



NOVEMBER 2016

GTSA Holiday Party

Date: Tuesday, December 13th

Time: 6:15pm

Location: Christ the King
(The McLaphlin Room)

Cost: \$10 per person

Attire: Holiday Clothes
(No shorts, t-shirts....)

Sign-Up Online NOW!

****Please check the boxes for each member of your family that will be attending****
If you need help please email
todd@swimgtsa.com your number of members who will be attending this event.

We will have dinner, a slide show, and games for all.

We ask families to bring an unwrapped gift that we will donate to Metropolitan Ministries.

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Coming Soon!

Winter Break Schedule

December 19 - January 2

Happy Holidays



Please stop by and see The Hoffmeier's holiday light display!

2311 S. Lois Ave.

Christmas Eve the kids will be handing out candy canes.



Swim Fees

PLEASE log-in to your swim account weekly to check your balance.

- **Fees are due by the 15th of each month.**
- A **\$10.00 Late Fee** will be added to your account **if fees are not paid by the 16th of each month.**
- It is **IMPORTANT** to always log-in to your account weekly to check your current invoice for swim fees, meet fees, equipment/merchandise, etc.
- If you ever have a question about your invoices, please let us know.

CREDIT CARDS

You may now pay by credit cards....
as well as checks/cash.

1. Login into our team website - www.swimGTSA.com
2. Click on MY ACCOUNT - Look for SET UP AUTO PAY - click on it
3. Look for Current Payment Method (click on gray box or arrow) and select Automatically charge CREDIT CARD
4. Finally click Edit to the right of the gray box and enter your Credit Card info. (We will not be able to see your credit card info....All information is secure).

Service Fee:

***\$5.00 Monthly Fee will be added to your account each month when you occur swim fees (service charge).**

***Must give a 30 day notice to cancel credit card payments if you plan on not swimming any longer. No refunds - will receive a credit in your account.**

Refer a New Swimmer - Each family you refer you earn \$25 off your next session dues (friend must commit to session). The new swimmer will also get \$25 off their next session dues as well. (Session = 3 month fee)

Purchasing a City of Tampa Rec Card - All GTSA swimmers (at city pool) are required to purchase a City of Tampa Rec Card. Each card is \$15 and can be attained from the lifeguards. GTSA covers most of the fees associated with pool rentals, but each member must take care of purchasing a Rec Card.

Are you verified?

ADD SMS - Text Messaging for Cancelled Practices due to BAD WEATHER

In the event of bad weather we try our best to keep you up to date with the cancellation of swim practice. If you have not yet verified your email or added your cell phone to your swim account you will need to do this in order to get this notification.

To add your cell phone, log-in to your account, click "**My Account**", and then click on "**Add SMS.**" Once finished click on verify and it will text message you a code to enter into the box. You are all set then.

GTSA Team Magnet

If you have not received your **FREE** team magnet or need a new one, please feel free to ask Coach Ryan, Todd, or Tammy. We want you to drive around town and show your team spirit!

GTSA Equipment

Please make sure your child always has their swim equipment when they come and leave every swim practice. Each group has specific equipment needs. All swimmers should have their swim equipment every day at swim practice. Any time you need to purchase equipment please let us know. Pricing under Team Info. Tab online.

The coaches are not responsible for lost or left equipment!

PALMA CEIA POOL

Reminder: Palma Ceia pool before or after swim practice is not allowed to be used by non-members of the Country Club. You are strictly there for swim team purposes only. Please follow this rule!

NOVEMBER BIRTHDAYS!!!

Summer Lax	November 1
Jensen Whittlesey	November 2
Jude Whittlesey	November 2
Sam Stephens	November 4
Gabriel Kastner	November 6
Gavin Logan	November 11
Lea Raber	November 11
Genevieve Greatens	November 11
Reese McCambridge	November 12
Ava Mitchell	November 12
Caroline Korhn	November 13
Laney Cocchiola	November 15
Raffi Kalaydjian	November 15
Jackson Layton	November 15
Will Swanson	November 16
Ella Marlow	November 19
Jordan Hacker	November 20
Max Smith	November 21
Mackenzie Silcox	November 22
Zachery Hernandez	November 23
John Jansen	November 24
Will Boulware	November 24
Bianca Colon	November 24
Carlos Medina	November 25
Sunny Rowe	November 27
Zoey Haight	November 28
William Aneiros	November 29



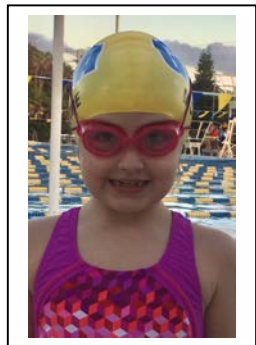
DECEMBER BIRTHDAYS!!!

