

An Exploratory Study of Student-Athlete Preparedness for Life After College

By

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Abstract

A significant amount of attention is placed on intercollegiate athletic departments and student-athletes nationwide; however, the preparedness of student-athletes for life after college is often sidelined. Previous research regarding student-athlete preparedness neglected to consider multiple dimensions at once, such as those that only focused on degree relevance to career aspirations. Therefore, the purpose of this study was to explore student-athlete preparedness for life after college through multiple categories including personal finance, education, career, health, and the value of sport participation. To compose an in-depth interpretation of the areas in which preparedness exists and is lacking, the researcher conducted semi-structured interviews. Results of these interviews revealed that participants are prepared to maintain their current health, pursue careers relevant to their degree and interests, and perform basic personal financial management skills after college. Furthermore, the responses of participants revealed a lack of preparation regarding long-term thinking, money and debt management, and employment experience. Additionally, the findings of this study exposed a number of influences on student-athlete preparedness both during and prior to college. This study is impactful in that it provides new insights on student-athlete preparedness for life after college and that it provides a foundation of knowledge for which future research can build on and be compared to.

Table of Contents

Chapter 1: Introduction	1
Chapter 2: Literature Review	7
Personal Finance	7
Educational Experiences	9
Career Preparation	11
Physical Health Preparation	12
Value of Sport Participation	14
Additional Considerations	14
Chapter 3: Methods	19
Procedures	19
Position of Researcher	20
Analysis	20
Chapter 4: Results	23
Skills Developed Through University Influences	23
Identifying current health-related habits	23
Managing and prioritizing time	25
Communication and collaboration	27
Budgeting	28
Career-related knowledge	29
Utilizing resources	30
Skills Developed Through Adolescent Influences	32
Diet knowledge and abilities	32
Foundation of fitness	32
Basic financial literacy	33
Skills Lacking	34
Money management	34
Long-term thinking	36
Employment experience	37
Chapter 5: Discussion	39
Skills Developed Through University Influences	39
Evidence of health related preparedness	39
Evidence of education and career related preparedness	40
Evidence of personal financial preparedness	42
Skills Developed Through Adolescent Influences	43
Evidence of health related preparedness	43
Evidence of personal financial preparedness	45
Skills Lacking	45
Aspects lacking in personal finance preparation	45
Aspects lacking in career preparation	46
Practical Implications	47
Limitations and Future Research	48
Conclusion	49
References	50
Appendices	56
Appendix A. Oral Consent Form	56

	v
Appendix B. Participant Information	57
Appendix C. Interview Protocol	58

Chapter 1: Introduction

Student-athletes are presented with many benefits and challenges compared to their non-athlete peers. There has been a substantial amount of research on the comparison of these two groups of individuals, in both academic and sociological perspectives. However, there is a large void when it comes to qualitative research that considers multiple categories of influential variables on the student-athletes' preparedness for life after college. Many of the studies that compare student-athletes to their non-athlete counterparts have found that there are disturbing trends toward greater differences of academic achievement, choice of majors, and involvement in other aspects of college life (Thelin, 2005). Furthermore, it has been said that athletic departments that place high demands on their student-athletes can "distort the experiences of student-athletes and threaten the educational missions of colleges" (Emerson, Brooks, & McKenzie, 2009, p. 66). Such findings and statements lead many to assume the time demands of athletic programs force student-athletes to sacrifice attention to academics, involvement in campus organizations, and career preparation activities (Aries, McCarthy, Salovey, & Banaji, 2004). However, more often than not, articles and studies focusing on the differences of athletes and non-athletes only consider individuals from Division I schools; many schools in this division have been found to have less than harmonious relationships between athletic programs and academic values (Aries et al., 2004). While this may be true, it is important to fixate less on the role of NCAA Division membership and more on the varying cultures and resources associated with universities and their athletic departments.

While some athletes may receive scholarship offers for their athletic participation, others are forced to juggle the time commitment of their sport and alternative ways to cover the cost of attendance. For this reason, it is imperative that more research be completed to understand the

benefits and downfalls of participating in college athletics from the perspective of student-athletes. It is common for student-athletes coming out of high school to become fixated on the athletic programs of each school they are most highly considering instead of taking into account the overall resources, atmosphere, and student body that the school encompasses (Writers, 2014). Numerous studies have shown that Division I is the choice nearly all students make when their main goal is to become a professional athlete. Division I is the “big leagues” of college athletics and is heavily funded and scholarship dense; needless to say, “Division I athletics cater to the athlete aspect of student-athlete” (NCAA).

On the other hand, according to the NCAA recruiting website, Division II member institutions provide opportunities for growth through academic achievement, high-level athletic competition, and community engagement. Some researchers suggest that the small communities on the campuses of Division II and III schools help foster family-like relationships with teammates and other students, helping student-athletes to achieve a more well-rounded college experience (Fischer, 2013). It has also been said that the way athletes are treated compared to non-athletes differs from one division to another (Kirby, 2013). While it is possible NCAA division membership plays a role in student-athlete preparedness, it is also important to recognize the diversity of experiences that may result from one school to the next within a single division. For these reasons, the focus of this study was to capture the perspective of student-athlete’s in regards to their level of preparedness for life after college and the corresponding influential factors. Furthermore, this study may assist current high school athletes by bringing to light the true positives and negatives of participating in intercollegiate athletics, thus allowing them to make a more educated decision about their future academic and athletic career.

The context of the present study is particularly important with regard to its potential outcomes and the aforementioned characteristics of previous works. As mentioned above, the atmosphere, culture, structure, and reputation of a university may all play a role in the student-athlete experience and extent of preparedness for life after college. The characteristics and reputation of the university represented in the present study is no exception. Participants in this particular study all attended a highly selective public university with a known reputation for its academic prestige. According to the Princeton Review (2017) the academic profile of students at this university includes 82% of students scoring higher than a 24 on the ACT, and 65% of admitted students having graduated high school with a cumulative GPA of 3.75 or higher. Furthermore, the university has been ranked No.1 Public University in the Midwest for 20 years by the US News & World Report, and one of the smartest schools in the nation according to Business Insider (Rankings). The high academic aspirations of the university's students are seen throughout their time attending along with after graduating as nearly 50% of graduates go on to graduate and professional schools (Rankings). Perhaps one of the most notable characteristics of the university is the fact that its student athletes are no exception to or outlier to the lofty academic standards and achievements. According to the university's website, more than half of all its student-athletes were named Academic All-Conference in addition to having 110 student-athletes to be named Academic All-American since the 1950's (Rankings). Despite the rigor of the university's curriculum, 20 of its student-athletes have maintained a perfect 4.0 GPA while completing their degrees (Rankings).

The admission requirements and expected academic excellence associated with the university were evident through the present study as nine of the eleven participants have plans to continue their education through graduate school, professional school, or obtaining a second

bachelors degree. Participants in this study represent a distinct group, which can be described as highly academic achieving student-athletes. The mindset and values of this type of student-athlete must be taken into consideration throughout the study including during the analysis and interpretation of interview responses. Moreover, the uncommon perspective of these highly academic achieving student-athletes will likely result in responses that may not align with previous works that included participants from less academically motivated or prestigious institutions.

