STUDENT-ATHLETE
NEWSLETTER

Compliance Corner

FEBRUARY 2015

Sports Wagering Basics

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Sports Wagering: "DON'T BET ON IT"

Student Athletes are Prohibited from:

- Betting on sports. If you put something at risk (money, meals, etc.) in exchange for the opportunity to get a reward (prize, etc.), and the bet involves an NCAA sponsored sport, there is a violation.
 - Examples: March Madness brackets, fantasy leagues, friendly wagers, parlay cards, online gaming, betting on the golf course, etc.
 - Includes ANY sport sponsored by the NCAA at any level— amateur, professional, or recreational.
 - Sports wagering is illegal in Indiana.
 - Bets that do not have any entry fee (*free* March Madness pools, *free* fantasy leagues, etc.) and bets that do not involve NCAA sponsored sports (horse racing, etc.) are highly *discouraged*, but permissible.
- Providing information to someone betting on sports. This includes injury reports and team morale. Keep it in the Jaguar family!

Student Athletes are Responsible for:

- Reporting offers of gifts, money or favors in exchange for supplying team information or for attempting to alter the outcome of any contest;
- Having a clear understanding of actions that constitute sports wagering;
 AND
- Reporting ANY suspected infractions

Penalties for Violations by Student Athletes:

- Activities designed to influence outcomes or win/loss margins shall result in permanent loss of intercollegiate eligibility.
- · Accepting or soliciting bets on their own institution (even in a different sport) shall result in permanent loss of intercollegiate eligibility.
- · Any other type of sport wagering through organized gambling shall result in a loss of intercollegiate eligibility for at least one calendar year. This includes friendly wagers at practice or while playing another NCAA sponsored sport.

Did You Know?

- 59% of male student-athletes and 49% of female student-athletes think people can make a lot of money consistently betting on sports?
 - Truth: Even professional gamblers only win about 57% of the time. The vast majority of people lose money gambling.
- Anyone associated with college sports— even Chancellor Bantz— is prohibited from sports wagering.

Pop Quiz

- 1. My friend bet me \$50 that another college team will not win their next game (the bet does not involve your team in any way). Should I take the bet?
 - A. Sure. It's ok since it doesn't have anything to do with my team.
 - B. Nope. Student Athletes aren't allowed to bet on any intercollegiate competition.
- 2. I've been offered \$5,000 to win my next game, but not by more than 20 points. Which of the following should I do?
 - A. I can accept the money since it is not a bet.
 - B. I must report the offer immediately to my coach or the compliance office.
 - C. Nothing. So long as I do not accept the offer, I have no obligations.
- 3. I am on the Men's Golf team and a friend asks me for information about the Women's Soccer team. I know he often bets on sports. I am able to tell him what he asks for because I am not on the team. True or False?
 - A. True
 - B. False
- 4. If my institution fails to inform me about the NCAA's policies on gambling and I accidently violate the policies I will still be penalized. True or False?
 - A. True
 - B. False
- 5. I am a Women's Tennis player and my friends invite me to join in on a March Madness bracket contest with a prize of a t-shirt. There is an entry fee associated with participating. Can I join?
 - A. No, this still constitutes sports wagering and is prohibited by the NCAA.
 - B. I can join. I'll let my dog Rex pick the winners.
- 6. I think that my teammates might have played poorly in the last game on purpose to win a bet. I'm not 100% sure though. What should I do?
 - A. Report it to the compliance office. Better safe than sorry.
 - B. I shouldn't report them. After all I could be wrong.
- 7. It's the day before the big game and a teammate's brother offers to buy me a brand new car if I can make sure that my teams wins and wins by a lot. I'm thinking about accepting the offer. After all what's the worst thing that could happen if I get caught?
 - A. Loss of eligibility for the remainder of the year.
 - B. Temporary suspension that will vary from case to case.
 - C. Permanent loss of all intercollegiate eligibility.
- 8. A student-athlete is considering participating in a survivor pool for an upcoming competition in a sport the student-athlete does not participate in. The entry fee is only \$1 and the prize is a month of free pizza from Papa John's. Can the student-athlete participate in the survivor pool?
- A. Yes, the prize isn't for money and the entry is low enough that it does not violate the NCAA's policies.
 - B. No, there is an entry fee and the NCAA doesn't allow betting even when it's not for money.