Presley Berman	December 1
Ibett Aneiros	December 2
Emma Hart	December 4
Ella Reeves	December 4
Madison Kibby	December 5
Leo Pevnick	December 5
Amelia Bell	December 6
Johan Lidros	December 7
Wyatt Bedke	December 7
Elise Rowland	December 8
Ella Horvick	December 10
Torrie Bradley	December 11
Caroline Cate	December 12
Everet Ferreira	December 12
Kenneth Kane	December 12
Isabella Nutter	December 13
Addison Broadway	December 13
Mckenzie Mueller	December 15
Cara Lai	December 15
Avery Hawker	December 19
Hadley Habermeyer	December 20
Missouri O'Neal	December 20
Donnie Daigle	December 23
Aviva Teichman	December 24
Lila Biller	December 25
Garrett Wirthlin	December 25
Skyler Fletcher	December 26
Cameron Bray	December 27
John Consuegra	December 28
Pyeper Swims	December 28
Philip Kane	December 28
Colin Clark	December 31



Each month we choose 7 - 12 swimmer's that have shown great leadership, good work ethic, are respectful and courteous, and just an all around great child. Swimmers will receive a STAT Swimmer of the Month T-shirt and a STAT water bottle.

DOLPHIN GROUP



1. How long have you been swimming? **Since I was 2.**
2. What do you enjoy most at practice? **Butterfly**
3. What is your favorite movie? **Zootopia**
4. What is your favorite type of music? **Dance/Pop**
5. If you had 1,000,000 what would you spend it on? **A dog**
6. If you could replace all the water in the pool and fill it with something else, what would it be? **Sparkles**
7. What event do you like swimming at swim meets? **Butterfly**
8. If you could travel anywhere, where would you go? **Disney**

Emma McGuire - Bobby Hicks Pool



1. Who is your role model? **My mommy**
2. Famous person you would like to meet? **Melania Trump**
3. When I grow up I want to be? **Horseback riding instructor**
4. Favorite stroke? **Breaststroke**
5. Favorite swimmer? **My brother**
6. Favorite food? **Salad**
7. Favorite class in school? **Computers**
8. Favorite hobby? **Dance, horseback riding, swimming, books**

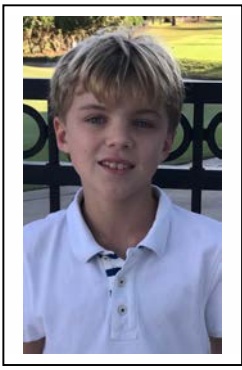
Melania Kolanko - Palma Ceia Pool

RIBBON GROUP



1. Who is your role model? **Katie Ledecky**
2. Famous person you would like to meet? **Shakira**
3. When I grow up I want to be? **An Olympic Gold medalist in swimming**
4. Favorite stroke? **Breaststroke**
5. Favorite swimmer? **Michael Phelps**
6. Favorite food? **Fettucine Alfredo**
7. Favorite class in school? **Reading**
8. Favorite hobby? **Gymnastics**

Nathalie Gilles - Bobby Hicks Pool



1. Who is your role model? **My dad**
2. Famous person you would like to meet? **Ezekiel Elliott, player for Dallas Cowboys**
3. When I grow up I want to be? **Sportscaster**
4. Favorite stroke? **Butterfly**
5. Favorite swimmer? **Michael Phelps**
6. Favorite food? **Tacos from Bar Taco**
7. Favorite class in school? **Reading**
8. Favorite hobby? **Swimming and football**

