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**Policy 15.02.2 of the NCAA
Regulation Handbook:
An Impact Analysis**

By

Nick Kaspar

A Thesis Quality Research Project
Submitted in Partial Fulfillment
of the Requirements
for the
Master's Degree
in

PUBLIC ADMINISTRATION

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INTRODUCTION

Problem Statement

In January 2015, the Power Five Conferences of the National Collegiate Athletic Association (NCAA) passed a new policy to change the procedure by which the amount of athletic financial aid is calculated and provided to student athletes (Sherman, 2015). Policy 15.02.2 of the NCAA Regulation Handbook states that institutions can provide athletic financial aid based on the cost of attendance rather than the cost of living (National Colligate Athletic Association, 2017). The previous policy allowed for institutions to provide cost of living aid, including total cost of tuition, books, supplies, and meals (National Colligate Athletic Association, 2012). The new ruling adds transportation, childcare, disability costs, and miscellaneous personal expenses in the calculations when figuring the total amount of athletic financial aid to be provided to student athletes (National Colligate Athletic Association, 2017). University financial aid offices are responsible for calculating the full cost of an athlete's attendance (New, 2015). This allows each institution to interpret the policy and decide how much financial aid to provide to the student athletes.

San Jose State University's (SJSU) Athletic Department implemented Policy 15.02.2 for the 2015/2016 academic year using funding from the university. This initial funding was provided as a one-time allotment, with subsequent monies for full cost of attendance being the responsibility of the Athletic Department (Murray, 2015). San Jose State Athletics has been responsible for funding cost of attendance following the one-time allotment (Poch, 2017). With a limited athletics budget, does offering cost of attendance packages to student athletes benefit the university through improved athletic performance and more winning games or events? Does the higher cost-of-attendance financial support promote financial fairness and just compensation to

the student athletes receiving this aid? Does the university receive any downstream deliverable benefits that justify the increased cost, such as increased freshman enrollments following a winning season, or increased donations to the Spartan Foundation and the Athletic Department to support the increased cost of athletics?

Background

The NCAA is a non-profit organization that generated over a billion dollars in 2014 and regulates 1,281 university athletic departments (NCAA, 2015). There are three separate divisions created by the NCAA, each with a different set of regulations (White, n.d.). Division I is considered the most prestigious (White, n.d.). College football further separates these categories by creating a Football Bowl Subdivision (FBS) and a Football Championship Subdivision (FCS) with the FBS being the most prestigious (White, n.d.). The divisions are separated by conferences (White, n.d.). Within Division I FBS, much of the legislative power belongs to the Power Five Conferences (Solomon, 2014). The Power Five Conferences is made up of the Big Ten Conference, Big 12 Conference, Pacific-12 Conference, Atlantic Coast Conference (ACC), and the Southeastern Conference (SEC) (Solomon, 2014). These five conferences are the wealthiest conferences within college athletics and hold most of the power in the NCAA (Tracy, 2014). Mid-Major Conferences make up the next tier below the Power Five Conferences in Division I FB and are made up of five conferences including the Mountain West where SJSU plays. These conferences create revenue for the NCAA, however not at the magnitude of the Power Five Conferences.

The NCAA permits all Division I and Division II Universities to provide athletic financial aid to eligible student athletes to participate in a sport. The legislation for athletic financial aid is separated by division, subdivision, and sport. Each sport is separated into two

systems of athletic financial aid: Partial-Scholarship Model and the Head Count Model. The Partial-Scholarship Model permits universities to offer the equivalency of their allotted scholarships to the student athletes. For example, Division II universities for football are authorized to provide 36 full athletic scholarships. The Partial-Scholarship Model allows a university to offer 72 half scholarships, as it is the financial equivalent to 36 full scholarships. The Head Count Model permits a university to provide an allotted number of full athletic scholarships without the ability to offer partial amounts to different student athletes within the university.

The Head Count Sports have an advantage over the Partial-Scholarship sports because the Head Count sports are allotted more full scholarships to provide to student athletes. The level of competitiveness increases when universities are permitted to allocate more scholarship funding to the Athletic Department. For example, in Division I, FBS Universities use the Head Count Model for football and are allotted 85 full athletic scholarships. The Division I FCS Universities use the Partial-Scholarship Model and are permitted to provide the equivalency of 65 full athletic scholarships. In 2012, the Division I FBS Universities won 95 out of 105 football games against Division I FCS Universities (McKillop, 2014). This advantage is extremely important to universities because the competitiveness of Athletic Departments generates positive externalities.

Recent court cases have raised awareness about the disparities between the money produced by college athletics and the stipend provided to the student athletes. For example, Northwestern University Football submitted a request to the National Labor Relations Board (NLRB) for permission to unionize their student athletes with the goal of having better health protocol and financial aid to cover the full cost of attendance. The Northwestern Football Team argued that the student athletes did not have protection over their physical, academic, and

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financial well-being and that they were treated unfairly. Northwestern football players cited the university's control over their time and personal life as the source of their mistreatment. During fall training camp, which on average lasts one month, there is a 16-hour itinerary for football players where all events are mandatory. After this camp, the players spend a mandatory 20 hours per week dedicated to football, with nearly 20 hours a week of mandatory non-football related activities. These same football players are also required to have all outside employment approved by the Athletic Department (Farrey, 2015). The Northwestern University Football Team argued that from 2003 to 2012, the football team generated 235 million dollars in revenue and that the student athletes' time dedicated to generating this revenue was not being adequately compensated (Farrey, 2015). The compensation the Northwestern University Football Team received was limited to cost of living, which left many of the players searching for an outside source of income that would fit within their rigorous schedules. With the movement towards unionization of the student athletes, the NCAA needed to find an alternative that would appease everyone.

In a 79-1 vote in January 2015, the Power Five Conferences passed Policy 15.02.2 which changed the definition of a full athletic scholarship (Sherman, 2015). Before this change, the Division I FBS Universities were permitted to provide athletic financial aid to student athletes that was defined as cost of living. The NCAA financial aid policy defined this as aid allotted for the total cost of tuition, books, supplies, and meals. Policy 15.02.2 allows Division I FBS Universities to provide financial aid for the cost of attendance. The change in definition permits universities to provide aid for total cost of tuition, books and supplies, meals, transportation, childcare, cost related to a disability, and miscellaneous personal expenses. The NCAA stated the goal of Policy 15.02.2 is to better support student athletes financially.

San Jose State University

San Jose State's Athletic Department could offer their student athletes full cost of attendance scholarships for the 2015/2016 academic year using funding from a one-time allotment of 1.6 million dollars from SJSU (Murray, 2015). Without this funding source, these scholarships would not have been available (Poch, 2017). The one-time allotment came with the covenant that if San Jose State's Athletic Department were to offer cost of attendance in 2016, they would be responsible for all future funding (Poch, 2017).

Prior to Policy 15.02.2, the Head Count student athletes at San Jose State were offered cost of living scholarships which included the full cost of tuition, books, supplies, and a monthly \$1,250 stipend intended for rent and meals (Popovich, 2015). After implementation of Policy 15.02.2, the athletic financial aid covered the full cost of tuition, books, supplies, and a monthly stipend of approximately \$1,700 (Popovich, 2015). San Jose State offered cost of attendance for the 2015/2016 academic year to achieve two goals. The first goal was to narrow the financial gap for student athletes to attend the university. In 2014, the average cost of rent for a one-bedroom apartment was over \$2,000 in San Jose (Avalos & Carey, 2014). Prior to Policy 15.02.2, the stipend offered to student athletes did not cover the costs they acquired while attending SJSU. With the stipend increase, San Jose State student-athletes were more likely to be able to afford housing without having to find alternative sources of income.

The second goal was to stay competitive in the Mountain West Conference. For the 2015/2016 academic year, eight out of the twelve universities in the Mountain West Conference offered cost of attendance scholarships excluding the Air Force Academy, which falls under different legislation being a non-athletic scholarship school (Murray, 2015). For the 2016/2017 academic year, all universities are offering cost of attendance to their student athletes excluding

Air Force. The disparity in competitiveness between universities offering less financial aid is evident between the Division I FBS and Division I FCS universities. Thus, San Jose State's Athletic Department is considering two issues related to continuing with Policy 15.02.2. Is offering cost of attendance a benefit to San Jose State University and if not, would not offering cost of attendance be unfair to San Jose State's student athletes?

LITERATURE REVIEW

Fairness to Student Athletes

Due to the newness of Policy 15.02.2, limited research has been conducted about the fairness that cost of attendance offers to San Jose State student athletes. However, research from other universities clearly shows the impact on student athletes equipped with the increased stipend. In evaluating this research, two factors were examined:

- (1) the financial gap between the athletic compensation received by student athletes and the total expenditures incurred by attending the University
- (2) whether the scholarship received by student athletes was fair compensation.

Through evaluating the research related to these two factors, an understanding of the effects regarding fairness to student athletes will be gained if SJSU does not continue Policy 15.02.2.

