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## Muscatine community college athletics

Elite professional athletes regularly raise salaries to millions. The minimum annual salary for players in the big four sports leagues is clearly six figures, and it is not uncommon for star players to receive multi-year contracts worth more than \$100 million. If you're a college athlete, you won't do a penny. The debate about whether college athletes should be paid for their services has been around for decades. It only gets stronger as the National Collegiate Athletics Association (NCAA) has seen revenues rise in recent years. Critics of the idea argue that college athletes are first students, and athletics is only out of school. For them, the introduction of a salary would be a logistical nightmare that would damage university sport more than it would help it. Supporters of the paying athlete claim that many of these students spend an almost normal working week participating in sports activities. They also bring a lot of income to their universities. These advocates argue that any logistical complications are NCAA problems, not players'. It is clear that the debate surrounding the issue is complex and has different pluses and disadvantages. Pro: College athletes put their bodies on the line in every game they play. At the 2013 basketball tournament, Louisville player Kevin Ware suffered a horrific injury to his right leg while trying to block an opponent's shot. Six months later, Ware had healed and returned to practice. He was one of the lucky ones. There have been numerous instances where players have been paralyzed by hits or tackles on football pitches or suffered career-finishing ligament injuries on the basketball court. While professional athletes suffering such injuries may have already made millions during their careers, it is a very different story about unpaid college athletes. Top college athletes who are on the verge of a professional career may face the opportunity never to fulfill their professional dreams – not and never earn a dollar for their skills. These athletes put their bodies and physical health at risk by the opportunity to play the game they love. I'm sure this attack deserves compensation. Pro: Student-athletes generate high incomes. In 2017, the NCAA reached a financial milestone when reporting revenue of \$1.1 billion. The lion's share of the money comes from a huge TV deal with CBS and Turner, which owns TNT and TBS. The two companies pay a total of \$800 million a year to send March Madness, and players who make the tournament possible see none of that money. Advocates of paying university athletes often point to this imbalance as one of their key talking points. However, the revenue does not stop there. especially those who excel at football or basketball help their schools produce through ticket sales, performing at alumni fundraising events and, more abstractly, promoting the school's brand. Pro: Playing university sports is time-consuming and expensive. According to a 2017 NCAA study, Division I student athletes spend an average of 35.4 hours a week on sports activities during the season. It leaves little or no time for work on campus. According to the same NCAA poll, Division I athletes spent two percent of their time working every week. This equists to 3.4 hours and about \$25 for minimum wage work. Suffice it to say that the cost of participating in university sports is enormous. If an athlete spent those 35.4 hours on the federal minimum wage, they'd have \$1,000 a month. It's not insignificant to a student. Pro: Paying university athletes would help create a sense of financial awareness. Another advantage of paying university athletes is that it could help teach the basics of personal finances to athletes, many of whom have dealt well with public financial struggles since retirement. The ESPN documentary Broke gave an inside view of the financial woes of many professional athletes, noting that about 60 percent of NBA players are bankrupt within five years of retirement. Many of these actors blamed bad investments, relying on unethical financial advisers and lavish spending habits as a cause of their financial difficulties. If schools started paying players, they could also help these students build a foundation for financial literacy. This would allow them to introduce these students to financial advisors who had their own interests at heart. Regardless of whether these college athletes have continued to play professionally, they would at least have some form of financial literacy that they can take with them to the career they want. Pro: Paying university athletes encourage top talent to participate. Marquee college sports like football and basketball are undeniably stars. In recent years, however, more and more athletes have been looking for alternative paths on their way to professionals. This is especially true for men's basketball. Players like Emmanuel Mudiay, Brandon Jennings, Josh Huestis and Anfernee Simons have all made headlines for their decisions to skip an unfamical college year and instead either practice exclusively for the NBA Draft or play professionally overseas. None of these players alone pay NCAA revenue in their decisions to abstain. However, as options for Division I sports become increasingly attractive, especially for those players who see professionals more as inevitable than long-term, the NCAA's hand can be forced. Con: Many student-athletes are already receiving scholarships other benefits. Although not all student-athletes are on scholarships, many