Will Boulware - Palma Ceia Pool

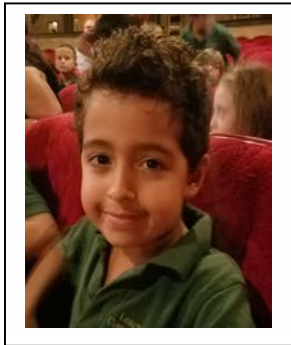
BRONZE GROUP



1. Who is your role model? **Michael Phelps**
2. Famous person you would like to meet? **Katie Ledecky**
3. When I grow up I want to be? **NASA Engineer**
4. Favorite stroke? **Butterfly**
5. Favorite swimmer? **Michael Phelps**
6. Favorite food? **Tacos**
7. Favorite class in school? **Science**
8. Favorite hobby? **Model Rocketry**

Anthony Smart

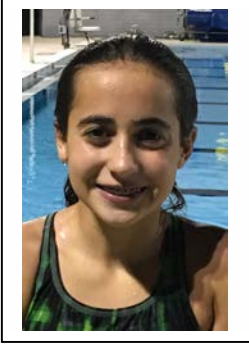
DEL RIO POOL



1. Who is your role model? **My mom because she is nice.**
2. Famous person you would like to meet? **Michael Phelps because he is my fave swimmer.**
3. When I grow up I want to be? **A veterinarian because I want to work with animals.**
4. Favorite stroke? **Breaststroke because it is so calm.**
5. Favorite swimmer? **Michael Phelps because he swims really good.**
6. Favorite food? **Yogurt, it is healthy and good**
7. Favorite class in school? **Math because it is easy and awesome.**
8. Favorite hobby? **Swimming because it is fun and I like exercising and also playing on my tablet because it gives me energy.**

Nicholas Ceballos

SILVER GROUP, GOLD GROUP, & SENIOR ELITE



Sara Boachek

1. Who is your role model? **My parents and grandparents**
2. Famous person you would like to meet? **Michael Phelps**
3. When I grow up I want to be? **Doctor and Swimmer**
4. Favorite stroke? **Breaststroke**
5. Favorite swimmer? **Katie Ledecky**
6. Favorite food? **Coffee Ice Cream**
7. Favorite class in school? **Civics and Math**
8. Favorite hobby? **Ice Hockey**



William Aneiros

1. Who is your role model?
2. Famous person you would like to meet?
3. When I grow up I want to be?
4. Favorite stroke?
5. Favorite swimmer?
6. Favorite food?
7. Favorite class in school?
8. Favorite hobby?

Answers Coming Soon...



Morgan Tankersley

1. Who would make up your perfect relay? (You and 3 other people)
2. What is your favorite restaurant?
3. What is the best book that you have read?
4. What was your favorite Olympic Sport (no swimming)?
5. If you could have one super power, what would it be?
6. Where is one place you would like to visit?
7. If you could have only one pet, what kind of animal would it be?
8. Favorite subject in school?

Answers Coming Soon...

COACH'S CORNER

The Myth of the Sports Scholarship

By Brad Wolverton



T.J. Kirkpatrick, Redux for The Chronicle
Since she was 7 years old, Allison Goldblatt has spent most mornings and afternoons carving through the water. Would her years of hard work be enough to pay for her college education?
Annandale, Va.

It can happen to any parent whose kids play competitive sports — that moment when you catch a glimpse of athletic greatness in your child and let yourself wonder: How far could her talent take her?

For Tina Ellerbee, the first time that happened was 10 years ago, when her daughter, Allison Goldblatt, participated in one of her first swim meets. She was just 7 years old and had only had a few lessons. But she beat every kid she raced at that meet and posted the second-fastest time of any girl under age 8 that day in Northern Virginia, a hotbed of swimming talent.

After that, says Ms. Ellerbee, a former college swimmer, she and her husband prioritized their daughter's swimming. They enrolled Allison in a year-round training program and slowly increased her practices, from three a week to more than five.

Before long they had organized their lives around the sport, waking up at 3:30 in the morning to get her to practice on time and traveling across the country to watch her compete. They stopped taking regular family vacations, instead spending thousands of dollars a year on her swimming.

The attention paid off. By age 11, Allison was beating her mom's best college times, and a few years later, she qualified for Junior Nationals. It was then that Ms. Ellerbee realized that her daughter could swim in college. And not just any college: Even though she was only in eighth grade, her times were already good enough to earn a spot on a top-20 team.