Financial Gap between Athletic Compensation and Expenditures

Universities offer the top performing student athletes full athletic scholarships to make the university's athletic department more successful. Athletic scholarships serve to help student athletes cope with the substantial time demands that are required while attending school. As stated above, student athletes have little time outside of academics and athletics to find other sources of income. Student athletes rely on the athletic stipend to cover all costs incurred while

attending the university. Research shows that there is a gap between the stipend offered and the actual cost of attending the university.

Edmund (2014) compared the stipends offered by universities in the SEC and ACC Conferences to the actual cost the student athletes incurred while attending the universities. The additional costs were calculated by taking items recognized by the US Census Bureau as part of living wage: “food away from home, alcoholic beverages, apparel and services, transportation, entertainment, personal care products and services, tobacco products and smoking supplies, and miscellaneous” (United States Census Bureau, 2011). Food at home and housing was excluded from the additional cost calculation because those items are accounted for in the stipend before Policy 15.02.2. Based on varying costs of attendance, these expenditures were calculated for each university individually. The results revealed that there is a financial gap between the universities’ stipend prior to Policy 15.02.2 and the actual cost incurred by student athletes (Edmund, 2014). The study found the average financial gap for the SEC was \$14,103.80 and the average financial gap for the ACC was \$14,863.94 (Edmund, 2014). The range between the minimum and maximum financial gaps for all 18 universities in the SEC and ACC was \$2,855 (Edmund, 2014). From the minimal difference in range between 18 universities that are spread over many different regions throughout the United States, the author concluded that it is probable that a financial gap is prevalent in the majority of universities in the NCAA (Edmund, 2014). Edmund’s findings reveal the need to assess the financial gap between the athletic compensation received by San Jose State’s student athletes without Policy 15.02.2 and the actual costs incurred.

Compensation for Name, Image, and Likeness (NIL)

The NCAA requires all student athletes to complete the Student Athlete Statement/Drug Testing consent form (Form 14-3A) before a competition. This form is a contractual agreement with the NCAA and there is no bargaining ability available for the student athletes. Prior to 2014, student athletes were required to complete Form 13-3A, a similar form also labeled the Student Athlete Statement/Drug Testing consent form. This form stayed true to the labeling and required all student athletes to declare their amateurism, vow to comply with all specified rules set forth by the NCAA, and give the student athlete's consent to the NCAA for random drug testing. For the 2014-15 academic year, Form 14-3A added sections changing the nature of the form. Form 14-3A added Section IV, "You authorize the NCAA [or third party acting on behalf of the NCAA (e.g., host institution, conference, and local organizing committee)] to use your name or picture to generally promote NCAA championships or other NCAA events, activities or programs". With student athletes granting the NCAA or third party acting on behalf of the NCAA these rights, it is important to understand whether the student athletes are receiving fair compensation.

Lush (2015) analyzes whether Form 14-3A is unconscionable. He considers several factors within his analysis, but for this paper, his analysis of whether the student athletes are being fairly compensated will be used. The NCAA generated over 912 million dollars in 2013 (Lush, 2015). Of that money, 4 percent went to the operating cost of the NCAA, with the remainder distributed to universities per the guidelines of a non-profit organization. This analysis shows that the NCAA generates a large amount of gross profit, however their net profit is very low and barely visible. On the other hand, the profit generated by the universities is under much more debate (Lush, 2013). In 2013, only 23 university athletic departments operated in the black,

with the remaining schools losing money (Faulks, 2013). This is because the revenue generated by the profitable sports is used to support the non-revenue producing sports (Lush, 2013). Similar to the NCAA, the money generated by the athletic departments is high, but most universities are nevertheless operating at a net loss.

Lush (2013) found that the universities need additional profit from TV broadcasting and marketing to cover operational costs. The NCAA's control over the student athlete's NIL rights provide the income needed for universities needing to support non-revenue generating sports. The student athlete's NIL generates the necessary revenue for the universities, but is this exploiting the student athlete? For most student athletes, the answer is no (Lush, 2013). Student athletes have several advantages over the non-athletes attending universities. They receive scholarships to cover tuition, housing, books, and food. Student athletes also receive priority registration for classes (Lush, 2013). This allows for student athletes to choose class schedules before non-athletes, which becomes a greater advantage at schools that are impacted. Most athletic departments offer academic assistance to student athletes in the form of counselors, specialists, and subject-specific tutors. Outside of academics, student athletes have access to athletic trainers, medical staff, and private work-out facilities. Lush (2013) states that very few student athlete's NIL have profitable value and most student athletes' NIL do not generate enough profit for the NCAA and university to cover the cost of the scholarship the student athlete receives.

Research on the few exceptional student athletes whose NIL was profitable has also been conducted. Eitzen (2005) studied Patrick Ewing, an emerging basketball player for Georgetown University in the early 1980's. The growing fame of Ewing gave Georgetown University positive recognition. The increase in attention tripled attendance at the games and increased profits from

TV broadcasting rights (Eitzen, 2005). Eitzen's study (2005) found that Patrick Ewing generated 12 million dollars over the course of his four-year collegiate career with Georgetown University. The total cost to the university paid to Patrick Ewing for his contribution was \$48,600 (Eitzen, 2005). The return on investment for Georgetown University was 245%. After graduating from the university, Ewing was drafted by the New York Knicks, which jump-started his very lucrative professional career. Using this analysis among other examples, the author concluded that the top performing student athletes do not receive proper compensation.

There are cases where student athletes generate a large amount of income for their respective university and do not receive the opportunity to start a professional career. Ed O'Bannon, who is the lead plaintiff for the *O'Bannon v. NCAA* case, had a similar collegiate career as Patrick Ewing. O'Bannon was a highly recruited student athlete who chose to attend University of California at Los Angeles (UCLA). Before the official start of practice, O'Bannon tore his anterior cruciate ligament and was told he was never going to walk properly again (Gutierrez, 2009). After intensive rehab, O'Bannon proved the doctors wrong and began his college career, quickly gaining recognition as one of college basketball's top student athletes (Gutierrez, 2009). O'Bannon led the UCLA basketball team to the NCAA National Championship and was the NCAA Final Four's Most Valuable Player (Finney, 2010). O'Bannon brought similar notoriety and profit to UCLA as Ewing did to Georgetown University and he became a first-round draft to the New Jersey Nets. Unfortunately, the knee injury that occurred while training at UCLA worsened and having to battle the preexisting ailment, O'Bannon's professional career was unsuccessful (Gutierrez, 2009). In 2009, Miech reported that O'Bannon was a marketing director for a car dealership in Las Vegas, Nevada. UCLA still owns the rights to O'Bannon's NIL while he was at the university.

This research shows that while most student athletes receive proper compensation for their work, the few exceptional student athletes do not. San Jose State does not currently have a student athlete who brings the university national recognition; however, the NIL aspect of Policy 15.02.2 should be assessed at a later date.

Benefit to the University

The newness of Policy 15.02.2 provides limitations on analyzing prior research directly related to the impact it has on San Jose State University and Athletic Department. That said, research has been conducted analyzing the benefits to a university having a high-level competitive athletic department. Research has also been conducted examining the impact financial opportunities have on the decision-making process for student athletes. Analyzing the impact of having a Division I FBS football team is important in understanding why universities incur the costs associated with being part of that category. Further analysis of the impact of having a successful Division I FBS football team will provide insight into the decision of whether to continue Policy 15.02.2. Analyzing how financial opportunities affect a prospective student athlete's decision throughout the recruiting process will provide insight into San Jose State's Athletic Department on the advantages of offering cost of attendance. A university's ability to recruit prestigious student athletes is important to ensure the success of the athletic department. To analyze prior research on the impact Policy 15.02.2 has on universities, three factors were examined:

- (1) impact of having a Division I FBS football team on academics,
- (2) impact of having a successful athletic department on academics, and
- (3) impact of having a successful athletic department on alumni donations.

The analysis of prior research specific to these three factors will help create an understanding of the impact Policy 15.02.2 has on a university.

Impact of having a Division I FBS Football Team on Academics

In 2012, 15 universities moved from the Equivalency Model based Division I FCS to Division I FBS which uses the Head Count Model. Penning (2012) revealed that the cost related to competing at the Division I FBS level is so great that most universities who do so lose money. Division I FBS status increases costs related to “scholarships, escalating coaches’ salaries, and the need to improve athletic facilities” (Jones, 2014, p. 294). From an economics perspective, transitioning from Division I FCS to Division I FBS does not make sense. If a university loses money by competing at the Division I FBS level, why do it? President Sidney A. McPhee of Middle Tennessee State University stated the following:

“There's no question for Middle Tennessee State University that moving to (the FBS) has been a great influence for the institution's image among its alums. (The FBS) has propelled us onto the front page of the newspaper. Athletics really is the front porch of the university. It's not something I'm particularly happy about, but it's the reality”

(Suggs 2005, par. 7).

This statement shows that competing at the Division I FBS level gives schools the opportunity to get nation-wide exposure in a form that is attractive to high school students. Although the cost of competing in the Division I FBS level is much greater than competing at the lower levels, the universities benefit from the exposure and are able to recruit higher quality student athletes, who in turn, bring value to the university as a whole.