To adequately explore the level of preparedness for life after college of participants in the study, five dimensions should be accounted for: career, physical, education, financial, and the value of sport participation. First, the career dimension encompasses elements such as internship completion, interview skills and practice, resume writing skills, and even employment experience. At some schools, student-athletes may be directed away from internships and employment during college by their advisors and coaches because of the large time commitment to their team and training (Writers, 2014). This can lead to missed opportunities that non-athlete students can take advantage of instead (Writers, 2014). Similarly, education, the second dimension, is often impacted by athletic involvement. The education dimension consists of the academic major pursued, courses completed, admissions, and eligibility of student-athletes; the influences of university faculty and athletic department staff members are also noted.

In addition to considering the education and career aspects of the student-athlete experience, it is necessary to consider the physical aspect of student-athlete preparedness. As the third dimension of the student-athlete experience, the physical dimension encompasses nutrition and fitness knowledge. It is not uncommon in our culture for athletes to struggle with their health and weight after participating in college sports. Interestingly, it is possible the division of

NCAA competition that they competed in contributes to the extent of these struggles or lack there of. Moreover, student-athletes who had access to individual strength and conditioning trainers and nutrition specialists may be more or less prepared to independently manage their physical health after sport. However, little research has been done to consider such possibilities, thus this study aims to uncover a potential link between such factors.

The fourth dimension to be considered is financial. Personal finance is crucial for multiple facets of life after college; such skills are necessary for managing debt from college and understanding benefit packages and options through positions down the road. There have been numerous reports of professional athletes struggling with money management and personal finance; these reports suggest a void in personal finance preparation for student-athletes during college (“University of Denver”, 2002). The fifth and final dimension to be considered is the perceived value of sport participation. Much research has suggested the potential for sport participation to aid in the cultivation of numerous character traits and leadership skills. The inclusion of interview questions regarding this topic will reveal whether or not student-athletes believe sport participation specifically has led them to develop any transferrable skills or characteristics.

By studying these five dimensions of the student-athlete experience, the role of the university and team in the development of skills that will transition to life after college will be illuminated. It is critical that the student-athlete voice is heard when evaluating the level of preparation for life after college as opposed to simply comparing the achievements and accolades of student-athletes to their non-athlete peers. As mentioned earlier, previous works often only considered one dimension and focused on the differences in the experience of athletes and their non-athlete peers. This study will not only help current high-school students to decide if

intercollegiate sport participation is the best use of their time as college student, but it will also help athletic departments and universities. The findings of this study will assist universities in deciding what resources should be made available to or taken away from student-athletes in attempt to better prepare them for the future. Therefore, the objective of this study is to explore the level of preparedness of student-athletes for life after college in the five dimensions discussed and to gain insight regarding the factors that influence the level of preparedness within each category.

Chapter 2: Literature Review

The lives of student-athletes are quite complex and previous research studies present countless examples of the difficulty student-athletes face to balance their identity as a student and as an athlete. Unfortunately, aspects of student-athletes lives that fall outside of sport are often neglected. As previously stated, there is a lot of research discussing the neglected aspects of student-athletes lives, but only in the context of comparison to non-athlete college students. One example of this is financial preparation.

Personal Finance

Many researchers focus on the scholarship amount student-athletes receive and contribute to the debate of if they are being compensated enough for all they do. However, while the payment of student-athletes has been an issue heavily debated and researched, the personal finance knowledge of student-athletes has been overlooked and under studied. When considering the level of preparedness of student-athletes for the real world, this topic becomes very pertinent. While most people would agree that “understanding the basics of job benefits, credit, debt, saving and investing is crucial for creating a game plan for financial security after graduation”, there is not much evidence to suggest student-athletes are developing necessary the personal finance skills while in college (“Wisconsin College Students”, 2007). Although money management skills are vital as students transition out of college, personal financial education is not always offered or available at the college level (“Wisconsin College Students”, 2007). This issue is magnified by the fact that seventy-five percent of participants reported they wished they had been given more information about financial planning (Teicher, 2005). These numbers become even more concerning when overlaid with the other findings of Teicher (2005) that disclosed, seventy-two percent of college-athletes expect to owe student loan debt when they

graduate. Once again, the findings of the research that has been done thus far does not break down results or data through multiple categories or explore the student-athlete perceived influences on preparedness. Thus, in conducting this study, the development of personal finance skills or lack thereof resulting from participation in collegiate athletics is explored. From an interview with one student-athlete, Teicher (2005) stated that a lot of college athletes do not think about financial things because they are more focused on what they need to do in the moment or day-to-day, rather than thinking about their financial situation long term such as after graduating. This notion was supported by other sources as well such as by one former student-athlete that explained that athletes are good at finding ways to make money when they need it, but that they usually are not thinking about saving or planning for the future (“University of Denver”, 2006).

As a result of such findings as the ones discussed above, the NCAA paired with The Hartford Financial Services Group to construct a twenty-five-page guidebook to teach the basics of personal finance (“Personal Finance 101”, 2006). The guidebook is called the Playbook for Life and covers topics including “planning for success, real world salaries, expenses, importance of credit, and types of saving and investment vehicles” (“Personal Finance 101”, 2006, p.1). In addition to the guidebook itself, Playbook for Life was made into a presentation by a group of former athletes who were successful financially outside of sport (“Personal Finance 101”, 2006). In hopes of making Playbook for Life’s teachings more accessible to current student-athletes, the NCAA made it available through the Internet so that it can be accessed from dorm rooms, campus libraries, and cafes (“Personal Finance 101”, 2006). While this resource may seem beneficial, there is no evidence to suggest how many student-athletes are aware of it or have found it to be helpful.

Educational Experiences

The concerns about the role of athletics in student-athletes' lives have been studied most heavily in regards to academics. Multiple scholars have reported that student-athletes “were strongly focused on their athletic objectives and had less regard for their grades or the academic opportunities available at the university” (Lally & Kerr, 2005, p. 280). Many student-athletes believe an undergraduate degree is more or less a commodity to remain eligible rather than a vehicle to prepare them for meaningful careers in the future (Navarro & Malvaso, 2016). Furthermore, the value of a degree in the eyes of many student-athletes seems to be decreasing (Navarro, 2015). At the Division I level, increased pressure for student-athletes to perform on the field may exacerbate student-athletes being placed in common majors to boost eligibility (Navarro, 2015). Clustering of student-athletes in certain eligibility and time-friendly majors has been discovered in numerous studies at Division I institutions (Navarro, 2015). During interviews conducted by Navarro (2015), participants noted that they obtained degrees that have little to no relevance to their desired and intended field of work. In later studies, it was discovered that student-athletes whose decision on their major was influenced mainly by athletic department staff members, and time constraints of their sport, are more likely to result in misalignment of their major choice and actual career aspirations (Navarro & Malvaso, 2016). While this may be true for Division I student-athletes who are often isolated from non-athletic department mentors and advisors, it may be less true for students who participate in smaller Division I, Division II or III athletics.

In addition to isolation from non-athletic faculty, student-athletes are often isolated from other students and are believed to have little interaction with non-athlete peers in or outside of class (Adler & Adler, 1987). In Navarro's (2015) earlier research, student-athletes “noted the

benefit of networking with students and professionals outside of athletics to clarify goodness of fit for majors being chosen” (p. 372). Thus, many scholars have reported that a stronger balance of academic and athlete roles was seen in students who sought out campus-wide assistance for academic and career support (Adler & Adler, 1987). Navarro’s (2015) research also found, students who did indeed seek out help campus wide, demonstrated a heightened understanding of the gravity of career preparation in addition to athletics.

