving aid to attend the awarding institution's summer-orientation program.

15.2.7.1 General Stipulations. A student-athlete who is eligible for institutional financial aid during the summer is not required to be enrolled in a minimum full-time program of studies. *(Revised: 4/29/04 effective 8/1/04, 5/26/09, 1/15/11 effective 8/1/11, 6/6/25 effective 7/1/25)*

15.2.7.1.1 Exception for Pell Grant. A student-athlete who receives a Pell Grant may receive financial aid equivalent to the limitation set forth in Bylaw 15.2.7.1 or the value of a full grant-in-aid plus the Pell Grant, whichever is greater. *(Adopted: 4/29/04 effective 8/1/04)*

15.2.7.1.2 Enrolled Student-Athletes. After initial, full-time enrollment during a regular academic year, a student-athlete shall not receive athletically related financial aid to attend the certifying institution's summer term or summer school unless the student-athlete received such athletically related aid from the certifying institution during any previous academic year at that institution or the student-athlete has been awarded athletically related financial aid for the following academic year. *(Adopted: 1/10/90 effective 8/1/90, Revised: 1/10/91, 1/10/92, 11/12/97, 4/26/12, 4/28/16, 1/22/20)*

15.2.7.1.2.1 Attendance During Only One Term of Previous Academic Year. A student-athlete who attended the institution on a full-time basis for only one regular term during the previous academic year may receive financial aid during the following summer term. *(Adopted: 1/10/92, Revised: 4/28/16)*

15.2.7.1.2.2 Exception for Nonqualifiers. A nonqualifier may receive athletically related financial aid to attend an institution's summer term or summer school after the first academic year of residence under the following conditions: *(Adopted: 1/10/92, Revised: 1/14/97 effective 8/1/97, 4/28/16)*

(a) The student-athlete has satisfied progress-toward-degree requirements and, thus, would be eligible for competition for the succeeding year (the student-athlete must have successfully satisfied the applicable requirements of Bylaw 14.4.3 and be in good academic standing at the institution); and

(b) The student-athlete has been awarded athletically related financial aid for the succeeding academic year.

15.2.7.1.3 Prior to Initial, Full-Time Collegiate Enrollment -- Institutional Nonathletics Aid. The following conditions apply to the awarding of institutional nonathletics financial aid to a prospective student-athlete to attend an institution in the summer prior to the prospective student-athlete's initial, full-time collegiate enrollment: **[D]** *(Revised: 1/10/90, 1/10/92, 4/26/01, 3/10/04, 4/29/04, 1/10/05 effective 5/1/05, 3/4/05, 1/15/11 effective 8/1/11, 1/14/12, 1/18/14 effective 8/1/14)*

(a) The recipient shall be admitted to the awarding member institution in accordance with regular, published entrance requirements;

(b) The recipient, if recruited (per Bylaw 15.02.9), is subject to NCAA transfer provisions pursuant to Bylaw 14.5.2-(f); and

(c) During the summer term or orientation period, the recipient shall not engage in any countable athletically related activities except for those activities specifically permitted in Bylaws 13 and 17 (see Bylaws 13.11.3.10, 17.1.1 and 17.1.1.1).

15.2.7.1.4 Prior to Initial, Full-Time Enrollment at the Certifying Institution -- Athletics Aid. The following conditions apply to the awarding of athletically related financial aid to a prospective student-athlete (including a prospective student-athlete not certified by the NCAA Eligibility Center as a qualifier) or student-athlete to attend an institution in the summer prior to initial, full-time enrollment at the certifying institution: *(Adopted: 4/27/00 effective 8/1/00, Revised: 9/6/00, 4/26/01, 6/21/01, 3/10/04, 4/29/04, 1/10/05 effective 5/1/05, 3/14/05, 5/9/07, 1/15/11 effective 8/1/11, 1/14/12, 4/26/17, 1/23/20)*

(a) The recipient shall be admitted to the awarding member institution in accordance with regular, published entrance requirements;

