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## Jerome high school athletics

Elite professional athletes pay regularly and reach millions. The minimum annual salary of players from the four major sports leagues falls well within the six-figure range, and it is not uncommon for star players to receive multi-year contracts worth more than \$100 million. If you're a college athlete, though, you won't make a dime. For decades, there has been a debate about whether college athletes should be paid for their services. This has only intensified as the National Collegiate Athletic Association (NCAA) has seen revenues soar in recent years. Critics of the idea insist that college athletes take students first, with athletics merely an extracurricular. For them, introducing pay would be a logistical nightmare that would hurt college sports more than helping. Proponents of paying athletes claim that many of these students spend almost a traditional work week engaged in athletic activities. They also make mountains of revenue for universities. These lawyers claim that any logistical complication is a problem for the NCAA, not for players. Obviously, the conversation surrounding the issue is complex and has different advantages and disadvantages. Pro: College athletes put their bodies in line for every game they play. At the 2013 NCAA basketball tournament, Louisville player Kevin Ware suffered a horrific injury to his lower right foot while trying to block an opponent's shot. Six months later, Ware was cured and returned to practice. He was one of the lucky ones. There have been a number of cases where players have been paralyzed on football pitches or have suffered career-closing ligament injuries on the basketball court. While professional athletes who suffer from such injuries have had millions during their careers, it's a very different story for unpaid college athletes. Elite college athletes on the cusp of a possible professional career might face the prospect of never knowing the conclusion of their dreams - and never earning a dollar for their skills. These athletes risk their bodies and physical health for a chance to play a game they love. I'm sure this attack deserves compensation. Pro: Student-athletes generate serious income. In 2017, the NCAA reached a financial milestone when it reported revenue of \$1.1 billion. The lion's share of the money comes from a giant TV contract with CBS and Turner, the company that owns TNT and TBS. These two companies pay a total of \$800 million a year to broadcast March Madness, and players having the tournament possible don't see that money. Advocates of paying college athletes often point to this balance as one of the most important talking points. Monetization doesn't stop there, though. College athletes, especially those who excel in football or basketball, help schools generate ticket sales, appearances at alumni fundraising events, and even abstractly promoting the school's brand. Pro: College sports are demanding and expensive. According to a 2017 NCAA survey, Division I student athletes spend an average of 35.4 hours a week on athletic activities during the season. That way, I don't have much time to work at the university. According to the same NCAA survey, Class I athletes spent 2% of their time in one job each week. That's 3.4 hours and about \$25 for a minimum wage job. S enough to say that the cost of participating in college athletics is enormous. If a college athlete worked 35.4 hours on the federal minimum wage, they'd get \$1,000 more a month. It's not insignificant to a college student. Pro: Paying college athletes would help start creating a sense of financial awareness. Another advantage of paying college athletes is that it can help teach the basics of personal finance to athletes, many of whom have dealt with very public financial struggles after retirement. The ESPN documentary Broke gave an inside view of the financial troubles of many professional athletes, noting that about 60% of NBA players broke within five years of retirement. Many of these players blamed poor investments, trusting unethical financial advisers and lavish spending habits as the cause of money troubles. If schools start paying players, they can also help these students build the foundations of financial literacy. This would allow them to introduce these students to financial advisers who have their best interests at mind. Regardless of whether these college athletes went on to play professionally, they would at least have some financial literacy to pursue with them whatever career they choose. Pro: Paying college athletes provides incentives for the best talents to participate. Marquee college sports like football and basketball are undeniably star-studded. However, in recent years I have seen more and more athletes looking for alternative avenues on their way to the pros. This is especially true of men's basketball. Players like Emmanuel Mudiay, Brandon Jennings, Josh Huestis and Anfernee Simons have all made headlines for their decisions to skip a cursory year of college and instead either train exclusively in the NBA draft or play professionally abroad. None of these players will be in the NCAA's revenue with their stay decisions. However, as alternatives to Division I sports become increasingly attractive, especially for those who see pros as more inevitable than a long shot, the NCAA's hand could be forced. Con: Many student-athletes already receive scholarships and other benefits. Although not all student-athletes are on scholarship, many do. This is especially true for those who Plays athletic programs that compete in national