Further evidence suggests that “peers in the academic environment may play an important role in encouraging student-athletes to explore the student role and invest more seriously in their studies and future career planning” (Lally & Kerr, 2005, p. 283). Similarly, athletes at the Division II and III levels may have an advantage as they are more likely to form closer and more meaningful relationships with professors and peers since class sizes are usually smaller and athletes generally comprise of a higher percentage of the student body (Emerson, Brooks, & McKenzie, 2009). There has been a substantial amount of research done on Division I and Division III academics but there seems to be a void when it comes to Division II. While much controversy has come out of the research of Division I academics, more consensus has been evident at the Division III level. For example, “95 percent of Division III institutions agree that student-athletes should be recruited with, and perform at, the same academic standards as the general body”(Emerson, Brooks, & McKenzie, 2009, p. 66). Furthermore, Division III institutions do not allow student-athletes to be treated any differently than the regular student-body, this goes for both the admissions requirements and academic expectations while enrolled (NCAA, 2012). Therefore, Emerson et al. (2009) suggested, “although one finds similar sentiments at colleges and universities at all levels, it is arguable within the NCAA Division III that claims for educational value of athletic participation are most clearly and forcefully

articulated” (p. 65). As little research has been done to demonstrate the effect of the resources that schools within and across each division offers, it is unclear which resources and environments lead student-athletes to be more prepared for life after college.

Career Preparation

As time goes on, the misalignment of major choice and career aspirations becomes more evident for students, and the struggle to balance the athlete role and student role is once again present. In many instances, students who focus primarily on their athletic role struggle to engage in major exploration processes that include long range career planning (Navarro & Malvaso, 2016). Similarly, in a study of Division I student-athletes, researchers concluded that committing strongly and exclusively to the athletic role discouraged student-athletes from considering and investigating non-sport career possibilities (Lally & Kerr, 2005). Even more disheartening are the scores of Division I student-athletes in the study conducted by Lally and Kerr (2005). In this study, student-athletes scored significantly lower than their non-athletes peers on career development tasks and career maturity; in this context career development refers to “the formation of mature, realistic, career plans grounded in assessing one’s goals, interests, and abilities” (Lally & Kerr, 2005, p. 275). According to Lally and Kerr (2005), it is possible that there would be less of a discrepancy in the scores of student-athletes and their non-athlete peers if they had the time to explore activities such as campus clubs and professional organizations. Unfortunately, little to no research has been done to examine if similar perils are present for student-athletes at other institutions, and what limiting and influential factors the student-athletes themselves identify. Ideally, the results of this study will expose the factors and career planning practices that impacted the level of preparedness of student-athletes that were interviewed.

Physical Health Practices

The development of healthy physical behaviors and practices are just as important as career preparation and major selection for life after sports. Currently, there is very limited research on the preparedness of college athletes to maintain their current levels of health after sport. Thus, this study attempts to begin bridging the gap in the areas of research that do exist. The majority of the research that has been done focuses on a specific sport and usually only includes participants that have been out of college for more than a few years. Many studies suggest a number of former collegiate athletes have deficiencies in their mental and physical health associated with their sports participation, but do not disclose background information regarding health related knowledge and skills of participants prior to leaving college sports (Kerr, Defreese, & Marshall, 2014). Furthermore, Kerr et al. (2014) “found that a large number of former collegiate athletes were currently overweight/obese despite having a normal BMI during their collegiate sports careers” (p. 7). This is most likely because many student-athletes transitioning from college sports decrease their physical activity but continue to consume as many calories as they did while they were participating in college sports; they may also struggle without the guidance of their former collegiate team staff (Kerr et al., 2014). Further research needs to be done to understand if the level health instruction and awareness during college athletic participation impacts the confidence and ability of student-athletes to maintain their health in the future.

In addition to the reports about weight and eating habits, Kerr et al. (2014) also indicated former collegiate athletes reported worse scores for “physical function, depression, fatigue, sleep, and pain interference, than did ‘non-athlete’ controls of similar ages” (p. 6). While the work of Kerr et al. (2014) did not state what division their participants previously played in,

Simon and Docherty (2013) explained specifically that former Division I athletes expressed considerably more chronic injuries and limitations in activities of daily living than their non-athlete counterparts. This evidence suggests being a former Division I athlete may be detrimental to ones HRQoL (Health Related Quality of Life), perhaps because Division I athletes may suffer more serious or long-lasting injuries than individuals who participated in less grueling practice demands or levels of competition (Simon & Docherty, 2013). It goes without saying that athletes of some sports are more at risk for such life altering injuries and habits than others. In example, Nitzke, Voichick, and Olson (1992) studied the effect of “previous weight cycling practices of former college wrestlers” (p. 257). Nitzke et al. (1992) found that individuals who engaged in frequent weight cycling in college may be at higher risk for obesity, high blood pressure, and coronary heart disease, than those of former athletes from other collegiate sports.

Although participation in some sports may do more harm than good when it comes to long-term health, it is possible that athletic departments that offer more nutrition and fitness resources prepare student-athletes to live healthier lifestyles than non-athletes in the future. In a slightly different perspective, Simon and Docherty (2013) suggest the higher the level of intensity of practices and training the more likely individuals are to maintain or desire intense physical activity after graduating. Once again, little research has been done to see if student-athletes at institutions with different amounts of resources experience similar changes in health and quality of life after sports. This study also exposes how prepared and motivated student-athletes feel that they are to cope with the transition to being in control of their food consumption and exercise behaviors, versus having the direction of coaches, nutrition specialists, and fellow teammates.

Value of Sport Participation

Similar to the four dimensions or categories discussed prior to this section, there has been very little scholarly work done to investigate the value of sport participation perceived by student-athletes. However, there has been quite a substantial amount of research pertaining to the transferrable skills that are considered more effectively taught through sport participation than any other method of training or experience. According to Kniffin (2014), students develop life skills and valuable lessons through athletics that can be later transferring to the workplace and community. Time management skills, ability to communicate effectively, and leadership skills, are all qualities that can be learned through participation in athletics (Maslen, 2015). In support of this idea, former University of California Los Angeles student-athlete and Olympic gold medalist Donna de Verona stated in an interview, “in sports, you deal with setbacks and acquire skills that are applicable to the workplace” (Rogers, 2013, p. 1). Other sources argue that the sense of camaraderie and desire to collaborate to achieve a common goal is not achieved by anything outside of sport (The Case, 2015). Furthermore, Kniffin (2014) reported that individuals who participated in high school athletics achieved higher salaries in life than those who were not previously involved in athletics. Moreover, It is likely a number of life skills mentioned will appear through the other dimensions being analyzed in this study, but it is unclear as to which skills the participants will believe developed solely from sport participation.

Additional Considerations

The value of sport participation is something that has been debated for many years and used by athletic departments and the NCAA to encourage the expansion and funding of athletic programs including those for student-athlete development and success at the collegiate level. It is imperative to consider that while it is likely that the data collected in the present study could

support the idea of sport as the best avenue for the development of transferrable skills, it is also possible that the role or value of sport participation could be perceived as less advantageous through the eyes of student-athletes. There is potential for the previous factors discussed, including time restraints, to be interpreted by student-athletes as factors that lead sport participation to be less valuable than scholarly reports and works suggest. For example, Verona, the previously mentioned University of California Los Angeles student-athlete also mentioned in an interview with the press that it was difficult to find a starting place in her non-athletic career since she had missed the opportunities to network that most non-athletes experience through their first entry level job (Rogers, 2013). Thus, as stated early in this document, one of the goals of the present study is to explore the perspective of student-athletes and gain insight regarding their self-proclaimed level of preparedness and factors that influenced or contributed to the current state preparation.