Research conducted by Willis Jones supports President McPhee's statement. Jones (2014) studied the relationship between institutions having a Division I FBS football team compared to a Division I FCS football team. He did so by examining Florida Atlantic University (FAU), Florida International University (FIU), and Western Kentucky University (WKU). These three universities moved from the Division I FCS level to Division I FBS level in the mid-2000s. Jones (2014) used similar universities in the same geographical area that did not make the transition as the control group. He then looked at the three universities individually. FAU had an increase of 32% in freshman applications the year after the transition and FIU's applications increased by 8.8%. The author conducted his research again, six years after FIU transitioned to Division I FBS and found that the new increased application rate remained steady. With WKU, the author found a slight increase in the freshman application rate but the results were not statistically significant. Jones (2014) attributed the lower impact the transition had on WKU to two aspects. First, the author stated there was a limitation on his study because the data collected for the Florida universities was over a seven-year span and the data gathered for WKU was over a three-year span. Second, Jones found that the Florida high schools and communities tended to value football more than high schools and communities in Kentucky. This meant that high school seniors could have been indifferent to the transition of WKU from Division I FCS to Division I FBS because of a cultural interest in the sport.

This research shows that having a Division I FBS football team could impact freshman application rates which is an important fact for San Jose State, which has always competed at the highest level for college athletes. This research also provides an understanding regarding the return on investment in athletics based on the university and surrounding communities.

Understanding the impact of having a high-level Athletics Department specific to San Jose State University is vital to understanding whether to further invest in San Jose State Athletics.

Impact of having a Successful Athletic Department on Academics

The growth of college athletics has brought a plethora of research on the affects that a successful athletic department can have on a university. Universities invest millions of dollars into their athletic departments. With most athletic departments operating in the red, questions have been raised as to what benefits a successful athletic department has on the university as a whole.

Jones (2009) studied the relationship between the successes of a Division I FBS university football teams as compared to the subsequent year's enrollment rates. In this study, Jones used the university enrollment rates as the dependent variable and the television rating of the football team as the independent variable. He found there was a statistically significant correlation between the success of a university football team and the enrollment rate the following year. Jones (2013) also found that the greater the success of a Division I FBS football team, the greater number of future applicants the university will receive.

Chung (2013) studied the "Flutie Affect" which is the relationship between the athletic success at a university and the number and quality of applications received by the university the following year. Chung treated "athletic success as a stock of good will that decays over time" and used an "extensive set of school fixed effects to control for unobserved quality in athletics and academics" (2013, p. 8). Chung (2013) found that athletic performance of a team and its players has a statistically significant positive effect on many aspects of the university. Similar to Jones (2009), Chung (2013) found that an increase in athletic performance of a university

increases the number of applicants. These results are even seen in schools with generally unsuccessful athletic departments. A university which averages low athletic performance (four games or less) but suddenly has a successful season (10 games or more), has the number of applicants the subsequent academic year increasing by 18.7% (Chung, 2013). Athletic performance also has a positive effect on faculty salary, which “acts as a proxy for the quality of the faculty” (Chung, 2013, p. 26). Chung (2013) found that the increase in faculty salary draws more applicants with higher SAT scores. Chung (2013) noted that the students with higher SAT scores were influenced by the quality of faculty more than the athletic performance.

Chung (2013) concluded his research by accrediting the positive affect successful athletic teams have on a university to two areas. Chung (2013) stated that the more success an athletic team has, the more “awareness” the school gains. He continued by saying that sports are an integral part of the American culture and therefore increased success of a university athletic team increases the appeal of the university. With a heightened awareness and increased appeal to the university, the draw for incoming students increases.

Impact of having a Successful Athletic Department on Donations

Since the beginning of modern intercollegiate athletics, universities have been in an athletic spending arms race in an attempt to gain advantages over other competing universities. “At the 178 public schools in Division I conferences outside the Power Five, revenue increased by \$199 million, but spending rose by \$218 million” (Brady, Berkowitz, & Upton, 2016). This athletic spending battle has prompted a plethora of research on the impact of a successful athletic department and the rate in which alumni make donations. Research provides a variety of facts on the impact of an athletic department compared to the rate of alumni donations. The majority of

this research focuses on collegiate football and men's basketball teams, as these sports traditionally generate the highest revenue and expenditures.

Baade & Sundberg (1996) conducted a comprehensive study of 300 institutions on the rate of alumni donations and the success of a university football team and men's basketball team between 1973 and 1991. The authors found no statistically significant evidence showing that a team's winning percentage had a direct relation to the rate in which alumni donate. However, the authors found that a bowl appearance for football or an NCAA basketball tournament appearance had a positive relationship to the rate at which alumni donate. Anderson (2012) updated the research of Baade & Sundberg (1996) by studying the relationship between percentages of win rates and alumni donations between 1986 and 2009. The author studied the benefit of having a successful intercollegiate football team on a university. He gathered data including every Division I FBS football game and used cross-sectional and longitudinal analysis to compare the rate of alumni donations and winning percentage. Anderson found that when a university's football team increases its record by five wins or more, the alumni donations will increase by 28 percent. This is accredited to two aspects of the statistically significant results. The first regards the level of expectation of a football team. When a football team exceeds the number of expected wins, it generates excitement around the University. The second aspect is based on the excitement of a competitive football team, which is much more enjoyable for alumni to watch. Increased participation by the fan base led to increased donations by the alumni.

Stinson & Howard (2008) researched the relationship between athletic success and the rate of donations. The authors compared the findings between athletic and academic donations at different levels of competition. In all cases, the level of competition had a definite impact on the relationship between athletic success and the rate of donations. Stinson & Howard (2008) found

that the rate of donations to academic departments had a positive relationship with athletic success at Division-I FCS and Division-II universities. This opposes the findings for Division I FBS universities, which showed no relationship between athletic success and the rate of donations to academic departments. The authors also concluded that the relationship between athletic success and the rate of donations might be dependent on the individual university. Current research studies athletic success and rate of donations across all universities without the impact of athletic success over the course of time at one university. The authors state that follow-up research could study the impact of athletic success and rate of donations on an individual university.

METHODOLOGY

This research performs an impact analysis on the relationship between increased financial support for athletes (cost of attendance level support), and downstream impacts of increased freshman applications and increased alumni donations. An impact analysis is an “assessment of the pros and cons of pursuing a course of action in light of its possible consequences, or the extent and nature of change it may cause” (Business Dictionary, n.d.). It is “a management-level, structural approach utilized by an organization to determine the extent of negative effects of change originating from a proposed policy decision or project implementation to identify potential problems or costs associated with change and then find ways to minimize its impact” (Investorwords.com, n.d.). While these are business concepts, the management of a public university football team has many elements in common with a business enterprise, in that it must create a funding stream to support its enhanced expenses. As shown above, SJSU invested 1.6 million dollars in the first year’s cost of attendance financial

support for athletes, but future enhanced support would have to be provided through new sources of funding developed by the Athletics Department.

An impact analysis looks at the “implications of a proposed change...to understand the implications of making the proposed change,’ and link the change “to other downstream deliverables” (Wiegers, 2017, p. 1). This research analyzes the change to the enhanced financial support (the change) and any link to increased numbers of freshmen applicants and increased alumni donations (downstream deliverables).

The research for this document uses aspects found in several studies from the literature review and applies them to San Jose State University’s practices. To answer whether San Jose State should continue to offer cost of attendance to the student athletes, the research for this case will be separated into three criteria:

- (1) Actual necessary expenditures of student athletes compared to stipend before and after Policy 15.02.2.
- (2) Analyzing the change in freshman applications after San Jose State’s 2012 and 2015 football seasons.
- (3) Analyzing the change in rate of donations after San Jose State’s 2012 and 2015 football seasons.

The purpose of the first criterion is to see if the stipend being provided to San Jose State student athletes prior to Policy 15.02.2 and after Policy 15.02.2 is fair compensation. If the research shows that the San Jose State student athletes were being fairly compensated prior to Policy 15.02.2, then San Jose State’s Athletic Department would not need to continue offering cost of attendance on account of student athletes not being compensated fairly. Research on San Jose State student athlete’s compensation for waiving the right to their NIL will not be conducted because San Jose State does not have a nationally recognized student athlete. Criterion (2) and criterion (3) are both linked to benefitting San Jose State but will be handled separately until the

end, where they will be analyzed for finding the benefits of San Jose State having a competitive athletic department.