Last spring Allison, now a high-school senior, began exploring her college options. Many of the schools she was considering, including Ohio State University and the University of North Carolina at Chapel Hill, cost more than \$40,000 a year. For a middle-class family with three kids, including one already in college, they were going to need all the help they could get.

Despite her talent, Allison is not a lock to receive athletic aid. Nearly eight million kids played high-school sports last year, the highest number ever. But just 170,000 athletes — about 2

percent of those who compete in high school — receive a sports scholarship, according to the National Collegiate Athletic Association.

Many colleges award millions of dollars in athletic aid, touting individual scholarships worth hundreds of thousands of dollars. But the vast majority of athletes get nowhere near that much. For families expecting a return on their investment in their children's sports, they are in for a surprise.

This fall, as Allison began visiting colleges, she felt anxious about her prospects. Who was going to give her family what they were looking for? And how much money was out there?

If there is anyone who understands the realities of sports scholarships, it's Pete Morgan, Allison's coach. Mr. Morgan, who directs the Nation's Capital Swim Club, one of the country's top amateur training programs, has helped hundreds of swimmers earn athletic scholarships. In late May, after a practice at a suburban Washington pool, he held a meeting for Allison and five of her teammates who were hoping to swim in college. His goal was to help them understand the variety of college swimming programs and the long odds of landing a scholarship.

Coaches told Allison she could get a 'pretty good' athletic scholarship, or a 'very, very good' package. But whenever she pressed for details, she got nothing firm.

When most people think of a sports scholarship, Mr. Morgan told his swimmers, they think of football and basketball players, whose aid covers their full tuition, fees, room and board, and books. The assumption, he said, is that all athletes get full scholarships. But that's hardly the case.

NCAA institutions treat athletic aid as a kind of coupon off the cost of college, rewarding athletes with the most value — including football and basketball players, whose sports bring in the most money — with the best deals.

In all but six sports — football, men's and women's basketball, women's gymnastics, women's tennis, and women's volleyball — Division I colleges are more limited in how they hand out money. In more than a dozen other sports — including baseball, lacrosse, and soccer — the scholarships don't come close to covering the full cost of every athlete's education.

Those limits were put in place by the NCAA more than 40 years ago amid concerns about parity and overspending in big-time college sports. But as high-school sports participation rates have climbed, and women's sports, in particular, have taken off, the NCAA's aid restrictions have stayed largely the same. (The association has added a few sports, but many colleges don't sponsor them.)

Median spending on scholarships has increased each of the past four years for the 128 wealthiest athletic departments. Over all, athletic aid represents about 15 percent of spending for those colleges.

One top program, the University of Oklahoma, brought in about \$135 million last year in ticket sales, sponsorships, and NCAA and conference distributions. It spent \$24 million of that money on coaching salaries and \$23 million on facilities and administrative expenses. Its 430 scholarship athletes received about \$12 million in aid.

Division I college swim teams, Mr. Morgan told his swimmers, are allowed to give the equivalent of 14 scholarships for women and 9.9 for men. Most college teams have about 30 female and 30 male swimmers.

Coaches typically give the most money to the swimmers with the potential to score the most points for their teams. That means that a dozen or more swimmers, Mr. Morgan said, often aren't getting any money.

On any given team, Mr. Morgan told his group, the spectrum of aid can be vast.

"From books to full is probably how I'd put it," he said. And in Allison's sport, there are far more athletes on book scholarships, which can amount to a few hundred dollars, than full scholarships.

All of the colleges Allison was considering provide scholarship assistance up to the NCAA limit in the sports they sponsor. But a closer look at athletic-aid distribution at one of those institutions, North Carolina State University, shows how scarce the dollars are for many athletes.

More than 200 of NC State's 558 athletes last year had 20 percent or less of their costs covered by athletic aid. Outside of football, basketball, and the four other sports that can award full athletic scholarships, just 27 Wolfpack athletes were on a full ride.

Elsewhere, dozens of Division I programs hand out fewer than half of the scholarships they are allowed to give. The University of North Dakota gave the equivalent of 0.4 scholarships during the 2013-14 academic year in men's golf, while its men's tennis team got no athletic aid; those sports can give the equivalent of 4.5 scholarships per team. George Mason University gave 4.14 softball scholarships; the NCAA allows 12. And the University of Cincinnati distributed 2.26 scholarships among its men's track team in 2013. Division I men's track programs can give the equivalent of 12.6 scholarships. The average track squad size is about 40.