In a world where the media is unavoidable and often unforgiving, criticism is frequently directed toward the culture of college athletics and the culture of student-athletes. Many scholars suggest that college athletic programs breed a culture where academic performance suffers, student-athletes are underprepared for career and financial success, and they graduate and pursue further education at lower rates. While most of this criticism resides in large, typically Division I programs where athlete specific resources are abundant, there have not been many studies done to determine how student-athletes perceive the impact that resources in multiple aspects of their college experience such as physical, financial, career, and academic have on their preparedness for life after college and sport. Student-athletes at large institutions that have significant athletic budgets and focus often experience extensive student development and academic support programming compared to the general student population (Navarro & Malvaso, 2016). It is

possible that those who have had athlete-specific support staff members there to make difficult decisions for them throughout college will struggle to make major decisions on their own in the future (Navarro & Malvaso, 2016). For this reason amongst others previously discussed, “Scholars disagree as to whether student-athletes should be integrated into the student body at-large or be given separate developmental training...for life after college” (Navarro & Malvaso, 2016, p. 33). Some of these issues and debates may be irrelevant at smaller, academically focused institutions where student-athletes are treated the same as non-athletes and are less likely to be isolated for career and academic support services.

Through explicit statements from the NCAA itself, and research done by numerous scholars, it is obvious that the salient focus of Division I institutions is the athlete part of student-athlete; eligible athletes and winning records are valued above everything else for these institutions. However, Division III programs strive to maximize not only the athletic experience for student-athletes, but also the social and academic experiences (Kirby, 2013). Division III membership requires institutions to place a high priority on the overall student-athlete experience which is different than Divisions I and II because the focus is not on the highest level of play (Kirby, 2013). Student-athletes at Division III member schools can expect to be developed athletically, professionally, and socially but do not reap the benefits of special treatment or athletic scholarships (Kirby, 2013). The well-rounded college experience provided by these schools “allows student-athletes to leave their secondary educational institution prepared to lead in the community, succeed in the workplace, and practice a healthy lifestyle that all stems from their participation in Division III athletics” (Kirby, 2013, p. 13). While it is currently unclear as to where Division II schools exactly fall between the one-track focus of Division I schools and the well-rounded mission of Division III schools, this study will expose how the resources and

student-athlete experience at a Division II institution transfer to preparedness for life after college and sport in physical health, career, education, and financial contexts.

In addition to research that has been completed on the specific and unique situation of student-athletes in certain divisions, a few researchers have delved into the culture and reputations associated with student-athletes within the Ivy League and similar highly selective colleges. The generalizations and findings mentioned above regarding academic performance and struggles of Division I student-athletes are frequently generalized to all student-athletes. However, according to Arenson (2003) highly selective schools do not have the same kinds of problems with graduation rates and academic performance for student athletes as less selective schools. Similarly, in a longitudinal study at a highly selective liberal arts college in the Ivy League, Aries et al. (2004) stated student-athletes showed no significant academic underperformance compared to other students who entered college with similar demographic profiles and standardized test scores. Furthermore, high commitment student-athletes were as likely as non-athletes to report every year that they had grown as a person, pursued new activities, and gotten to know new people from diverse backgrounds (Aries et al., 2004). During a study of student-athletes at a highly selective Division III university in the Midwest, Lemke (2015) found that in addition to spending more hours per week on coursework than their non-athlete peers, student-athletes were found to be more interactive with peers and family and also learned important life skills through athletics. Lui Tang (2014) suggests slightly different reasons for the academic success and preparation associated with student-athletes at highly selective schools, explaining that the greatest influence is the culture and reputation of highly selective schools themselves. During a study on Harvard Students, one participant explained that studying, achieving outstanding grade point averages, and pursuing difficult majors is simply “what

Harvard Students do” (Lui Tang, 2014, p. 77). According to Lui Tang (2014) the reference to “what Harvard students do” has a critical role in “shaping how students think about the connection between their academic path and future career prospects”; moreover, this idea supports the theory and influence behind the presence of an in-group and a dominant culture of a university. In another interview, it was explained that the stereotype of Ivy League students is something that students at highly selective institutions strive to meet, including being highly successful, independent, and earning high salaries after graduating (Lui Tang, 2014). Thus, it seems that highly selective institutions embody a culture and reputation that motivates student-athletes to compete in the classroom as well on the field which leads them to obtain academic success and achievements similar to their peers while simultaneously developing lifelong skills.

Chapter 3: Methods

Procedures and Sample

Participants in this study consisted of 11 student-athletes from a mid-sized NCAA Division II member university in the Midwest. The 11 participants consisted of five females and six males all of which participated in golf, baseball, or swimming. All of the participants were in their final or second to last year of college and ranged in age from 19 to 23 at the time they were interviewed. For further participant information and pseudonyms please refer to Appendix B.

The sole researcher of this study was granted IRB approval to carry out semi-structured interviews with the participants. Participation in this study was entirely voluntary and did not benefit the participants in any way, thus complying with NCAA policies. The researcher utilized existing relationships and contact information to reach out to individuals via email that met the criterion including year in school and NCAA student-athlete status. From the group of student-athletes that responded to the initial email and volunteered to participate, the researcher chose participants based on schedule availability and concluded interviews once data saturation had been achieved. An interview protocol was used to guide the semi-structured approach. The utilization of a semi-structured approach allowed the interviewer to modify and add questions as needed to probe for more information and deeper responses during the interviews. Each interview was conducted in person, in a quiet and isolated room, and lasted between 10 and 30 minutes. The interviews with each participant included questions about background information, each of the four main dimensions of the study, and the value of sport participation. Questions used during the interviews were open-ended and intended to encourage participants to providing specific examples while sharing their perspective. To review the complete interview protocol used in this study, please refer to Appendix C.

Position of Researcher

The sole researcher in this study graduated from the university that all of the participants were attending at the time they were interviewed. This allowed the researcher to utilize existing relationships to recruit participants via email addresses that she already had possession of. In addition to the existence of prior social interaction with the participants, the researcher's knowledge of the resources, history, and structure of the university was taken advantage of while conducting interviews to connect with participants on a deeper level such as referring to specific course requirements and through the discussion of team culture and player-coach relationships. The nature of the relationship between the researcher and participants did result in detailed and in-depth answers for the majority of the questions asked. Furthermore, it appeared as if the existing knowledge of the researcher about the university encouraged participants to answer the prompts honestly since the researcher likely would have noticed statements that conflict with university resources and requirements.

Analysis

The data analysis process used in this study consisted of multiple steps. First, the author transcribed each of the interviews in its entirety, contacting participants for clarification on terminology when needed. Inductive and deductive reasoning are commonly used during data analysis. Inductive reasoning is typically associated with the generation and formation of new theory through emerging themes. On the contrary, deductive reasoning is used in qualitative research to test an existing theory; this approach usually begins with a hypothesis and focuses on causality (Gabriel, 2013). While both deductive and inductive reasoning were used in the data analysis process of this study; inductive approaches were emphasized since this was an exploratory study and there was not a specific theory that applied adequately to the combination

of variables investigated. The researcher kept an open mind during the data collection process and the early stages of analysis to allow themes, the building blocks of new theory, to occur naturally. Responses were first coded based three overarching themes recognized by the researcher during the interviewing process. Responses were then coded based on more specific themes that emerged within each of the three main classifications. The researcher generated pseudonyms to express the participants' thoughts that are referred to within the section below. The results of the open coding process are reported through a combination of verbatim and summarized statements. To deem the research reliable and valid, the author used five verification strategies from Morse, Barrett, Mayan, Olson, and Spiers (2002) which includes, (1) methodological coherence, (2) appropriate sample population, (3) collecting and analyzing concurrently, (4) thinking theoretically, and (5) theory development.