Necessary Expenditures Compared to Stipend before and after Policy 15.02.02

To conduct the research, volunteers were instructed to submit their reoccurring monthly payments and to keep all receipts throughout a month. The reoccurring monthly payments will include rent, electric & gas, internet, cable, cell phone, car payment, and all other bills. The reoccurring monthly payments were submitted on a blank sheet of paper, eliminating all identifying information except their randomly assigned number. The receipts were submitted after the participants had blocked out all identifying information, including name and credit card numbers, by using a black sharpie. Only the items purchased and their cost will be visible on the receipt. This allowed the researcher to keep a consistent measure of what is included by category and what is deemed unnecessary without leaving it to each individual participant to follow the correct procedure. The researcher deemed items unnecessary if the expenses are outside the guidelines for cost of attendance set by San Jose State and the NCAA. The volunteers were given a blank envelope at the beginning of each week. They submitted their receipts along with a paper with their randomly assigned number inside the envelope at the end of each week. If a participant neglected to receive a receipt, he/she wrote the item purchased and cost on a blank sheet of paper and followed the submission procedure. The envelopes were kept separate by gender. Student athletes were also given the option to label an expense as unnecessary prior to the researcher's evaluation to ensure that student athletes are tracking all expenses, including those that may be viewed as unwholesome (i.e. tobacco, alcohol, illegal activities).

The recording document included all expenses including unnecessary expenses, although the unnecessary expenses are not displayed in the final report. These expenses are separated only

to compare the necessary expenses in a student athlete stipend. Once all receipts have been collected, the student athlete expenses were calculated to find the average amount in each category. The results were calculated, keeping male and female student athletes separate, as well as reviewing a combination of all results. An example of the results is shown in the table below.

Table 1.

San Jose State Student Athlete Expenses

N=	Living Expenses	Food Expenses	Travel Expenses	School-Related Expenses	Other	Total
FOOTBALL						
GYMNASTICS						
Total						

The results were then compared to the stipend offered to student athletes before implementation of Policy 15.02.2 and after. This research provides an actual comparison between San Jose State student athlete expenditures and the stipend provided.

Impact on Freshman Application after 2012 and 2015 Football Seasons

The second criterion that will be analyzed is the increase or decrease of freshman applications at SJSU following a successful season (10 wins or more) or bowl appearance. Research shows that having a successful Division IA football season can increase freshman applications the following academic year. The research noted that each university is unique based on differing college athletic values of potential applicants. It is important to find out how

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San Jose State freshman application rates are affected by a successful football season. This criterion will not prove that continued offers of cost of attendance will make San Jose State football successful; however, it will show whether or not athletic success has an impact on freshman applications at SJSU. If athletic success provides no impact on freshman application rates, then it is not necessary for San Jose State athletics to stay competitive to maintain a high level of academic achievement among freshmen applicants.

To find how San Jose State freshman application rates are affected by a successful football season, the freshman application rates between 2011 and 2016 were studied. This range was used because the 2012 and 2015 football seasons were San Jose State's most recent successful seasons. The two years prior to the 2013 academic year were used to find the trend in freshman application rates that naturally occurred before the successful football season. The two years after the 2013 academic year were used to see if there was a spike in freshman applicants following the successful season. The 2016 freshman applicant rate showed whether the 2015 successful football season caused a spike. The results are displayed in the Findings section using the following chart.

Table 2.

Effect of Successful Football Season on Freshman Application Rates

	Total Applicants	Change from Previous Year	% Change from Previous Year
2011			
2012			
2013			
2014			
2015			
2016			

***Bolded dates represent academic years following a successful football season**

It is impossible to isolate the exact impact of the successful football seasons on the freshman application rates, which is a limitation for this research. If a significant spike occurred only during the 2013 and 2016 academic year, it would be assumed that the success of the football team had a positive impact.

Impact on Donations after 2012 and 2015 Football Seasons

The third criterion that was analyzed is the increase or decrease in donations at San Jose State after a successful season (10 wins or more) or bowl appearance. Research suggests that a successful football season can have an impact on the rate of donations to athletics as well as the university. Although the research is not conclusive, it is important to study San Jose State individually to find whether a successful football season is likely to increase the rate of donations to athletics and the university. If athletic success provides no impact on the rate of donations, then it is not necessary for San Jose State athletics to stay competitive.

To find how San Jose State’s rate of donations is affected by a successful football season, the rate of donations between 2011 and 2016 was studied. This period was used because the

2012 and 2015 football season were San Jose State’s most recent successful seasons. The two years before the 2013 academic year were used to find the trend in donations that naturally occurred prior to the successful football season. The two years after the 2013 academic year were used to see whether there was a spike in the rate of donations following the successful football season. The 2016 rate of donation is used to show whether the 2015 successful football season caused a spike. The results will be displayed in the following chart.

Table 3.

Impact on Donations after 2012 and 2015 Football Seasons

	Total Donation to Athletics	Change from Previous Year	% Change from Previous Year	Total Donation to Academics	Change from Previous Year	% Change from Previous Year
2011						
2012						
2013						
2014						
2015						
2016						

***Bolded dates represent academic years following a successful football season**

The limitations to this study of the criterion are that it is impossible to isolate the exact impact of successful football seasons on the rate of donations. As a part of the evaluation, factors that will have impacted the rate of donations were analyzed and considered in the study. However, a significant spike occurring only during the 2013 and 2016 academic year could be assumed as the impact of successful seasons of the football team.

FINDINGS

Necessary Expenditures Compared to Stipend before and after Policy 15.02.02

Fourteen student athletes from football and women's gymnastics represented the sample of San Jose State student athletes providing 21 random data sets over the course of two months. Two participants were excluded due to incompleteness. With a population of approximately 80 student athletes fulfilling the requirements of this research, 14 participants represent 17.5% of the population with 21 data sets representing 26.3% of the population. The data sets show the student athletes' expenditures on attendance costs excluding tuition and books which is provided to the student athletes by a fee deferral system and not included in the stipend. The raw data collected from the athletes is found in Appendix 1.

After the data collection was completed, the student athlete expenditures were compiled using the mean and median of the data. The findings show that the participants spend on average \$1489.50 monthly to attend San Jose State University. The largest expenditure for both men's football and women's gymnastics is living expenses; averaging \$1007.74 a month. The second largest expenditure for both men's football and women's gymnastics is food expenses; averaging \$316.91 a month. The findings also show that men's football players spend \$141.60 more than women's gymnastics athletes, with the largest difference occurring in Living Expenses and Food Expenses.

Table 4.

San Jose State Student Athlete Average Expenses

N=21	Living Expenses	Food Expenses	Travel Expenses	School-Related Expenses	Other	TOTAL MEAN
FOOTBALL	1100.72	335.84	73.8	6.26	43.68	1560.3
GYMNASTICS	914.75	297.97	139.16	29.33	37.49	1418.7
COMBINED	1007.74	316.905	106.48	17.795	40.585	1489.5

The findings show that the monthly median expenses of the San Jose State student athletes are \$1495.77. The largest expenditure for the participants was living expenses with a median of \$953.14. The second largest expenditure for the San Jose State student athletes was food with a median of \$288.84. The results of the mean and median showed a \$6.27 differential, implying the data sets were evenly distributed around the mean.

Table 5.

San Jose State Student Athlete Median Expenses

N=21	Living Expenses	Food Expenses	Travel Expenses	School-Related Expenses	Other	TOTAL MEDIAN
FOOTBALL	973.23	288.84	59.34	0	30	1510.53
GYMNASTICS	904.46	291.77	65.86	1.5	19.75	1412.23
COMBINED	953.14	288.84	59.34	0	22.98	1495.77

When comparing the mean and median to the San Jose State student athletes' cost of living stipend and cost of attendance stipend, the results show that the participants spend more than the cost of living stipend, but less than the cost of attendance stipend.

Table 6.

San Jose State Student Athlete Expenses Compared

N=21	Mean	Median	Cost of Attendance Stipend	COST OF LIVING STIPEND	DIFFERENCE: STIPEND WITHOUT AND MEAN	DIFFERENCE: STIPEND WITH AND MEAN
FOOTBALL	1560.3	1510.53	1700	1250	-310.3	139.7
GYMNASTICS	1418.7	1412.23	1700	1250	-168.7	281.3
COMBINED	1489.5	1495.77	1700	1250	-239.5	210.5

The results show that the participants spend an average of \$239.50 more than the cost of living stipend. Football spent on average \$310.30 more than the cost of living stipend and women's gymnastics spent \$168.70 more than the cost of living stipend. When comparing stipend with cost of attendance and mean, the findings show that the participants spent on average \$210.50 less than the cost of attendance stipend. Football spent on average \$139.70 less and women's gymnastics spent on average \$281.30 less. Some participants reported that the money not spent during these months was put into savings to off-set the cost of summer living when San Jose State student athletes receive a reduced stipend.

Limitations of Research.

The limitation to this section of the research is that results do not account for the marginal propensity to consume. This theory indicates that people with increased disposable income are

more likely to spend additional money (Marginal Propensity To Consume, 2017). Considering the marginal propensity to consume, the participants would be more likely to spend the excess money because it is available to them, thus making the cost of attending San Jose State in this study higher. When considering marginal propensity to consume in the Findings, the participants spend more of their disposable income, however, the living expenses are likely to remain the same with an average of \$1007.74 and median of \$953.14. This is due to the high cost of rent. The research provides a baseline for future studies regarding the impact of student athlete spending with different stipends.