(b) The recipient is enrolled in a minimum of three hours of academic course work (other than physical education activity courses) that is acceptable degree credit toward any of the institution's degree programs. Remedial, tutorial and noncredit courses may be used to satisfy the minimum three-hour requirement, provided the course or courses are considered by the institution to be prerequisites for specific courses acceptable for any degree program and are given the same academic weight as other courses offered by the institution;

(c) The recipient, if recruited (per Bylaw 15.02.9), is subject to NCAA transfer provisions pursuant to Bylaw 14.5.2-(f), unless admission to the institution as a full-time student is denied;

(d) During the summer term or orientation period, the recipient shall not engage in any countable athletically related activities except for those activities specifically permitted in Bylaws 13 and 17; and

(e) Summer coursework is not used for the purpose of completing initial eligibility, transfer eligibility or progress-toward-degree requirements other than percentage-of-degree requirements per Bylaw 14.4.3.2. However, the hours earned during the summer prior to initial, full-time enrollment at the certifying institution may be used to satisfy the applicable progress-toward-degree requirements in following years (see Bylaw 14.4.3).

15.3 Terms and Conditions of Awarding Institutional Financial Aid. [A]

15.3.1 Eligibility of Student-Athletes for Financial Aid. [A] Institutional financial aid may be awarded for any term during which a student-athlete is in regular attendance as an undergraduate with eligibility remaining under Bylaw 12.6, or as a graduate eligible under Bylaw 14.6. *(Revised: 10/27/11, 8/7/14)*

15.3.1.1 Applicable Requirements. [A] A student-athlete must meet applicable NCAA (see Bylaw 14), conference and institutional regulations to be eligible for institutional financial aid (see Bylaws 15.01.4 and 15.01.5). A violation of this bylaw that relates only to a violation of a conference rule shall be considered an institutional violation per Bylaw 8.01.3; however, such a violation shall not affect the student-athlete's eligibility. *(Revised: 10/27/06, 8/7/14)*

15.3.1.2 Withdrawal From Institution. [A] A student-athlete who withdraws from the institution may not receive financial aid during the remainder of the term. *(Revised: 8/7/14)*

15.3.1.3 Retroactive Financial Aid. [A] Institutional financial aid awarded to an enrolled student-athlete after the first day of classes in any term may be made retroactive to the beginning of that academic year. *(Revised: 8/7/14, 1/20/17 effective 8/1/17)*

15.3.2 Terms of Institutional Financial Aid Award. [A]

15.3.2.1 Physical Condition of Student-Athlete. [A] Financial aid awarded to a prospective student-athlete may not be conditioned on the recipient reporting in satisfactory physical condition. If a student-athlete has been accepted for admission and awarded financial aid, the institution shall be committed for the term of the original award, even if the student-athlete's physical condition prevents participation in intercollegiate athletics. *(Revised: 8/7/14)*

15.3.2.2 Written Statement Requirement. [A] The institutional agency making a financial aid award for a regular academic year or multiple regular academic years shall give the recipient a written statement of the amount, duration, conditions and terms of the award. The chair of the regular committee or other agency for the awarding of financial aid to students generally, or the chair's official designee, shall sign or electronically authorize (e.g., electronic signature) the written statement. The signature of the athletics director, attesting to the committee's award, does not satisfy this requirement. *(Revised: 3/10/04, 7/26/12, 8/7/14)*

15.3.2.3 Hearing Opportunity. [A] The institution's regular financial aid authority shall notify the student-athlete in writing of the opportunity for a hearing when institutional financial aid based in any degree on athletics ability is to be reduced or canceled during the period of the award, or is reduced or not renewed for the following academic year or years. The institution shall have established reasonable procedures for promptly hearing such a request and shall not delegate the responsibility for conducting the hearing to the university's athletics department or its faculty athletics committee. The written notification of the opportunity for a hearing shall include a copy of the institution's established policies and procedures for conducting the required hearing, including the deadline by which a student-athlete must request such a hearing. *(Revised: 1/9/06 effective 8/1/06, 4/3/07, 4/23/08, 8/7/14)*