The purpose of methodological coherence is to ensure the alignment of the research question(s) and the components of the method (Morse et al., 2002). Throughout the interviews with participants the researcher sometimes modified the method by adding additional questions to probe for more in depth and detailed responses. Yet, these modifications did not impact the reliability of the study because according to Morse et al. (2002), changes to the methods that warrant and follow the overall methodological assumption permit research to be reliable.

Morse et al. (2002) explain an appropriate sample as one that is made up of participants who best represent the topic being researched. Furthermore, sampling adequacy is made evident through saturation of data and replication of responses (Morse et al., 2002). The intentional recruitment of participants who were NCAA student-athletes currently in their second to last or final year of college and from multiple sports, contributes to the appropriateness of the sample as defined by Morse et al (2002). The researcher of the study stopped conducting interviews when

data saturation became evident through recurring statements and responses amongst participants.

Next, Morse et al. (2002) describe collecting and analyzing data concurrently as a way to form interactions between what is known and what needs to be known. By collecting and analyzing data at the same time, the author was able to add questions when necessary to gain more insight from participants. Furthermore, adjustments made by the author were aimed at creating more congruence between the data being collected and the purpose of the study, thus increasing the validity.

In addition to the strategies discussed, thinking theoretically and theory development were used to verify the reliability and validity of the study. According to Morse et al., (2002), “thinking theoretically requires macro-micro perspectives, inching forward without making cognitive leaps, constantly checking and rechecking, and building a solid foundation” (p. 13). Thinking theoretically includes the researcher’s consideration of previous works while both interpreting the data and forming a foundation for theory through themes that emerged. Through the utilization of Morse et al.’s five verification strategies, the author is confident that the findings of this study are both reliable and valid.

Chapter 4: Results

The results of the coding process are exhibited below. Responses to the questions relating to each of the five categories discussed largely fell into one of three categories pertaining to preparedness: (1) skills developed through university influences, (2) skills developed through adolescent influences, and (3) skills still lacking. In addition to the three main categories, several subthemes and subcategories emerged.

Skills Developed Through University Influences

Within the university level, a number of influential factors were mentioned through the responses of participants. Resources available to students, campus organizations and clubs, sport related relationships and commitments, and major related relationships and requirements are all encompassed in the scope of university influences. These various influences at the university level are evident through the results as skills developed by participants. The following skills of participants that suggest preparedness were brought to light: identifying current health related habits, managing and prioritizing time, communication and collaboration, budgeting, career related knowledge, and utilizing resources.

Identifying current health related habits. The responses of many participants suggested concern about current eating and exercise habits. Although the current habits could be interpreted as evidence of a lack of preparation, the identification of such habits as negative or unacceptable by the participants is what should be focused on. In response to a question regarding challenges for the future to maintain current health and fitness, a number of participants mentioned the need and to change eating and exercise habits once they are no longer student-athletes. Jack was one of the other participants who responded in a similar fashion, he said:

I was actually joking with someone on my way to [class] because right now I think it's okay to go to Dairy Queen every day and get a giant blizzard and a bunch of food because I'm so used to burning everything off. But it's absolutely not okay to just do that.

This same participant mirrored his own response through his answer to a question inquiring about his level of confidence in maintaining his health by discussing his current concerns about his appearance and lack of physical activity during his sport's off-season. Response statements like these show that the participants acknowledge the negative impact their current habits would have on their bodies when they are no longer burning as many calories as they did/are as student-athletes, and that they know what actions and precautions they must take moving forward in regards to nutrition. Other participants expressed similar thoughts about needing to change eating habits, especially portion sizes, for life after college.

In addition to responses suggesting a need to change current eating habits, other responses focused on changing exercise related habits, specifically changing the type of exercise necessary for the future. Participants emphasized the need to pick up new forms of exercise other than the sport they have been practicing for years. Tyson, a baseball player, discussed the need to change his workout plan to shift away from just sport specific exercises when he said:

... I plan on focusing more on how my body looks rather than just functional lifts for a sport so I'll probably throw some more things for biceps and stuff into my workout to make me look better than just working out for the purpose of baseball.

Participants of other sports such as swimming expressed similar plans and changes in exercise habits, specifically in the types of exercises that will be performed in the future. Many of the participants mentioned similar plans and discussed that during their time in college they were only instructed on exercises and lifts that were sport specific, not routines that will help them

with maintenance long term or post college. A few respondents even explained that they wished the university had provided them with dietitians and professional strength and conditioning coaches so that they could gain insight and tips on healthy habits for life in general not just for their time as college athletes. Additionally, some participants mentioned the role of the dining options at the university, discussing their eventual realizations of frequent over-eating that resulted from the buffet style cafeterias.

Overall, it is obvious that the majority of the participants who have self declared unhealthy eating or health related habits right now are aware of the changes that they need to make to maintain their current level of health and fitness in the future. It is likely it will take some time for each participant to find a new diet and exercise plan to meet their needs and abilities but it appears that they have necessary knowledge and motivation to make the necessary lifestyle changes.

Managing and prioritizing time. Through the interviews with all of the participants combined, “time” was referred to through participant responses an astonishing number of times across multiple different questions. Within these numerous mentions of the term time, two main categories emerged, time management in regards to balancing multiple commitments, and time management in regards to cyclical or regimented scheduling. When asked how participating in a sport helped and hindered academic success during college, many of the participants’ responses mentioned that the extra time commitments and forced them to learn how to effectively manage their time. Developing time management skills was also mentioned frequently in response to a question about valuable lessons and skills learned through collegiate athletics. One participant said:

I think you have to learn time management. I mean there are people that don’t learn time

management and they're going to struggle through life in my opinion. But I think with baseball, I was kind of forced to, because if you don't you're doomed to fail with all the time you have to spend at the field and all that kind of stuff.

Time management as a skill in regards to balancing multiple commitments was obvious through the fact that nearly all of the participants stated that they are involved in one or more organizations on campus outside of campus. The responses of many participants suggested that they were able to find time to be involved in all of the activities and things that they wanted to do during their college experience since they learned how to manage their time and find a balance between fun, academics, and sport. Some of the participants mentioned engaging in social activities and events outside of their sport participation.

Furthermore, the responses of participants to multiple questions revealed the role of regimented and cyclical scheduling as a means of time management. When asked questions about experiences during college and plans for the future, participants expressed the mindlessness that is created through cyclical scheduling or a schedule that allows them to get everything done but that is the same nearly every day. For example, when asked how sport participation helped and or hindered academic success, Jenny explained:

I think that it helped me in that I was on such a regimented schedule. Like this year post season has been fine homework wise but I remember especially freshman year post season I had all this extra free time and I just lackadaisically went through the day and that made it seem way harder to sit down and just do my homework because I wanted to spend that time doing something fun. Whereas when I was just going to practice, going to class, going back to practice, going home, doing homework and then going to bed, It was always just the same thing every day. It was so mindless. That kind of helped me.

Other participants' responses to the same question mirrored that of Jenny's. Heidi said that the busy and regimented schedule helped her to always know what she needed to be doing, and Mary explained:

It [participating in a sport] made me more focused because I knew right after practice that I had to get to work. Whereas if I wasn't so busy I probably would have put it off or said oh I can do it later. It just kind of kept me in check and gave me a strict schedule to pay attention to.