Impact on Freshman Applications after 2012 and 2015 Football Seasons

The data was collected using San Jose State’s Institutional Effectiveness and Analytics database. This research compiled freshman application rates from 2011 until 2016.

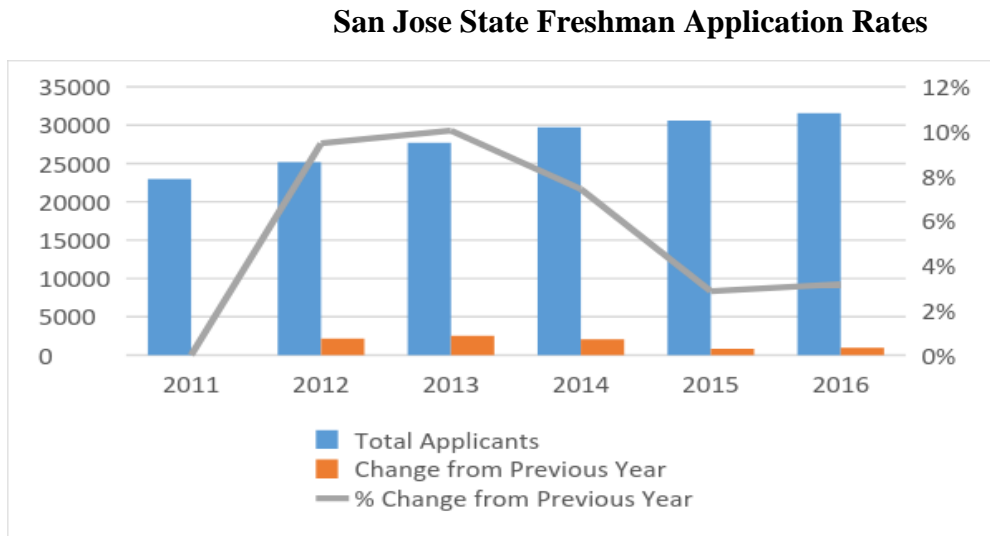
Table 7.

San Jose State Freshman Application Rates

	Total Applicants	Change from Previous Year	% Change from Previous Year
2011	22978	-24	0%
2012	25154	2176	9%
2013	27679	2525	10%
2014	29735	2056	7%
2015	30585	850	3%
2016	31555	970	3%

***Bolded dates represent academic years following a successful football season**

Figure 1.



The freshman application rates continued to rise from 2011 to 2016. With the consistent increase over the period of research, the percent change from the prior year is more telling as to whether high school students are more likely to apply to San Jose State after a successful football season or not. If the freshman application rates increase at the higher percentage after the 2012 and 2015 football season, it can be assumed that the successful football season had a positive impact on application rates. The percent change shows that there was an influx of freshman applications in 2013, which would be consistent with San Jose State’s successful football season. The peak in percent change for the freshman application rates is a ten percent increase between the 2012 and 2013 school year, implying that the San Jose State successful football season had a positive impact on the rate in which freshman apply. The dramatic decrease in percent change in 2014 and 2015 suggests that freshmen are less likely to apply after an unsuccessful football season. The minimal percent change after the 2015 successful football season does not confirm the implications of the impact of the 2012 successful football season. In analyzing the entirety of the data, the research cannot definitively state that freshman application rates are impacted by the success of San Jose State’s football team.

Limitations on Research.

The limitations to this section of the research are that the findings cannot control for outside factors impacting freshman application rates. Although there are many factors which can impact these rates, this research is looking to see if the change in freshman application rates mirrors the school's football record. Although this research cannot interpret the findings definitively, it can be assumed that the football teams record does not have a major impact on the freshman application rates.

Impact on Donations after 2012 and 2015 Football Seasons

The data was collected using financial reports of the San Jose State Athletics Department and San Jose State's Tower Foundation. The total donations to athletics was compiled by calculating donations made to all sports by the public. Any revenue transferred from internal sources was excluded. The total donations to academics was compiled by adding the gifts, pledges, bequest, and nonmonetary gifts made to San Jose State's Tower Foundation each year. This data was used to measure the number of outside gifts made to the Tower Foundation.

Table 8.

Impact on Donations after 2012 and 2015 Football Seasons

	Total Donation to Athletics	Change from Previous Year	% Change from Previous Year	Total Donation to Academics	Change from Previous Year	% Change from Previous Year
2011	2,090,054.47			15,830,156.00	7,491,941.00	90%
2012	3,248,489.73	1,158,435.26	55%	11,785,821.00	-4,044,335.00	-26%
2013	3,845,243.84	596,754.11	18%	32,012,626.00	20,226,805.00	172%
2014	3,566,196.21	-279,047.63	-7%	15,477,052.00	-6,535,574.00	-52%
2015	5,731,885.61	2,165,689.40	61%	13,217,667.00	-2,259,385.00	-15%
2016	5,305,099.61	-426,786.00	-7%	25,632,984.00	12,415,317.00	94%

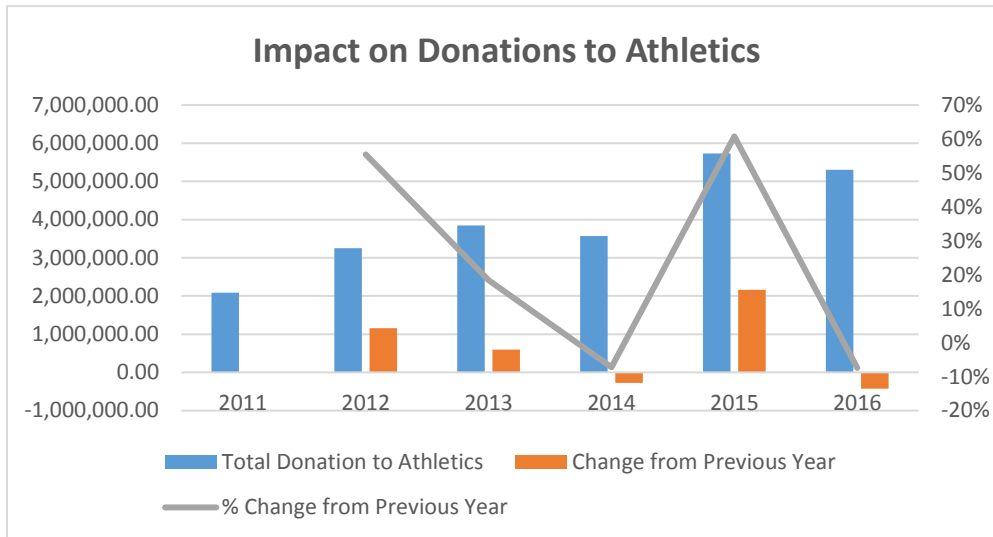
***Bolded dates represent academic years following a successful football season**

Donations to Athletics.

The data for donations to athletics shows a major increase between 2011 and 2012 and a slight increase between 2012 and 2013. The findings show a minimal decrease in 2014, followed by another peak in 2015. In 2016, the findings show a minimal decrease in donations to athletics. The change from previous year and percent change from previous year show that the spike in donations are during the successful football season which is not consistent with the belief that the impact would be seen the following year. With the spikes in donations to athletics not consistent, the findings do not imply that the football team has a major impact on donations.

Figure 2.

Impact on Donations to Athletics after 2012 and 2015 Football Seasons



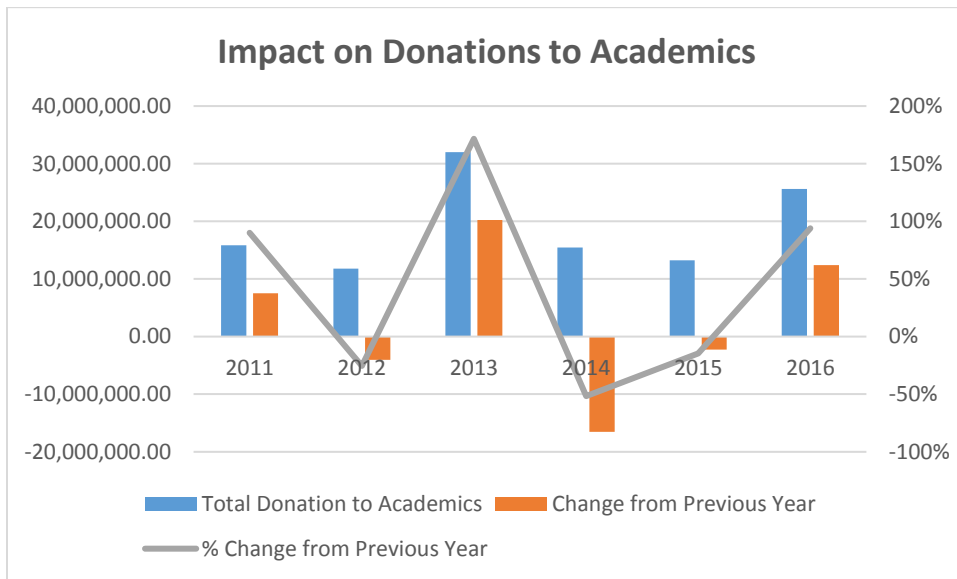
Donations to Academics.