15.3.2.3.1 Reduction of a Multiyear Award. [A] A reduction of a multiyear award shall occur if the renewal period is for fewer years than the original agreement, unless the renewal includes the remaining years of the student-athlete's eligibility in all sports (e.g., five-year period of eligibility) or if the average amount of aid provided per year in the renewal is less than the average amount of aid provided per year in the original agreement, including any increases during the period of the original award. *(Adopted: 10/27/11 effective 8/1/12 awards may be executed before 8/1/12, Revised: 8/7/14)*

15.3.2.3.2 Athletics Department Staff as Member of Committee. [A] An institution's athletics department staff member may be a member of a committee (other than an athletics department or faculty athletics committee) that conducts hearings related to the nonrenewal or reduction of a student-athlete's financial aid. Under such circumstances, the athletics department staff member must be a standing member of the committee and may not serve as a member of a committee only for a specific student-athlete's hearing. *(Adopted: 4/3/07, Revised: 8/7/14)*

15.3.2.4 Release of Obligation to Provide Athletically Related Financial Aid. [A] If a prospective student-athlete or student-athlete is awarded institutional financial aid unrelated to athletics that is equal to or greater than the amount of the individual's signed award of athletically related financial aid for the specific academic year, the prospective

student-athlete or student-athlete may, on the individual's initiative, release the institution of its obligation to provide the athletically related financial aid for that academic year. *(Adopted: 1/15/11 effective 8/1/11, Revised: 10/27/11 effective 8/1/12 awards may be executed before 8/1/12, 8/7/14, 1/15/16 effective 8/1/16, 6/10/16, 6/12/19, 6/6/25 effective 7/1/25)*

15.3.3 Period of Institutional Financial Aid Award. [A]

15.3.3.1 Period of Award. [A] If a student's athletics ability is considered in any degree in awarding financial aid, such aid shall neither be awarded for a period less than one academic year nor for a period that would exceed the student's five-year period of eligibility (see Bylaws 12.6 and 15.01.4). One-year grants-in-aid shall be awarded (as set forth in the written statement per Bylaw 15.3.2.2) in equal amounts for each term of the academic year. (See Bylaw 15.02.6.) *(Revised: 4/27/06 effective 8/1/06, 10/27/11 effective 8/1/12 awards may be executed before 8/1/12, 8/7/14, 9/29/15)*

15.3.3.1.1 One-Year Period. [A] An institution may award athletically related financial aid to a student-athlete for a period of less than one academic year only under the following circumstances: *(Adopted: 4/27/06 effective 8/1/06, Revised: 5/9/06, 4/24/08 effective 8/1/08, 5/19/09, 1/15/11 effective 8/1/11, 8/7/14, 1/15/16 effective 8/1/16, 6/6/25 effective 7/1/25)*

(a) **Midyear Enrollment.** A student-athlete whose first full-time attendance at the certifying institution during a particular academic year occurs at midyear (e.g., the beginning of the second semester or second or third quarter of an academic year) may receive a financial aid award for the remainder of that academic year.

(b) **Final Semester/Quarter.** A student-athlete may receive athletically related financial aid for less than one academic year, provided the student is in the final semester or final two quarters of the student's degree program and the institution certifies that the student is carrying (for credit) the courses necessary to complete the degree requirements.

(c) **Graduated During Previous Academic Year and Will Exhaust Eligibility During the Following Fall Term.** A student-athlete who graduated during the previous academic year (including summer) and will exhaust athletics eligibility during the following fall term may be awarded athletically related financial aid for less than one academic year.

(d) **One-Time Exception.** One time during a recruited student-athlete's enrollment at the certifying institution the student-athlete may be awarded athletics aid for less than a full academic year, provided the student-athlete has been enrolled full time at the certifying institution for at least one regular academic term and has not previously received athletically related financial aid from the certifying institution.