Communication and collaboration. When responding to questions about skills they have developed through college course work and sport participation that will help them in their future careers, many student-athletes alluded to the development of people skills such as those that fall under communication and collaboration. Adam explained that his abilities and confidence in talking to strangers and talking in front of people have improved a lot during college. When asked about beneficial skills developed through sport participation, participants emphasized the role of group tasks, discussing how they have led them to work more efficiently and cooperatively with people they would not normally get along with or choose to work with. Heidi said:

I definitely think you've got to live with people and deal with people who you may not like and you have to be respectful of them. Being able to take constructive criticism and also if something bad happens don't get down on yourself but instead learn from the experience.

The majority of the participants emphasized skills such as leadership, motivating others, and being cognizant of others' perspectives. Respondents discussed the importance of these skills and detailed how they have helped them in numerous ways such as being able to modify their

methods of communication with one person to another. Multiple participants illustrated this idea by explaining how they are now able to motivate other individuals to work together toward a common goal. Furthermore, the ability to serve as a leader was often mentioned as something that participants now embody subconsciously, but were lacking prior to their involvement in college athletics. It is obvious that all nearly all of the participants feel that people skills including collaboration and effective communication are of utmost value in nearly any professional setting.

Budgeting. Budgeting as a skill developed through college became a salient theme throughout the interviews with each participant. More specifically, participants elaborated on multiple factors that led them to begin budgeting such as expenses associated with living off campus, and responsibilities associated with loans, tuition, and other university related expenses. All of the participants currently live off-campus and with other teammates or students, this appeared to influence their responses when asked what has prepared them the most in regards to personal finance skills, Ashley said:

So I think sophomore year is when I really learned personal finance or budgeting because I moved out [of the dorms] and had to pay rent and groceries and electric and water and learn how to budget and how to make my money last through the month, like ‘do I have enough money to go out or eat out or why did I go through my money so fast this month’, that kind of thing.

The responses of other participants echoed Ashley’s thoughts, mentioning the importance of budgeting for groceries, utility bills, and rent. Many of the respondents explained they lacked the need and ability to budget prior to living on their own or off campus. In addition to the role of residing off-campus, some of the participants responded detailing the impact of being personally

responsible for the expenses and costs of attending college, Sandy said:

I think just having me in charge of all of making sure that tuition is paid and like that's really all on me to make sure it's all paid and then any of the refunds of any scholarships, grants, and stuff and then I have to make sure month to month I'm still on budget so just the fact that it's all on me and I don't really have much help from parents has really just helped me to have to stay on budget and not just blow through money.

The responses that occurred in regards to budgeting made it clear that the more financial responsibility students have, the more likely they are to create and stick to a budget. While this section discussed the factors that drove participants to begin making and implementing budgets, later sections will discuss where they developed the knowledge to carry out such things.

Career related knowledge. In addition to the previous skills discussed, a category emerged from the data pertaining to career related knowledge. The majority of the participants' responses expressed the relevancy of their collegiate coursework and activities to their future career field. Almost all of the participants mentioned that they will be going on to continue their education after completing their bachelor's degree and seven of those eight explained that their current coursework parallels the content and subjects of their future areas of study. Dexter, a psychology major for example said, "I plan on getting my master's in counseling beginning next year." Other participants such as Sandy, Mark, and Mike, discussed that their future areas of study are a more specific context of their current major. Mike for example, is currently studying exercise science but plans to complete a master's degree in strength and conditioning. This information demonstrates the level of interest in the majors selected by participants at the undergraduate level. Furthermore, in addition participants' majors, many of the responses manifested the existence of hands on, career relevant experience completed by participants. For

example, eight of the participants disclosed that they have completed or will have completed at the time of graduation, an internship specific to their career field. Many participants expressed that shadowing hours and internships were the most impactful factor in their career preparation. Adam, an accounting major, for example responded to the question by saying his internship last summer with the FDIC prepared him for the future and solidified his interests in the accounting field. Sandy's response reinforced the impact of hands-on experience when she said, "here they do a super good job of like getting you in a school a lot so I feel super prepared to take on my last year of school and to go into more classrooms and be the sole teacher."

In addition to many participants suggesting the role of major choice and requirements in career preparation, it also became evident that resources specifically for career preparation were believed to be of high impact amongst participants. For example, when asked a question regarding career preparation activities the participant has engaged in, Adam said, "career week that the career center puts on and the expo, I went to those freshman, sophomore and junior year and talked to a whole lot of people. I got turned away most of the time but just getting to talk to them really was important." Similarly, Mike stated, "I used the career center a lot, it has been really helpful." Other participants also discussed professional skills they have improved on or developed through the use of the career center such as help with resume writing and writing personal statements for graduate school. The recurrence of similar statements regarding influential hands-on experience through internships and career center resources suggest that they are influential factors in the career-related preparation of the participants.

Utilizing resources. Aside from career-center specific resources, the role and importance of utilizing one's resources evolved into a salient theme throughout the coding process. While some participants mentioned the use of resources as something that has helped them to be more

prepared for the future, other responses referred to utilizing resources as advice for future student-athletes. For example, when asked what role others played in the participant's knowledge of physical conditioning and training, many participants' responses consisted of acquiring knowledge from upper classman and teammates. Overall, participants seemed to recall advice that had been given to them by teammates and faculty members as being the most helpful of all the resources available. When asked a question regarding impactful academic resources, Adam said:

My freshman-sophomore general advisor was really good at helping me plan out my classes. When I got assigned a school of business advisor she was really helpful in finding me internships and what I'd be best qualified for and I've taken advantage of the writing lab at times. Truman has a lot of databases that you have access to as a student too so that helped in writing academic papers.

Other respondents also responded to this same question in a similar fashion, referring to situations in which they sought help and advice from their departmental advisors and professors. Furthermore, there were few participants who appeared and or admitted to not utilizing resources provided through the university. However, these participants referenced the importance of utilizing resources when they were asked what advice they would give future and or incoming student-athletes. Tyson's response echoed the advice given by Dexter, he stated:

I would just tell them when teachers tell you that this exercise or this event will really prepare you for life in the future, don't just blow it off and be like, 'ohh I don't need to do that, I'm just going to go practice my sport'. You should probably take that chance, go to the career fair, visit your teachers' office hours, and stuff like that.

Skills Developed Through Adolescent Influences.

In addition to the skills developed through the college experience, there are several skills alluded to through participants' responses that suggest the role of pre-collegiate influences. For example, parents, siblings, adolescent environment, previous education, and previous sports teams all appeared as possible influences on skill development that may effect preparedness for life after college. Mainly, a preexisting knowledge of diet and food preparation, a foundation of fitness and exercise skills, and basic financial literacy all presented themselves during the coding process as skills that participants have developed outside of and prior to college.

Diet knowledge and abilities. When asked questions regarding confidence in eating healthy and how such skills were developed, multiple participants alluded to their childhood and home life. For example, Heidi said, "I feel pretty well prepared. I have always cooked with my mom and stuff so she did a really good job of teaching my sister and I how to take care of ourselves and eat well". Similarly, Tyson mentioned the role of a family member in his knowledge of a balanced diet when he explained his brother's interest in healthy eating and stated, "he's been really into health and figuring out what was good for the body so I kind of grew up in his foot steps and knowing what to eat and do". While not as specific to healthy eating, Adam's response too referred to the impact of family on health awareness and knowledge; he talked about the fact that as an adolescent his mom served as a role model as she always tried to stay healthy and made sure that her sons did the same.