With compiling the data, Christina Tan-Aoyagi, the Controller for the Tower Foundation, reported a one-time bequest of \$5 million in 2013 and a one-time donation of \$15 million in 2016 that could not be attributed to athletics. Since these major donations are confirmed to not be attributed to athletics, they were retracted from the totals. Without the major one-time donations, the donations to academics shows a 26% decrease between the years of 2011 and 2012. During the 2013 year, the donations to academics shows a 172% change from the previous year, increasing by \$20,226,805. During the 2014 academic year, the donations to academics decreased 52%, which is equivalent to a decrease of \$6,535,574. There is a slight decrease in donations to academics of \$2,259,385 in 2015 with an increase following the 2016 year of \$12,415,317. Tan-Aoyagi (2017) reported that, although the major one-time donations cannot be attributed to athletics, the success of athletics impacts the number of people giving smaller donations. Tan-Aoyagi stated that it is beneficial to have one person donate \$1 million dollars,

but it is equally beneficial for 100,000 people donate \$10 each. With Tan-Aoyagi's statements and the trend of the data, the findings imply that the success of the football team has an impact on the donations to academics.

Figure 3.

Impact on Donations to Academics after 2012 and 2015 Football Seasons



Limitations on Research.

Like the donations to athletics section, the limitations to this section of the research is that the Findings cannot control for outside factors which could impact the rate at which people donate to athletics or academics. Many factors contribute to the rate people donate and this research did not account for these factors, but merely compared the amount donated and SJSU's football record. Although this study has limitations, the findings provide a baseline for future research.

ANALYSIS

Universities invest in athletics for many different reasons, but as with any investment, the funding must produce a positive return. The return on investment (ROI) for college athletics is not as simple as considering the money invested compared to the financial return to the university. The ROI from athletics is not limited to the money generated, but to many different factors. This study measures two factors which could be impacted from the success of athletics, while also taking into consideration whether San Jose State student athletes are receiving the money needed or not.

The findings lead to the assumption that the success of the football team does not have a major impact on the rates at which freshman apply. The upward trend of the freshman application rates independent of the success of San Jose State's football team indicates that there is an outside factor that has a major impact on the freshman application rate that is not measured in this study. Also, since the successful football seasons do not show an obvious impact on freshman application rates that was seen at other universities in prior research, the Findings suggest that a significant number of freshmen applying to San Jose State are not applying because of the success of Athletics. Like the Kentucky Findings, this community has a large population base that is not interested in football.

The rate at which the public donates to Athletics is a major factor in seeing if the success of athletic teams has an impact. The findings lead to the assumption that the success of the football team does not have a major impact on the rate at which the public donates to the entire Athletics Department. Although the spikes in public donations do not suggest that the total donations to athletics is impacted by the success of the San Jose State football team, John Poch, former Deputy Director of Intercollegiate Athletics of External Operations, stated that the

success of San Jose State Football opens doors to potential donors that are not open during unsuccessful seasons. Poch, who was responsible for fundraising, stated that his fundraising style was based on relationship building. Poch states that the excitement generated during a winning season increases the chance of getting a potential donor to a football game, which stimulates the development of a relationship. He explains that the relationship to the university is what drives donations. Poch stated that this relationship could take a couple months to a couple years, which is the major contributing factor to why the spikes of donations cannot be predicted at specific times.

The rate at which the public donates to Academics can be an indicator of whether the success of the San Jose State's Football team has an impact. As stated above, Tan-Aoyagi stated that the success of athletics has an impact on the number of small donations to the Tower Foundation. With Tan-Aoyagi's statements and the trend of the Donations to Academics, the research suggests that the San Jose State Football team's record can positively or negatively impact the rate at which the public donates to San Jose State. With the Donations to Athletics not suggesting that the San Jose State Football team's record has an impact on the rate the public donates and the Donations to Academics showing that the success of the San Jose State Football has an impact, it is vital to confirm these findings through additional research.

The Findings show that the stipend without cost of attendance is not sufficient to cover the cost to the San Jose State student athletes to attend San Jose State University. As stated above, the cost of living covers housing, books and supplies, and meals. The Findings show that the Living Expenses and Food Expenses were more than the cost of living stipend alone. If San Jose State does not offer cost of attendance to the student athletes, and only offers cost of living, the San Jose State student athletes would be responsible for supplementing \$239.50 a month

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above the cost of living stipend. Due to the time constraints of being a student athlete, it would be unfair to have the San Jose State student athletes to supplement the acquired cost of attending San Jose State University to participate in sports.

Recommendation

When analyzing the rate of donations and freshman application rates, the findings show that the success of San Jose State's football team does not have a major impact. As stated above, universities invest in athletics for many different reasons. Based on the data analyzed in this study, the Findings suggest that San Jose State might opt out of the option to offer student athletes cost of attendance allowed in Policy 15.02.2 of the NCAA Handbook. With the Findings showing that the student athletes' expenses are more than the stipend offered for cost of living, it would be unfair to the student athletes to put the time constraints athletics requires while not providing enough money to cover the cost of attending San Jose State. Since the student athletes need the additional funding provided with cost of attendance, the minimal impact on freshmen application rates and the inability to confirm the impact on donations, the recommendation is for San Jose State to study the investment to athletics compared to the marketing and exposure San Jose State receives through athletics and to survey the donors to the Athletics Department and Tower Foundation to see if the success of the football team's season has an impact on their donation habits. From this additional research, San Jose State will be able to make the decision on whether to continue offering cost of attendance that is permitted by Policy 15.02.2. However, since the donations to the Athletics Department do not improve with winning seasons, some other source of funding will have to be developed.

CONCLUSION

Policy 15.02.2 was introduced by the Power 5 conferences to provide the student athletes with more money and was implemented by the NCAA to satisfy the rising concerns that student athletes were not being adequately compensated. With Policy 15.02.2 allowing universities to offer cost of attendance and not making it mandatory, Policy 15.02.2 put many universities with a limited budget in the position to make a critical decision. With San Jose State's limited budget, San Jose State must decide to continue the arms race to stay competitive in college athletics. This study provides evidence that San Jose State student athletes need the additional funding allowed by Policy 15.02.2, that preliminary evidence suggests that freshmen applying to San Jose State are not swayed by having a high-level Athletics Department, and that there is inconclusive evidence on whether donations are impacted by the success of the football team. The impact analysis of the new cost of attendance funding provided useful suggestions for better supporting student athletes. However, the evidence for any downstream impacts was inconclusive. More investigation of the factors that influence donations to both athletics and academics could be beneficial.

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APPENDIX 1: Raw Data on Student Expenses

Student-Athlete: 23		Female								April
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	PG&E	58.98	Pita Pit	15.2	SJSU Parking	8	Target	19.73	Visa Insurance	4.51
2	Rent	845	Olive Garden	43.04	Parking Ticket	45	Michael's	10.52	Bank Fee	2
3	Beauty PT	18	Flames	15.02					Movie Theater	10
4			Pita Pit	7.6						
5			Just Below	4.25						
6			Just Below	8.69						
7			Starbucks	5.9						
8			House of Bagels	15.63						
9			Pieology	18.81						
10			Just Below	9.79						
11			Just Below	6.5						
12			Whispers	11.29						
13			Pho King Lee	10.19						
14			Just Below	17.03						
15			Just Below	7.75						
16			Starbucks	9						
17			Village Market	9.79						
18			Le Boulange r	9.25						
19			Just Below	4.19						
20			Pho King Lee	12.82						
21			Just Below	7.29						
22			Whispers	18.53						
23			Chick-fil-a	8.2						
24			Flames	14.51						
25			Whispers	16.68						
Totals		921.98		306.95		53		30.25		16.51
				Total Spending						
				1328.69						

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Student-Athlete: 6 Female April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	PG&E	18.7	Spartan Shops	4.5	Safeway Fuel	24.87	SJ Bookstore	142.73	Venmo	5
2	Nordstrom Rack	56.85	Togo's	8.9	Bicycle Express	53.85			Hulu	7.99
3	Francesca's	41	Spartan Shops	7					Spotify	9.99
4	Target	5	Walmart	60.84						
5	Cash Withdrwl	20	Spartan Shops	5						
6	Pac-Sun	15.4	Spartan Shops	7						
7	ATT	13.3	Target	43.87						
8	Rent	700	Naglee Park Garage	10.5						
9			Krispy Kreme	4.5						
10			Walmart	26.98						
11			El Burrito Crazy	19.5						
12			Wetzel Pretzel	4.33						
13			Chick-fil-a	9.45						
14			Panda Express	12.4						
15			Walmart	61.71						
16			House of Bagels	7.45						
17			Power Bowl	7.22						
18			Pieology	11.53						
19			Grandes	12.84						
20			Power Bowl	6.17						
21			Togo's	6.16						
22			Walmart	33.51						
23			In-n-Out	9.73						
Totals		870.25		381.09		78.72		142.73		22.98
				Total Spending						
				1495.77						