As athletic departments have squeezed scholarships, Mr. Morgan told his swimmers, many coaches have become less clear about the terms of their aid.

"A coach might say, We'll give you 50 percent," he said. "Fifty percent of what? In-state tuition?"

"Tell them, My parents need to know how much money it will cost them to send me to your school," he said. "Then get it in writing."

He also urged the group to be "real" about their expectations.

"You can dream all you want," he said. "But you are recruited off your current profile, not times you hope you can swim."

The message didn't get through to everyone. During the meeting, Mr. Morgan asked each swimmer to write down three colleges where they could see themselves next year.

One female swimmer who might be good enough to land a spot on a Division III squad, whose teams don't offer athletic scholarships, listed the University of Georgia. Its women's swim team has won three of the past four NCAA titles.



T.J. Kirkpatrick, Redux for The Chronicle
Pete Morgan, Allison's coach at the Nation's Capital Swim Club, advises his athletes on how to negotiate scholarship deals with college coaches: "Get it in writing."

Allison was trying to be realistic about her potential. She had just come off a shoulder injury, which had sidelined her for 10 months,

and she was concerned about making a full recovery. Just before the meeting with Mr. Morgan, she made a verbal commitment to attend Virginia Tech.

While the Hokies compete in a major Division I conference, Allison had been aiming higher. And Virginia Tech had offered her a scholarship that would cover only 30 percent of her costs.

Her decision was driven by fear. She worried that her shoulder would continue to hobble her once she got to college and that she might have to give up swimming. If that happened, and she lost her scholarship, she knew her parents could still afford to send her there.

But in early May, she swam a personal best in the 200-meter butterfly, missing the time she needed for the Olympic trials by two-tenths of a second. In a race that lasts the length of two football fields, she was short by a snap of the fingers. Convinced her shoulder was 100 percent, and encouraged that she had room to improve, she told Virginia Tech that she was having second thoughts.

Ned Skinner, the Hokies' head coach, asked if her decision was about money.

"I realize we had a bit of a lower starting point regarding scholarship," he emailed Allison in early June. "Is there a way we can structure a more aggressive opportunity to help you and your family?"

"Honestly," Allison wrote back, "that topic didn't have any impact on what I was feeling." But she told the coach she had not crossed Virginia Tech off her list.

Allison's dad, Alan Goldblatt, forwarded those emails to Rick Paine, a recruiting adviser the family had hired during her freshman year of high school.

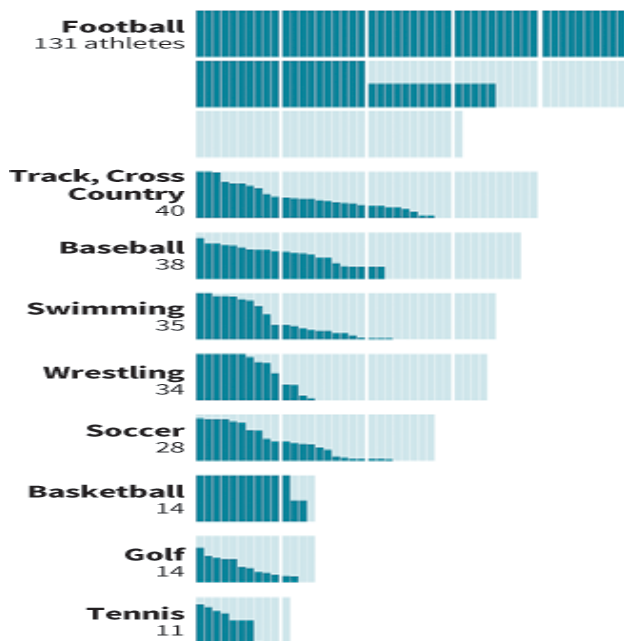
"Allison, you need to learn how to play the recruiting game," Mr. Paine wrote back. "I understand that your change of heart didn't have anything to do with scholarship, but don't let the coaches know that."