Non-Athletic Scholarships (and where to find one!)

In general, student-athletes may receive athletic scholarships up to a "full grant-in-aid," which includes tuition, fees, room, board, and books. Student-athletes who receive additional financial aid based only on academic merit may receive scholarship dollars up to "full cost of attendance," which is calculated using federal guidelines created to anticipate what it actually costs to go to school at a particular institution. Pell Grants, which are awarded to students by the federal government based on financial need, do not count towards scholarship limits.

WHERE CAN I FIND OUT ABOUT SCHOLARSHIPS?

The IUPUI Office of Scholarships website (http://www.iupui.edu/~scentral/continuing/general.html) is a great resource for continuing students to learn about scholarships they may be eligible for. Along the left side of the page, students can also find links to pages for international student scholarships and scholarships for students enrolled in specific majors.

HOW DO I KNOW IF I'M ELIGIBLE?

The eligibility requirements for each scholarship program are listed on the IUPUI Scholarships website. Usually, these are the only eligibility requirements you need to meet. To maximize your scholarship eligibility, maintain a GPA above a 3.0. Be sure to communicate with the compliance office if you are receiving awards that are not awarded by IUPUI. All scholarship packages will be created to maximize each student's awards within NCAA rules and federal guidelines.

FILE A FAFSA EVERY YEAR BY MARCH 10!

"I heard that student-athletes can now receive Cost of Attendance. Is that true?"

The "Power 5" athletic conferences (ACC, Big Ten, Big 12, Pac-12, and SEC) voted to allow student-athletes to receive full cost of attendance (COA). This rule change allows many "full scholarship" student-athletes at these schools to receive additional athletic scholarship dollars. Other Division conferences, including The Summit League, voted to allow their member institutions to provide up to COA, if they are able to do so. Summit League schools, including IUPUI, are in the process of determining how to implement this new rule.

DYK...

Did you know that student-athletes can have jobs? Be sure to fill out a student-athlete employment form, even for jobs on campus and internships for credit. If you want to start your own business, or work as a salesman for a multilevel marketing company (i.e., Cutco Knives, Pampered Chef, Mary Kay), please see the compliance office for more information. Also, it's very important that you do not allow your name or image to promote a product or service, even if you work at that company. Stop by the compliance office if you have any questions. All forms are available in the student-athlete lounge.

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ASK BEFORE YOU ACT!!!!

Quiz Answers

- 1. B. Student-athletes are not allowed to accept or solicit a bet on any intercollegiate competition for any item of tangible value.
- 2. B. A student-athlete must report any offer of money in exchange for attempting to alter the outcome of any contest to the coaching staff or the compliance office.
- 3. B. False. .Student-athletes are not allowed to provide information to any individual involved in organized gambling activities concerning intercollegiate competition.
- 4. A. True. It is the responsibility of the student-athlete to understand what actions constitute prohibited activity and that such activities will result in disciplinary action by the NCAA. This is in addition to any local, state, and/or federal prosecution of the involved individual(s). **Ask Before You Act!**
- 5. A. Student-athletes are prohibited from participating in any gambling activity involving intercollegiate athletics.
- 6. A. Student-athletes are responsible for reporting any infractions regarding NCAA rules pertaining to sports wagering. This includes reporting any suspected infractions.
- 7. C. Permanent loss of intercollegiate eligibility is the penalty under NCAA rules for any activity designed to influence the outcome (or the win/loss margins) of a game.
- 8. B. Student-athletes are not permitted to participate in any gambling activity with an entry fee or for an item of tangible value. Items of tangible values include cash, clothing, food, etc.