Student-Athlete #: 2 Female April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	PG&E	15	Starbucks	11.35						
2	Rent	845	Panda	7.3						
3	Disneyland Shirt	26.93	House Of Bagels	12.88						
4			La Victoria	9.19						
5			Pieology	9.41						
6			Cheesecake Factory	8.69						
7			Charlie Brown Farms	4.3						
8			Subway	8.75						
9			Pieology	10.11						
10			Pieology	9.45						
11			Starbucks	6.45						
12			Togo's	4.63						
13			Hawaiian Drive Inn	10.21						
14			Togo's	8.45						
15			Hawaiian Drive Inn	10.21						
Totals		886.93		131.38		0		0		0
				Total Spending						
				1018.31						

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Student-Athlete#: 39 Female April

Living Expenses		Food Expenses		Travel Expenses		School Related	Other	
1	Rent	855	Gold Coast Dogs	1.1	Uber	6.92	Fandango	27
2	SQ Kimm	25	Gold Coast Dogs	23.38	Uber	5.55	Itunes	4.99
3			Grocery Outlet	15.11	Uber	3.99		
4			Grocery Outlet	90.6	Uber	4.99		
5			La Victoria	18.46	Uber	4.53		
6			7-Eleven	1.74	American Air	172.2		
7			House Of Bagels	16.66	American Air	158.8		
8			Power Bowl	6.74	Uber	5.08		
9			El Agave	8.18	Uber	4.99		
10			Togo's	17.8	Uber	4.94		
11			Corner Deli	25.55	Uber	4.99		
12			Domino's	23.47	Uber	6.41		
Totals		880		248.79		383.39	0	31.99
				Total Spending				
				1544.17				

Student-Athlete#: 39 Female May

Living Expenses		Food Expenses		Travel Expenses		School Related	Other	
1	Rent	855	Culver's	16.84	Shell	10	Itunes	4.99
2	CVS	13.37	Target	13.2	Uber	7.19	Vivid Seats Concert	148.46
3	Hollister	13.09	Culver's	11.31	Uber	7.17		
4	American Eagle	29.33	Le Boulanger	6.86	Uber	4.99		
5	Marshalls	13.03	Smashburger	8.17	Uber	5.55		
6			Chipotle	25.12	Uber	3.99		
7			Taqueria	8.62	Uber	5.19		
8			Seven Seas Sushi	13.03	Uber	5.75		
9			Panera	14.43	Southwest	265		
10			Flames	16.68	Uber	4.99		
11			Walmart	30.91				
12			Walmart	63.57				
13			Cheesecake Factory	52.8				
14			Hoagies	10.07				
15			Grocery Outlet	59.6				
16			Waffle Coop	17				
17			Applebees	35.99				
18			House Of Bagels	7				
19			Flames	21.62				
20			In-n-out	10.22				
Totals		923.82		443.04		319.82	0	153.45
				Total Spending				
				1840.13				

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Student-Athlete#: 12 Female April

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other
1	Rent 900	Just Below 6.99		Parking 3	
2	Wifi/cable 53	Trader Joes 29.12			
3	Target 34.54	Trader Joes 42.68			
4	Target 13.63	Sprouts 19.1			
5	Marshalls 4.36	Just Below 3.59			
6		Trader Joes 39			
7		Sprouts 12.93			
8		Trader Joes 52.73			
9		Amor Café 3.99			
10		Sprouts 45.53			
11		On Fourth Café 4			
12		Sprouts 3.93			
13		Spartan Shops 6.99			
14		Avaya Stadium 6			
Totals	1005.53	276.58	0	3	0
		Total Spending			
		1285.11			

Student-Athlete: 32 Male April

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other
1	Walmart 65.7	Costco 4.83	SJSU Parking 4		Kellys Liquer NA
2	Walgreens 19.55	JM Peanuts 7.47	Chevron 25.49		
3	DMV 5	Jalisco Taq 21.59	Costco 30.11		
4	Walmart 12.89	Boston Market 9.23	SJSU Parking 40		
5	Rent 750	JM Peanuts 5.41			
6	Car Insurance 100	Las Delicias 7.37			
7		Nob Hill 22.05			
8		Popeyes 8.91			
9		Boston Market 9.45			
10		Sarku Japan 20.95			
11		In-n-Out 8.1			
12		L & L 9.76			
13		Nob Hill 15.53			
14		Walmart 32.46			
15		Boston Market 9.45			
16		Chick-fil-a 6.51			
17		Nob Hill 1.09			
18		Chick-fil-a 11.94			
19		Jack in the Box 7.17			
20		Take Out 8.1			
Totals	953.14	227.37	99.6	0	0
		Total Spending			
		1280.11			

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Student-Athlete #: 41

Male

April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other	
1	Rent	720	Chick-Fil-A	\$10.77	Chevron	\$1.59		Starbrite Market	\$5.14
2	PG & E	50	Chick-Fil-A	\$11.31				Mabury Market	\$2.49
3	Water	40	Ike's	\$11.66					
4	Costco	\$8.14	Sushi Infinity	\$38.12					
5	L2G SCC Parks and Rec	\$6.00	Chick-Fil-A	\$14.15					
6	Comcast	\$129.27	Panera	\$24.43					
7			In-N-Out	\$11.25					
8			Dog House Grill	\$17.86					
9			Willow Glen Meats	\$10.86					
10			Lee's Sandwiches	\$3.75					
11			Lee's Sandwiches	\$10.94					
12			Chipotle	\$12.62					
13			Safeway	\$8.99					
14			AT&T Park	\$11.00					
15			Red Robin	\$5.24					
16			The Original Falafels	\$17.75					
17			Safeway	\$15.78					
18			Hogie Steakout	\$16.99					
19			The Original Falafels	\$17.75					
20			Crepevine	\$17.32					
21			Downtown Poke	\$17.48					
22			Power Bowl	\$8.07					
23			Spartan Shops	\$8.37					
24			Subway	\$10.55					
25			Lee's Sandwiches	\$10.94					
26			Panera	\$19.23					
27			Chipotle	\$10.11					
28			Chipotle	\$11.31					
29			Chipotle	\$10.11					
30			In-N-Out	\$15.08					
Totals		953.41		409.79		0		0	7.63
				Total Spending					
				1370.83					

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Student-Athlete #: 30 Male April

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other
1	Pacsun 81.52	Cheesecake 50.32	Gas 20		Liquer NA
2	Kaiser 8	Chipotle 13	Gas 15		Liquer NA
3	Rent & Bills 1050	Sarku Japan 11.66	Gas 20		Liquer NA
4	Shoe Palace 190.74	Thai Tea 6	Car Was 37.6		Liquer NA
5	Footlocker 60	Chick-fil-a 16.37			lil vince 10
6	Fix Earring 120	Popeyes 20.53			Bowling 7.62
7	Haircut 30	Chick-fil-a 14.51			Liquer NA
8	Gucci 465.17	Bennihanas 114.45			Liquer NA
9	Adidas 113.91	Bennihanas 14			Liquer NA
10		Bennihanas 27.87			Tre 80
11		Panda 14.57			Jpay 25
12		Safeway 27.9			Chain 35
13		La Victoria 9.45			Jenna 40
14		7-Eleven 1.49			
15		Bennihanas 27.32			
16		Sarku Japan 11.52			
17		Wendys 11.06			
18		Chipotle 8.36			
19		7-Eleven 1.49			
20		KFC 4.66			
21		Smoke Eaters 16.73			
22		7-Eleven 30			
23		Panda Express 8.97			
24		In-N-Out 10.81			
25		Bennihanas 55.87			
Totals	2119.34	528.91	0	0	197.62

Total Spending
2845.87

Student-Athlete #: 30 Male May

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other
1	Rent and Bills 1050	Chipotle 13	Gas 35		Liquer NA
2	Nordstrom Rack 67.35	7-Eleven 12.22	Gas 10		Liquer NA
3	Nike 115.73	7-Eleven 2.36	Car Wash 37.6		Concert 50
4	Lids 34.21	Bennihanas 96			Chain 35
5		Krispy Kreme 4.5			Liquer NA
6		Bennihanas 67.24			Liquer NA
7		Chipotle 9.21			
8		Safeway 32.54			
9		L & L 9.76			
10		BJ's 30.21			
11		Chipotle 14.39			
12		Safeway 43.9			
13		Chick-fil-a 14.51			
14		Sarku Japan 11.66			
15		7-Eleven 1.49			
16		Bennihanas 42.09			
17		Bennihanas 46.25			
18		Sarku Japan 11.52			
19		Coldstone 7.65			
20		La Victoria 11.62			
Totals	1267.29	482.12	0	0	85

Total Spending
1834.41

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Student-Athlete #: 7 Male April