One Athletic Department: 558 Athletes, Far Fewer Scholarships

North Carolina State University offers 23 sports and, like many of its major-conference peers, provides as much athletic aid as the NCAA allows. But in some sports, a few scholarships are spread out among many players, with some getting just enough to cover books.

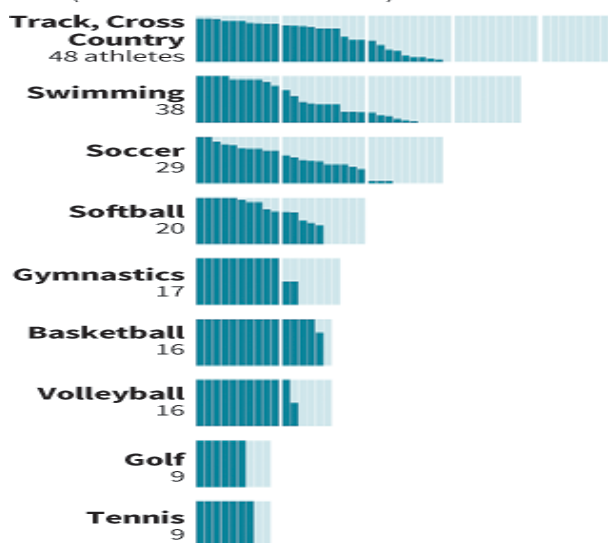
MEN

■ Portion of costs covered by athletic scholarship, 2015-2016 academic year (Total cost of attendance)



WOMEN

■ Portion of costs covered by athletic scholarship, 2015-2016 academic year (Total cost of attendance)



MIXED

■ Portion of costs covered by athletic scholarship, 2015-2016 academic year (Total cost of attendance)



Source: North Carolina State U.

"Coaches treat this like a business and their job is to get you for the least amount of money," he added. "One of your jobs is to get the best deal you can."

On a certain level, a sports scholarship is all about money. But the one thing that coaches will do anything to avoid talking about is money. The NCAA prohibits swim coaches from calling recruits or discussing the specifics of scholarships until July 1 of their senior year of high school. (Coaches and athletes are allowed to have conversations before then, as long as the recruit initiates the call.)

Allison, who had been talking to college coaches since eighth grade, was eager to hear who was interested and how much money they could offer.

Virginia Tech's coaches made their position clear, asking her to clarify if its university was among her top three choices. She didn't have a top three, she told an assistant coach. So the coaches rescinded their offer, saying they needed to free up their money for other recruits.

Many coaches opened conversations by asking about Allison's academic credentials. She has a 4.1 grade-point average and scored a 31 on the ACT. Those numbers would qualify her for an academic scholarship at most of the colleges she was considering. Several coaches, including Bill Dorenkott, head coach at Ohio State, told her how much academic money she could get. Even before any athletic consideration, she would qualify for \$12,000 in merit aid, covering about a third of her Ohio State education.

But when she asked about athletic aid, every coach danced around a number. An assistant coach at the University of Louisville told her that, in addition to an academic scholarship, she could probably land a "little bit" of athletic money. Ohio State's coach said she could get a "pretty good" athletic scholarship. And Texas Christian University said she would qualify for a "very, very good" package. Whenever Allison pressed for more details, she got nothing firm.

Rich DeSelm, the head coach at North Carolina, told her that he had faster swimmers, but he was intrigued by her rate of improvement. He said he wasn't sure how much money he could give her.

The truth is, if she could swim for UNC, her parents probably would find a way to make it work. Her grandmother used to live near Chapel Hill and Allison has visited the campus many times. One time, on a visit there a couple of years ago, Mr. DeSelm took her on a tour of the business school. He reminded her of Mr. Morgan, her current coach, who has high expectations for his team and a calm, reassuring temperament.

Soon after July 1, coaches at Louisville, whose team finished fourth in this year's ACC championships, began to call regularly, pressing her to commit to an official visit. After the start of their senior year, recruits are allowed to take five official visits, which are paid for by colleges.

Allison told Kameron Chastain, a Louisville assistant, that her parents wouldn't let her visit unless the university told her how much athletic aid she could get. He said he'd have to check with his head coach. He never got back with a number.