championships. In addition to free tuition and room and board, these college athletes also often receive scholarships to help toward books and other basic necessities. This money doesn't have to be repaid. Most students don't get these benefits. They come out of school with a big student loan debt, like most of their classmates. Thus, compared, student-athletes have been easier financially than most students at school. Con #2: Paying college athletes would be a logistical quagmire with logistics managing any pay structure for college athletes inevitably complicated. Questions about details are plentiful and answers are rare. Are college athletes living in the most popular and profitable sports (football and basketball) only to be paid? If not, what money should be spent to pay for baseball players, football players and fencers? Is it the responsibility of the school or the NCAA? How much should students-athletes earn? How often do you get a check? Con #3: Few College Sports programs are profitable, according to economist Jeffrey Dorfman, only a few collegiate sports actually bring in money from schools. College football, as well as men's and women's basketball, are big money makers, but most other programs actually lose money. Many athletic departments across the country use some revenue from football and basketball programs to support other athletic programs on campus. If schools also had to pay for athletes, it's unclear whether the institutions beyond the best athletic programs in the country will actually pay the bill. How Do College Athletes Actually Work? While the logistics of paying college athletes are really complex, that doesn't mean there's no idea out there. One suggestion that has gained steam in recent years is that instead of getting paid by an institution, athletes should simply be able to take their own money off their fame and likeness. It's something the NCAA currently forbids. In fact, it deals out harsh penalties for both athletes and programs when an athlete is found to have received gifts or income related to his college athletic career. Student athletes can't make money signing autographs, they can't sell any merchandise or memorabilia, and they don't make money if the similarities are used in sports video games. This plan would remove all such restrictions. So if Zion Williamson wants to sell an autograph, he can. If Tua Tagovailoa wants to sell her 2018 national championship ring, she can. Advocates of this proposal feel it would allow the star athletes who make the most proceeds from universities and the NCAA cash. Furthermore, no one should have to pull teeth from institutions unwilling to sacrifice profits. While only provides a significant income for the most popular college athletes, this is at least the beginning. With Bottom Line While support for paying college athletes has increased in recent years, the NCAA has shown little willingness to move on the issue. In the meantime, college sports remains a billion-dollar industry, and athletes continue to fill the ranks, either on a trip to the pros or simply as a way to practice their passions. Tips for Managing Your Finances Whether you're a star athlete or just a fan, it's a good idea to have a solid financial plan in place. Here comes the day a financial advisor. Fortunately, finding the right financial advisor that meets your needs shouldn't be difficult. SmartAsset's free tool fits in 5 minutes with financial advisors in the area. When you're ready to pair it with local advisors who can help you achieve your financial goals, start now. One of the principles of personal finance is to make sure you're prepared for an uncertain future. A great way to do this is by storing an emergency fund into a high yield savings account. Having three to six months of costs set aside for emergencies can give you huge peace of mind. Photo Credit: flickr, ©iStock.com/DustyPixel, ©iStock.com/skodonnellPage 2 Can you meet your financial management to take care of all your investments on your own? Or do you need help from an experienced expert? This question comes up to millions of Americans each year. If any of these describes you, you can benefit from professional financial advice: 1. You will retire soon – Maximizing retirement income requires smart decisions around complex topics such as Social Security, 401(k) and IRA withdrawals.2. You manage your own investments - Individual investors should control their strategies with unbiased third parties. You may ignore opportunities in your portfolio.3. You have children—Whether you're collecting for college or planning their inheritance, there are several ways to take care of your children.4 Your legacy money – Have you noticed lottery winners often declare bankruptcy? It can be difficult to deal with sudden increases in wealth.5. You have a financial advisor – Depending on how you chose your advisor, it might be a better one for you. Family referrals are convenient, but don't always produce results.6. You're parting – Untangling finances from divorce can be messy. Impartial advice is key.7. You want to build wealth – If you're still decades into retirement, good decisions today can add thousands to your retirement accounts. See 3 financial advisory matches To find the right financial advisor that meets your needs should not be difficult. SmartAsset's free tool fits the best financial advisors in the area in 5 minutes. All consultants were and is legally obliged to act in your best interest. When you're ready to pair it with local advisors who can help you achieve your financial goals, start now. Nwo.

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