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other					
1	Rent	625	Whole Foods	110.21	Pete's Stop	25	Target	22.12	Concert	75
2	PG&E	46	House Of Bagels	12.88	Pete's Stop	40			Safeway	
3	Netflix	9.23	7-Eleven	6.21	Parking Ticket	45			Spartan Market	
4	Barber's Inc.	35	7-Eleven	1.99						
5			Poke Bowl	11.08						
6			Just Below	7.9						
7			Just Below	2.56						
8			Zanotto's	15.34						
9			Just Below	11.2						
10			Chipotle	12.62						
11			Pieology	9.41						
12			Whole Foods	95.33						
13			Zanotto's	12.31						
14			Safeway	78.33						
Totals		715.23		387.37		110		22.12		75
				Total Spending						
				1309.72						

Student-Athlete #: 7 Male May

	Living Expenses	Food Expenses	Travel Expenses	School Related	Other					
1	Rent	625	BJ's	44	Chevron	40	Michael's	12.6	Bevmo	NA
2	PG&E	52	Subway	6.01	Carwash	37.6			AMC	13
3	Netflix	9.23	Subway	9.24	Pete's Stop	32				
4	Adidas	62.78	Just Below	2.58						
5	Barbers Inc.	35	Just Below	7.9						
6	Shoe Palace	85.04	Subway	9.24						
7			Whole Foods	92.87						
8			Whole Foods	65.21						
9			Walmart	72.33						
10			Maggiano's	102.66						
11			Zanotto's	13.54						
12			Panda Express	8.21						
13			Just Below	3.67						
14			Pita Pit	14.77						
15			Sushi Infinity	\$38.12						
16			Chipotle	12.62						
17			Boston Market	9.23						
18			Chipotle	12.62						
Totals		869.05		524.82		109.6		12.6		13
				Total Spending						
				1529.07						

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Student-Athlete #: 14 Male April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other	
1	Rent	800	L&L	11.32				Concert	50
2	PG&E	40	Target	57.62				AMC	14.92
3	Walmart	22.11	Burger King	8.02					
4	Bass Pro Shop	66.02	L&L	13.5					
5	Cell Phone	125	Subway	6.25					
6			Just Below	3.49					
7			Cheesecake Factory	56.71					
8			Just Below	6.43					
9			La Victoria	8.64					
10			La Victoria	11.04					
11			Safeway	75.9					
12			L&L	8.68					
13			Starbucks	4.22					
14			Starbucks	6.49					
15			Starbucks	4.22					
Totals		1053.13		282.53		0		0	64.92
				Total Spending					
				1400.58					

Student-Athlete #: 17 Male April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other	
1	Rent	850	7-Eleven	5.08	Pete's Stop	9.34		Safeway	NA
2	Comcast	16	Tacomania	20.05	Pete's Stop	50		Copenhagen	NA
3	Nordstrom Rack	30.79	Tacomania	19.28				Copenhagen	NA
4			BJ's	30.21				Copenhagen	NA
5			Pizza Hut	19.76					
6			Jamba Juice	5.79					
7			7-Eleven	9.64					
8			McDonald	11					
9			La Victoria	8.9					
10			Safeway	32.45					
11			Pizza Hut	19.76					
12			Safeway	49.5					
13			7-Eleven	3.49					
14			Starbucks	3.49					
15			Jamba Juice	5.79					
16			Safeway	19.67					
Totals		896.79		263.86		59.34		0	0
				Total Spending					
				1219.99					

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Student-Athlete #: 17 Male May

Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	850	Tacomania	20.05	Pete's Stop	25	Just Below	3.74	Spartan Market	NA
2	Comcast	16	Cheesecake Factory	46.12	Chrevon	32.54	Just Below	1.09	Copenhagen	NA
3	Spartan Shops	21.19	7-Eleven	9.16			Just Below	1.09	Copenhagen	NA
4	Walmart	32.16	Safeway	54.16					Movie Theater	16
5			La Victoria	8.9					Great America	40
6			Safeway	23.76						
7			Pizza Hut	19.76						
8			Taco Bell	8.43						
9			7-Eleven	3.25						
10			7-Eleven	3.49						
11			Jamba Juice	5.79						
12			Walmart	21.34						
13			Taco Bell	13.79						
14			Opa	34						
Totals		919.35		272		57.54		5.92		56
					Total Spending					
					1310.81					

Student-Athlete #: 36 Male April

Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	1120	Pita Pit	12.09	Costco	28	Just Below	4	AMC	14
2	Comcast	25	Pita Pit	8.79	Car Wash	15			Mystery Spot	16
3	Costco	54.11	Costco	64.12	Uber	5.73				
4			Just Below	5.43	Uber	12.01				
5			Just Below	7.84	Costco	38				
6			Pita Pit	12.09						
7			Togo's	9.82						
8			Safeway	27.28						
9			Pita Pit	12.09						
10			Costco	48.92						
11			Togo's	9.16						
Totals		1199.11		217.63		98.74		4		30
					Total Spending					
					1549.48					

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Student-Athlete #: 36		Male		May						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	1120	Pita Pit	8.79	Uber	8.75	Michael's	21.5	Shoreline	45
2	Comcast	25	Pita Pit	12.09	Uber	13				
3	Supercuts	25	Panda Express	9.54	Costco	30				
4			Costco	23.26	Parking Ticket	45				
5			Costco	64.32						
6			Just Below	5.45						
7			Aqui	17.11						
8			Opa	22.21						
9			Safeway	45.78						
Totals		1170		208.55		96.75		21.5		45
					Total Spending					
					1541.8					

Student-Athlete #: 9		Male		April						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	845	La Vics	8.47	Chevron	32	Target	22.76	4th Stree Bowl	17
2	PG&E	35	Subway	6.15	Parking	27			AMC	14
3	Nordstroms	24.23	7-Eleven	3.28	Uber	12.38			Venmo	50
4	Barber's Inc.	32	7-Eleven	9.24	Carwash	25				
5	ATT	37	Panda Express	11.36	Chevron	15				
6			Fogo De Chao	68.54	Chevron	29				
7			Target	58.11	Chevron	20				
8			Panda Express	11.36						
9			Starbucks	6.45						
10			Just Below	8.15						
11			Just Below	3.27						
12			Target	43.09						
13			Just Below	11.75						
14			Safeway	4.54						
15			7-Eleven	9.24						
16			Just Below	10.16						
Totals		973.23		273.16		160.38		22.76		81
					Total Spending					
					1510.53					

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Student-Athlete #: 9		Male		May						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	845	Panda Express	11.36	Chrevon	40	Just Below	5	Liquor	NA
2	PG&E	35	7-Eleven	15.12	Parking	10				
3	ATT	37	7-Eleven	3.28	Flight	159				
4	Barber's Inc.	32	Target	80.1	Chrevon	26				
5			Starbucks	4.25						
6			Starbucks	5.17						
7			Just Below	7.13						
8			Starbucks	7.84						
9			Panda Express	13.98						
10			Target	34.32						
11			7-Eleven	11.13						
12			Target	44.91						
13			Starbucks	4.25						
14			Maggianos	46						
Totals		949		288.84		235		5		0
Total Spending										
1477.84										

Student-Athlete #: 50		Male		April						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	1080	Walmart	110.92	Shell	35			Liquor	NA
2	PG&E	45	Subway	6.7					Liquor	NA
3	Nike Factory Store	115.67	Togo's	12.66					Liquor	NA
4	Comcast	50	Boiling Crab	42.11						
5			Walmart	57.98						
6			Just Below	4.55						
7			Just Below	3.2						
8			Starbucks	9.41						
9			Subway	6.7						
10			Walmart	71.29						
Totals		1290.67		325.52		35		0		0
Total Spending										
1651.19										

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Student-Athlete #: 50		Male		May						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Rent	1080	Cheesecake Factory	52.08	Chevron	20			Liquor	NA
2	PG&E	52	Walmart	76.33	Pete's Stop	25			Liquor	NA
3	Comcast	50	Pita Pit	12.25					Liquor	NA
4			Applebees	21.87						
5			Walmart	53.89						
6			Just Below	2.39						
7			Just Below	8.91						
8			Chili's	23.44						
9			Walmart	91.05						
10			Just Below	2.99						
Totals		1182		345.2		45		0		0
					Total Spending					
					1572.2					

Incomplete: Not Used In Findings										
Student-Athlete #: 44		Female		April						
Living Expenses		Food Expenses		Travel Expenses		School Related		Other		
1	Vintage Cloths	25.01	Starbucks	4.45	Skateboard	112.45	Bookstore fee	18.03		
2	Tax Software	5.95	Hobags	4.81						
3	Phone	44.16	Boba Tea	8.61						
4			Campus Shack	9.66						
5			Jack In The Box	8.81						
6			Mexican Bakery	9.54						
7			Philz Coffee	3.5						
8			Hobags	5.87						
9			Boba Tea	4.5						
10			Seafood	21.48						
11			Philz Coffee	3.5						
12			Togo's	6.89						
13			Fruit	10						
14			McDonald's	7.84						
15			Panera	17						
16			Jack In The Box	8.8						
17			Safeway	10.41						
18			Boba Tea	8.97						
Totals		75.12		154.64		112.45		18.03		0
					Total Spending					
					360.24					