She didn't always need such assurances. An assistant coach at the University of California at Los Angeles was blunt: Allison didn't have ideal times. And she wouldn't qualify for an academic scholarship, as many UCLA students have even stronger academic credentials. If she got any money at all, the coach implied, it probably wouldn't be much. But if she wanted to pay her own way to visit, she was welcome to check them out.

Despite the sharp critique, Allison and her mom went out for an unofficial visit, hoping to see for themselves why more students apply to UCLA than any other college.

After introducing herself, Cyndi Gallagher, the head coach, turned to Allison, who had flown all the way from her Virginia home, and said, "You're the girl from New Jersey, right?"

Allison shook her head.

"I'm sorry," the coach said. "New York?"

Once Ms. Gallagher figured out who Allison was, she spent a couple of hours answering her and her mom's questions.

At one point, Allison's mother excused herself to use the restroom. As soon as they were alone, Ms. Gallagher asked Allison if she had talked scholarship with her parents.

"How important is money in your decision?" the coach asked.

Allison was surprised at the coach's directness and concerned that, at age 17, she wasn't prepared to negotiate with someone with nearly 30 years of experience as a head coach. (Allison's negotiating experience, she told her mom later, consisted of deciding which of her friends was buying the chips at Chipotle.)

But with her mom in the bathroom and the coach asking about money, she gave as honest an answer as possible.

Her parents wanted her to get a scholarship, she told Ms. Gallagher. But it was not a driving factor in her decision.

As Allison's mom approached the coach's office, she realized that her daughter and Ms. Gallagher were having the money talk. It bothered her that the coach would bring up money when she wasn't there. (Ms. Gallagher says she deliberately talks to recruits about money because some parents try to aggressively negotiate before an offer is even made.)

Allison's mom, however, didn't want to appear overbearing and hurt her daughter's chance at landing a scholarship. So she waited outside until Allison and the coach had finished.



T.J. Kirkpatrick, Redux for The Chronicle
Tina Ellerbee and Alan Goldblatt organized their lives around Allison's swimming, arising at 3:30 a.m. to get her to practice, and spending thousands of dollars a year on the sport.

Allison scheduled official visits to North

Carolina and Ohio State, whose head coach told her that he typically handed out offers on the Sunday morning of official visits. She was still interested in UCLA, but the only opening it had left for an official visit was on a weekend when Allison was already booked.

She had just started her senior year, and with three AP and honors classes and an intense swimming schedule, she wanted to make sure that any colleges she visited were serious options. UCLA costs more than \$60,000 for out-of-state students, which, without scholarship assistance, was out of reach for Allison's family.

Swimmers have a hard time taking one day off, much less three, which recruiting weekends often eat up. In a typical week, Allison has at least eight practices. Every Monday, Wednesday, and Friday morning, she swims for an hour and a half, starting at 4:30 a.m. On weekday afternoons, she swims up to two and a half hours more. She practices for three more hours on Sundays, unless she has a meet.

She maintains that pace about 50 weeks a year. Until her injury, she had not missed a single practice, outside of an occasional sickness, in four years. On average, Allison swims about 60,000 yards a week. That's the equivalent of about 34 miles of swimming.

Almost everything in Allison's family revolves around swimming. Her two siblings have also swum competitively. Her older brother, Zachary, now 21, stopped when he went to college; her younger brother, Leo, who's 14, practices nearly as much as her.

On the rare family vacation, they still find a pool where Allison can train, often starting at her usual time of 4:30 in the morning.

Her parents have made a significant financial investment in the sport. For many years, they have spent more than \$10,000 a year on Allison's swimming. Most of the money goes toward coaching and training costs and expenses for travel to meets (at least one of her parents accompanies her on every trip). That doesn't count the more than \$5,000 in unreimbursed medical expenses from her recent injury.

If her parents added up all the money they've invested in her training, they could have already paid for a couple of years at a prestigious university.

Nonetheless, Ms. Ellerbee says, the investment has already paid off. Swimming has taught her kids the value of hard work, setting goals, and dealing with adversity. Even if her children don't swim in college, it's a sport they can enjoy their whole lives.

It's hard to get too worked up over kids from country-club sports — and swimming is certainly one of them — failing to get their fair share of college scholarships.

But in sports like track and field and wrestling, which are dominated by financially needy athletes, the NCAA's scholarship limits take on different meaning.