Foundation of fitness. Moreover, numerous roles that family members had including serving as an influence in the development of a foundation of fitness and exercise skills to the participants prior to their time in college were uncovered. Mary and Sandy both referred to family member as the ones who contributed to their knowledge in these areas prior to college.

Mary explained that her dad taught her a lot about exercise and working out over the years so she knew about exercises other than just those for swimming before coming into college. Sandy's response referenced the influences and contributing factors of her pre-college fitness knowledge when she said:

Before college I had two brothers who had both been college athletes so they just kind of showed me the ropes. And then I was fine making my own workouts and I knew what helped and what didn't and that kind of stuff.

Other participants provided responses detailing the existence of at least a minimum knowledge or level of ability in fitness and exercise outside of their sport as well, but did not specifically disclose who helped them acquire or develop that knowledge outside of family members and high school weight-lifting class instructors. Overall, the coding process revealed that those who had already developed a base knowledge of fitness and exercise prior to college feel more comfortable maintaining their current level of fitness in the future when they are no longer student-athletes.

Basic financial literacy. As previously mentioned in the section about budgeting, the need for implementation of budgeting as a skill seemed to have resulted from university or college related factors. However, the knowledge of what budgeting is along with other basic financial literacy and responsibility categories such as check writing, evolved as a theme within the skills developed outside of the university. When asked a question regarding what or who prepared them the most in regards to personal finance skills nine of the participants mentioned family members and of those nine, eight stated that their mom and or dad were most influential or helpful. For example, Jack said:

Definitely my dad, he was the biggest influence. He owns his own business so he's about

conserving your money and not going and spending it all at one place. The biggest thing he ever taught me was don't have your savings in your wallet. I live by that.

Mike's response also indicated that his parents had a large impact in his knowledge and abilities when it comes to personal finance, he explained:

I'm very fortunate to have parents that are good with money, gave me opportunities to handle some money on my own. They always made me get a summer job, starting going into eighth grade. So a little bit of freedom from them but also them forcing me to be in situations of receiving money.

A few other participants also noted the role of their parents but did so in a slightly different way such as that of role modeling, two participants discussed the fact that they observed good personal finance practices from their parent running the ledgers and finances of family owned companies.

Skills Lacking

Despite the fact that the responses of the participants brought to light many common themes of skills developed, other common themes emerged pertaining to skills that are overwhelmingly lacking amongst the participants. More specifically, the coding process revealed a lack of: advanced money management skills, long-term thinking, and employment experience. These skills are necessary for independent living and long-term financial stability; each of these areas of void may be overshadowed by the sufficient amount of experience and abilities in the other facets of preparedness discussed in this study. The discussion section will further detail the possible reasons for the void in the development of skills and abilities discussed in this section.

Money management. Although basic personal finance skills such as budgeting, check writing, and paying bills on time were frequently mentioned and strongly evident in the

responses of participants, more complex personal finance skills are lacking. For example, when asked what their biggest fear is in regards to personal finance for the future, many participants' responses suggested a lack of knowledge in planning for unexpected expenses. Specifically, Sandy stated, "I think the fact that if something big happens that isn't expected I cant just call my dad and be like what do I do, I need help and need to borrow some money'." Mike expressed his beliefs that he does a relatively good job at budgeting and organizing his money but then also stated that he is nervous about "having to pay something and not having the funds to do so for unexpected costs."

Aside from planning for and dealing with unexpected expenses, a concern regarding debt management was also frequently expressed through participants' responses. Mark, for example, discussed concerns about not having enough money to pay or graduate school as he has already incurred debt to pay for his current education, and has because of that, has only been approved for \$25,000 in loans, which is less than the estimated cost of attendance. Another respondent explained concerns about debt by illustrating the fear of having to take out additional loans in the future to cover living expenses as he begins paying back his school loans.

In response to questions regarding personal finance skills and preparedness, other participants' responses focused on what they wished they had learned or resources they wish they had access too. Similar to many other participants, Mike's response included a proposed education opportunity for student-athletes, he said:

I think if [the university] put on a little personal finance thing like a Saturday or Sunday for a few hours. So whether it be a class that doesn't require prerequisites, that's open to all majors, or have it be a seminar I think that would be pretty beneficial.

Mike and Ashley were not the only two participants made suggestions for the addition of

personal finance resources or admitted to lacking knowledge and ability in this area. Other participants admitted to being “clueless” when it comes to the cost of certain living expenses such as insurance and or home maintenance, while others urged the addition of personal finance and money management courses at the collegiate level. The responses provided by the participants bring to light an area of potential void in preparedness for life after college but also display the interest of participants to learn more about personal finance and improve or further develop the skills that they are lacking.

Long-term thinking and planning for the future. Another important potential area of concern in regards to preparedness or lack there of, is the lack of evidence for long-term or big picture thinking by the participants. There were many responses found throughout the interview process that suggest participants are not or were not thinking about their plans or future after college and after sport. In some instances, participants admitted to only thinking short term or only thinking about their sport and suggested that future student-athletes do not do the same or that resources are added to help mitigate this issue. For example, in response to being a question regarding what resources would have helped better prepare her for the future, Ashley said:

Having someone that could help you with the transition after sport, like from being an athlete to not being an athlete. [My roommate] and I were talking the other day about how they give Olympic athletes a lot of counseling about transitioning back to just being a normal person again and I think I don't necessarily need it, but it's a sense of just getting lost. I didn't even know what to do in the off seasons.

In response to a question about what advice he would give incoming student-athletes, Tyson admitted to only thinking about baseball until senior year when he realized how important career preparation and his education were. Tyson, like other participants, explained that he would

advise incoming student-athletes to start thinking about and planning for what they want to do after college as early as freshman year. Responses of a few of the participants suggested they were unaware they were only thinking about the next year or two. For both those who recognized they had only been thinking about their short-term plans and those who appear to be naïve of this issue, it is arguably too late.

Employment experience. As previously noted in the career related knowledge section, many of the participants have engaged in impactful career preparation activities such as internships and job shadowing. However, a lack of previous experience going through the employment process and holding a position as an employee exposed itself as a necessary and lacking skill of participants in this study. More specifically, in this context, it appeared that the time commitments of the majority of the participants negatively impacted their preparedness for the future. At some point in their responses, many of the participants voiced concerns regarding resume writing and interviewing as they pertain to the application processes of future jobs and graduate school programs. For example, Heidi said:

I'm definitely really kind of nervous about resume writing. Because of swimming I don't have a lot of job experience, and I really think that kind of prohibits me. I'm more willing to take a job lower down because I just would like to work.

Other participants voiced similar thoughts through their responses when asked questions regarding which parts of the employment process they were most concerned with. The idea that sport, academic, and other time commitments prevented participants from seeking employment experience during college became a recurring theme. Some students explained that they believed a combination of shadowing and a strong grade point average could substitute for employment experience but realized through recent interviews this was not the case. Others such as Tyson

explained that they are concerned with the entire process since the first step is usually resume reviews. Tyson said:

This semester was a big wake up call so right now I feel like all of them are pretty intimidating. Right now I need to make a resume and it kind of scares me because I don't have a lot to put on it, and I know that's one of the most things.

When asked what prevented them from learning more about or practicing skills associated with the employment process, since they lacked actual experience with it, a lack of time once again presented itself as the overwhelming response. Mark, for example said, "Time, and I just didn't think that all really mattered too much. I always just thought my grades were the main thing." In another example, Jack stated, "just time".