are. This applies in particular to those who: playing in sports programs that compete for national championships. In addition to free tuition and a room and board, these university athletes often also receive scholarships to help with books and other basic needs. You don't have to pay this money back. Most other students do not receive these benefits. They come home from school with student loan debt, like most of their classmates. As a result, student-athletes already have it financially easier than most students in their school. Con #2: Paying university athletes would be a logistical swampMesti that would regulate any kind of pay structure for university athletes is inevitably complicated. Questions about the details abound, and answers are scarce. Should only university athletes in the most popular and profitable sports (football and basketball) be paid? If not, what money should be spent on baseball players, football players and fencers? Is it the responsibility of the school or the NCAA? How much should students and athletes earn? How often do they get a check? Con #3: Few college sports programs are profitable According to economist Jeffrey Dorfman, only a few collegiat sports bring money to their schools. College football and men's and women's basketball are big moneymakers, but most other programs lose money. Many athletic departments across the country use some of the proceeds from football and basketball programs to support other campus athletics programs. If schools also had to pay their athletes, it is unclear whether institutions outside the country's top athletics programs could actually pay the bill. How would paying university athletes really work? Just because the logistics of university athletes are really complicated doesn't mean that ideas don't exist. One suggestion that has gained steam in recent years is that instead of being paid by the department, athletes should simply be allowed to earn their own money from their reputation and resemblance. The NCAA currently denies this. In fact, it gives severe penalties to both athletes and programs if an athlete is found to have received gifts or income related to their university sports careers. Student athletes can't make money signing autographs, they can't sell any merchandise or memorabilia, and they don't make money when their kind is used in sports video games. This plan would remove all these restrictions. If Zion Williamson wants to sell the autograph, he can. If Tua Tagovailoa wants to sell her 2018 national championship ring, she can. Proponents of this proposal believe it would allow universities and the NCAA to cash in on the highest-income star athletes. No one has to pull teeth either. who don't want to sacrifice profits. When would only provide significant income for the most popular university athletes, it is at least a start. Bottom Line As support for college athletes has grown in recent years, the NCAA has shown little willingness to pass on the issue. In the meantime, college sports remain a billion-dollar industry, and athletes continue to fill its ranks, either as a pathway for professionals or simply as a buck to pursue 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 funding plan. That's where the financial advisor stepped in. Fortunately, finding the right financial advisor that suits your needs doesn't have to be difficult. SmartAsset's free tool is suitable for you financial advisors in your area in 5 minutes. If you're ready to respond to local advisors to help you achieve your financial goals, start now. The core of personal finance is to make sure you are prepared for an uncertain future. A good way to do this is to store the emergency fund in a high-yield savings account. Spending 3-6 months in emergencies can give you tremendous peace of mind. Photo: flickr; ©iStock.com/DustyPixel; ©iStock.com/skodonnellPage 2 Do you know enough financial management to take care of all your investment on your own? Or do you need help from a seasoned expert? That's the question that comes to millions of Americans every year. If any of these describe you, you can benefit from professional financial advice.1. You'll be retiring soon – Maximizing retirement income requires smart decisions on complex topics like social security, 401(k) and IRA withdrawals.2. Manage your own investments – Individual investors should review their strategies from neutral third parties. You may miss out on the possibilities of your portfolio.3. You have kids – whether you're saving up for college or planning their inheritance, there are several ways to make sure your kids are taken care of.4. You inherit money – have you noticed that lottery winners often declare bankruptcy? Sudden increases in wealth can be difficult to manage.5. You have a financial advisor - Depending on how you chose your advisor, it may be better for you. Family sources are convenient, but they don't always produce results.6. Divorces – Sorting out your finances in a divorce can be messy. Impartial advice is key.7. You want to build wealth – if you're still retired for decades, good decisions can add thousands to your retirement accounts today. See 3 Financial Advisor matches It does not have to be difficult to find a financial advisor that suits your needs. SmartAsset's free tool will suit you with top financial advisors in your area in 5 minutes. Each advisor has been investigated and is legally obligated to act in your best interest. If you're ready to respond to local advisors to help you achieve your financial goals, start now. Nwo.

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