Families in those sports have invested in the same elusive dream. But if their kids don't earn meaningful scholarships, it's a lot more likely they'll end up saddled with large student loans.

Mr. Dorenkott, Ohio State's swim coach, was not able to do as much for Allison as he had initially suggested. That \$12,000 academic scholarship? Turns out it wasn't a sure thing, he told Allison on her official visit, in early September. And when it came time to discuss athletic aid, he had no money to offer.

If she was serious about Ohio State, he told her, he needed her verbal commitment. Then they could talk money.

Allison had expected to leave Columbus with her first offer. What she left with was more uncertainty than ever about her scholarship search.

If Allison's parents added up all the money they've invested in her training, they could have already paid for a couple of years at a prestigious university.

She was glad for one thing. Just before Allison left for Ohio State, UCLA found another weekend she could visit. As she saw it, she still had two options.

She always knew North Carolina was a reach school, but she was encouraged that her times stacked up well against her fellow recruits. UNC, which had invited about 30 recruits over three weekends, had just 10 open spots. By the time Allison took her trip, in mid-September, two of those spots were already taken. And Mr. DeSelm was still mum about her chances.

Nonetheless, she was sold on the college and encouraged when her host, a senior swimmer, dropped her off at the Raleigh-Durham airport. "We hope you'll be a Tar Heel!" she said as Allison headed back to D.C.

The next day, Allison emailed Mr. DeSelm to express her strong desire to join his program. She couldn't commit because she didn't have an offer. But she did everything but tell him she could see herself in Carolina blue, pressing him for more specifics on a scholarship.

He said he had some things to work out before he could answer her.

"If you are under pressure to make a commitment to another school, we understand," he emailed. "I hope you understand that it may be next week or a while before we get some clarity on this with you."

With just one more official visit left, to UCLA, and a chance that it might not lead to an offer, Allison's mom urged her to email the head coach at Georgia Tech. She had recently visited there for a meet and liked the campus. Based on her times, she would be one of the Yellow Jackets' top recruits, and it would be nice to have a back-up. Her mom also wasn't sure if she was ready to go across the country for college.

But on her trip to UCLA, the first weekend in October, she felt more at ease than at any other school she had visited. She loved the Bruins' rich athletic heritage. And she connected with Ms. Gallagher, one of the few female head coaches of a major program, who entertained recruits one night in her house near Venice Beach.

Allison's flight departed early Sunday morning, when Ms. Gallagher usually discussed offers, so the coach promised to call her when she got home.

For the first time during her monthslong recruitment, a coach delivered on a financial promise. That night, Ms. Gallagher called to offer her an athletic scholarship to UCLA. And it was more than Allison had expected: 30 percent.

Following Mr. Morgan's advice, Allison asked Ms. Gallagher to tell her exactly how much money it would cost her parents to send her there. A few days later, Allison's father talked to the UCLA coach and negotiated another 5 percent. Thanks to swimming, UCLA wasn't going to cost her family \$62,000 a year; it would be just under \$40,000.

Before making her decision, Allison made one final pitch to UNC, asking Mr. DeSelm if he had any updates on her situation. He wrote back saying he was still in a holding pattern.

That's all she needed to make it official: She was going to college in California.

As it turned out, it wasn't UCLA's championship history or the sunny Southern California weather that sealed it (although the idea of year-round outdoor swimming didn't hurt). It was something Ms. Gallagher offered beyond money: a belief in her swimming potential that no other coach emphasized.

The money, however, was not insignificant. If Allison swims four years at UCLA, she will save her parents at least \$80,000. If there's a pot of gold for college athletes, this is what it looks like. And that's for an elite athlete whose parents spent tens of thousands of dollars to help make it happen.

One day this past summer, at an early-morning practice in Burke, Va., Mr. Morgan surveyed his swimmers. There was another crop coming up, and another set of eager families. Art Singletary stood near a clubhouse watching his 13-year-old son, Justin, wrap up a workout. Justin has been swimming competitively since he was 7, the same age that Allison got her start. Last year, at a national meet in Florida, he won the 50-meter and 100-meter butterfly.

His dad says he doesn't want to push his son too hard, so he's practicing only five days a week. Who knows where his talent will take him, or what opportunities await?

Maybe the best his family can hope for is that they know what they're getting into.

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