(e) **Nonrecruited Student-Athlete Exception.** At any time during a student-athlete's enrollment at the certifying institution, the student-athlete may be awarded athletics aid for less than a full academic year, provided the student-athlete has been enrolled full time at the certifying institution for at least one regular academic term and was not recruited by the certifying institution.

(f) **Eligibility Exhausted.** A student-athlete who has exhausted eligibility may receive athletically related financial aid for less than one academic year. If an institution awards aid under this provision, the institutional financial aid agreement shall include specific nonathletically related conditions (e.g., academic requirements) the student-athlete must satisfy in order for the aid to be renewed for the next academic term or terms. If the student-athlete satisfies the specified conditions, the institution shall award financial aid at the same amount for the next term or terms of the academic year. If the student-athlete does not satisfy the specified conditions, the student-athlete must be provided a hearing opportunity per Bylaw 15.3.2.3.

15.3.3.1.2 Effect of Violation. [A] A violation of Bylaw 15.3.3.1 in which financial aid is awarded for a period of less than one academic year shall be considered an institutional violation per Bylaw 8.01.3; however, the prospective student-athlete or student-athlete's eligibility shall not be affected. *(Adopted: 10/29/09, Revised: 8/7/14)*

15.3.3.2 Regular Academic Year vs. Summer Term. [A] An institution may award financial aid to a student-athlete for one or more academic years or, pursuant to the exceptions set forth in Bylaw 15.3.3.1.1, part of one academic year. An institution also may award financial aid for a summer term or summer-orientation period, provided the conditions of Bylaw 15.2.7 have been met. *(Revised: 4/27/06 effective 8/1/06, 10/27/11 effective 8/1/12 awards may be executed before 8/1/12, 8/7/14)*

15.3.3.2.1 Summer Term as Additional Award. [A] It is necessary to make an additional award for a summer term; however, an institution is not required to provide the recipient with a written statement of the amount, duration, conditions or terms of the award. *(Revised: 10/27/11 effective 8/1/12, 7/26/12, 10/9/12, 8/7/14)*

15.3.4 Reduction, Cancellation or Nonrenewal of Institutional Financial Aid. [A] *(Revised: 11/14/22, 4/26/23 effective 8/1/24)*

15.3.4.1 Reduction, Cancellation or Nonrenewal Permitted. [A] Institutional financial aid based in any degree on athletics ability awarded to an individual who receives or is issued athletically related financial aid in the academic year of initial full-time enrollment at the certifying institution may be reduced or canceled during the period of the award or reduced or not renewed for the following academic year or years of the student-athlete's five-year period of eligibility if the recipient: *(Revised: 1/10/92, 1/11/94, 1/10/95, 1/9/96, 12/13/05, 9/11/07, 8/7/14, 1/17/15 effective 8/1/15, 6/19/18 effective 10/15/18, 11/14/22, 1/11/23, 6/6/25 effective 7/1/25)*

(a) Is rendered ineligible for intercollegiate competition based on the recipient's action or inaction;

(b) Fraudulently misrepresents any information on an application, letter of intent or financial aid agreement (see Bylaw 15.3.4.1.2);

(c) Engages in serious misconduct warranting substantial disciplinary penalty, as determined by the institution's regular student disciplinary authority;

(d) Voluntarily (on the recipient's 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 is reduced or canceled;

(e) Violates a nonathletically related condition outlined in the financial aid agreement or violates a documented institutional rule or policy (e.g., academics policies or standards, athletics department or team rules or policies); or

(f) Provides written notification of transfer (see Bylaw 13.1.1.4) to the institution or is provided a release of the contact prohibition associated with signing an athletics aid agreement (see Bylaw 13.1.1.2); however, the student-athlete's financial aid may not be reduced or canceled until the end of the regular academic term in which written notification of transfer is received. If a student-athlete provides written notification of transfer to the institution between regular academic terms (winter break, summer break) the institution may reduce or cancel the financial aid immediately.

15.3.4.1.1 Timing of Reduction or Cancellation. [A] Any reduction or cancellation of aid during the period of the award may occur only after the student-athlete has been provided an opportunity for a hearing per Bylaw 15.3.2.3 (other than as permitted in Bylaw 15.5.6.3.2). *(Adopted: 5/15/07, Revised: 4/23/08, 8/7/14)*

15.3.4.1.2 Fraudulent Misrepresentation. [A] If a student-athlete is awarded institutional financial aid on the basis of declaring intention to participate in a particular sport by signing a letter of intent, application or tender, action on the part of the grantee not to participate (either by not reporting for practice or after making only token appearances as determined by the institution) would constitute fraudulent misrepresentation of information on the grantee's application, letter of intent or financial aid agreement. *(Revised: 1/11/94, 8/7/14, 1/17/15 effective 8/1/15)*

15.3.4.2 Reduction or Cancellation Not Permitted -- During the Period of the Award. [A] Institutional financial aid based in any degree on athletics ability may not be reduced or canceled during the period of its award: *(Adopted: 1/16/93, Revised: 1/11/94, 12/11/07, 1/14/08, 8/7/14, 1/17/15 effective 8/1/15)*

(a) On the basis of a student-athlete's athletics ability, performance or contribution to a team's success;

(b) Because of an injury, illness, or physical or mental medical condition (except as permitted pursuant to Bylaw 15.3.4.1); or

(c) For any other athletics reason.

15.3.4.2.1 Athletically Related Condition Prohibition. [A] An institution may not set forth an athletically related condition (e.g., financial aid contingent upon specified performance or playing a specific position) that would permit the institution to reduce or cancel the student-athlete's financial aid during the period of the award if the conditions are not satisfied. *(Adopted: 1/16/93, Revised: 1/11/94, 8/7/14)*

15.3.4.2.2 Decrease Not Permitted. [A] 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 15.3.4.1. *(Adopted: 1/11/94, Revised: 4/2/03 effective 8/1/03, 8/7/14)*

15.3.4.3 Reduction or Nonrenewal Not Permitted -- After the Period of the Award. [A] If a student-athlete receives athletically related financial aid in the academic year of initial full-time enrollment at the certifying institution, the following factors shall not be considered in the reduction or nonrenewal of such aid for the following academic year or years of the student-athlete's five-year period of eligibility: *(Adopted: 1/17/15 effective 8/1/15)*

(a) A student-athlete's athletics ability, performance or contribution to a team's success (e.g., financial aid contingent upon specified performance or playing a specific position);

(b) An injury, illness, or physical or mental medical condition; or

(c) Any other athletics reason.

15.3.5 Increase Permitted. [A] Institutional financial aid may be increased for any reason at any time. *(Adopted: 1/11/94, Revised: 2/26/03, 4/23/08, 10/27/11 effective 8/1/12 awards may be executed before 8/1/12, 8/7/14, 1/17/15 effective 8/1/15)*

15.3.6 Renewals and Nonrenewals. [A]

15.3.6.1 Institutional Obligation. [A] The renewal of institutional financial aid based in any degree on athletics ability shall be made on or before July 1 prior to the academic year in which it is to be effective. The institution shall promptly notify in writing each student-athlete who received an award the previous academic year and who has eligibility remaining in the sport in which financial aid was awarded the previous academic year (under Bylaw 12.6) whether the grant has been renewed or not renewed for the ensuing academic year. Notification of financial aid renewals and nonrenewals must come from the institution's regular financial aid authority and not from the institution's athletics department. *(Revised: 1/10/95, 8/7/14)*

15.3.6.2 Reconsideration of Nonrenewal. [A] It is permissible for an institution that has notified a student-athlete that the student-athlete will not be provided institutional financial aid for the next academic year subsequently to award financial aid to the student-athlete. *(Revised: 8/7/14)*