Ultimately, the responses of participants in this study indicated the existence of multiple influences on their preparedness for life after college including factors at both the university and personal level. Numerous skills developed by participants were identified at both levels along with the exposure of a few skills that the participants are lacking. It is possible that the skills developed at the personal level contributed to the development of skills at the university level. The gathering, and identification of the discussed information suggests that it may be possible for families and universities to modify the resources and extent of assistance made available to their student-athletes in order to aid in their preparation for life after college.

Chapter 5: Discussion

The results of this study illustrate the impact of certain factors and circumstances both prior to and during the college experience for student-athletes. As noted in the results, three overarching themes emerged from the responses of participants. The university and college experience and the participants' adolescent environment and home situation influenced the development of skills that aid in their preparation for life after college. Furthermore, the role of these two categories was also exposed as common areas became apparent in the skills lacking of participants. While considering the findings of this study, it is necessary to discuss the importance and application possibilities of the results along with identifying how they relate to previous research.

Skills Developed Through University Influences

Through the numerous sub-themes identified in the results section, it is apparent that the resources, requirements, and college experience associated with the university and athletic department play a compelling role in the preparedness of student-athletes for life after college. In some areas, the status as a student-athlete had a discernable role while in others it is unclear as to if the participants' responses would have remained the same had they not participated in intercollegiate athletics. Overall, it became clear that sport participation was an avenue by which the participants had developed a number of transferrable skills. Through multiple questions, respondents discussed the real-world applications of skills such as time management and communication they have culminated through out their time participating in intercollegiate athletics.

Evidence of health related preparedness. The results of the present study revealed that student-athletes have formed a number of unhealthy habits as a result of knowing they will be

able to maintain their health and physique through the rigorous physical training for their sport. However, the responses of the participants revealed that they were aware of their unhealthy habits and detailed what factors or behaviors they specifically needed to modify to account for the decline in physical demand after college. It should also be noted that many participants had already begun exploring alternative types of exercise in attempt to ease the transition out of sport, demonstrating that they were not only aware that lifestyle modifications were necessary but also able to follow through with a plan of action for such changes. Although there is very little research on the physical health preparedness of student-athletes, the findings of this study go against what had been stated in other scholarly works. It was previously suggested that student-athletes continue consuming as many calories as they did during sport while decreasing their level of physical activity (Kerr et al., 2014). The results also conflict with the idea of past researchers that providing student-athletes with nutrition and fitness education instruction specifically by professional strength coaches and dietitians is necessary in regards to preparing them for life after sport (Kerr et al., 2014). Overall, the participants in this study provided evidence to suggest that they have the knowledge and skills to maintain their physical health after college and are confident in their abilities to do so.

Evidence of education and career related preparedness. As a previous area of conflict amongst many researchers, the findings associated with career and education related preparation are quite noteworthy. As mentioned in the results, the vast majority of the participants in this study were not only planning to continue their education in a program relevant to their current degree, but they also engaged in several types of hands on-career preparation activities. Most of the participants expressed significant value in the completion of an internship within their major; more specifically, they discussed impact of internships and other career preparation tasks such as

career fair attendance and resume critique sessions on their confidence moving forward in their industry of choice.

These findings suggest that despite the time commitments of their sport participation, student-athletes had chosen majors that highly aligned with their future career plans and that they highly valued both education and the corresponding requirements for practicum hours and internship hours. As expected based on the academic prestige and previously discussed reputation of the university, this information contradicts that of existing literature. Past researchers have reported that student-athletes view undergraduate degrees as only an avenue for eligibility and that they are more likely to choose a major based on the time constraints of their sport rather than their career aspirations (Navarro & Malvaso, 2016). Furthermore, the findings of this study refute those of Lally and Kerr (2005), which suggest student-athletes rarely engage in career development activities.

It is possible that the academic prestige and focus of the university in the present study played a role in the type of student-athlete recruited, and in turn influences the value they place on these areas and the responses to career and education related prompts. An example of a similar environment can be seen with the Ivy League. The eight schools that make up the Ivy League are known for their academic prestige and for recruiting students and student-athletes that mesh well with their values (Pennington, 2011). Furthermore, the smaller athletic budget associated with the university in this study led many student-athletes to be on mainly academic scholarship instead of the full or partial sport-specific scholarships that are typical at larger athletically driven institutions. Once again, this idea is somewhat comparable to Ivy League schools, as schools in this league offer no athletic related scholarships at all (Pennington, 2011). Thus, when the emphasis is placed on rewarding academic excellence, sports seem to play a

more balanced role in the student-athlete experience. Nonetheless, it is evident that similar to the findings of Lui Tang (2014) regarding the impact of stereotypes and the culture associated with highly selective institutions, the participants of this study highly value their education and had a strong desire to gain relevant career preparation while balancing their commitment to sports.

Evidence of personal financial preparedness. The personal responsibilities including paying tuition bills, organizing scholarships, and managing refund checks appeared to force participants to budget their funds. Furthermore, although not directly related to the university, the off-campus living status of the participants played an important role in the development and maturation of their budgeting skills. Participants provided detailed insight regarding the evolution of their budgeting abilities through their time in college; specifically, the advancement of their skills as they gained more deadline based responsibilities such as utility and rent bills. It also became clear through the participants' responses that the fewer financial obligations they were in charge of or responsible for, the less confident they were in their abilities and less prepared they felt for their future.

There is very little existing research in this specific area to compare the findings of the present study to. However, one existing source explained that student-athletes don't think about their finances because they are more focused on their sport and keeping their academics up to par ("University of Denver", 2006). Unlike the participants in this study, it is possible that the student-athletes being referred to in the source above were living in designated student-athlete housing and had three meals a day prepared and paid for as a part of their athletic scholarship. Furthermore, these benefits may have led to a lack in personal financial responsibilities or need to learn how to create and follow a budget. Moreover, it is likely that the financial situation and benefits for student-athletes in this study differs from those at larger universities with greater

athletic budgets and led to differences in results of the previous literature and the current study. Once again, the context of the university and uniqueness of the group of student-athletes in this study likely contributed to the differences in their responses and those of participants in previous studies. Despite the fact that they are athletes, participants in this study are students who attend a liberal arts university that has been recognized for its curriculum and for preparing students to be independent learners and decision makers. Moving forward, student-athletes should continue to seek opportunities to practice their personal finance skills, and universities and the NCAA should weigh the pros and cons of athletic scholarships and other athlete specific monetary award.

Skills Developed Through Adolescent Influences

The responses of participants in the study illustrated the idea that some extent of their preparation for life after sport and college was formed prior to even attending the university. More specifically, adolescent influences such as parents, coaches, and siblings, seemed to mainly impact preparedness for life after college in the areas of physical health and personal finance. Based on the responses of the participants, it seems as if the base knowledge attained in these two areas allowed for greater advancement in the skills associated with health and personal finance later on, during college. Once again, the role of sport was not always clear through each of the sub-themes that emerged and there is little to no prior research in the areas being discussed.

Evidence of health related preparedness. Many of the participants reported having learned much of what they know about exercise outside of their sport from their fathers or siblings. This was an interesting theme as mothers were not mentioned as a main influence of fitness and exercise knowledge and fathers were not mentioned in response to questions discussed below regarding influential individuals in diet and nutrition knowledge. Thus,

responses of the participants seem to suggest that their childhood included traditional family structures and that their parents paralleled traditional gender roles. In the statements that mentioned the development of fitness knowledge from prior coaches and teammates, it was typically limited to sport specific exercises. Thus, it is necessary to recognize the long-term role of, and need for, more non-sport specific training during adolescents. Those who expressed knowledge of exercise techniques and options outside of their sport appeared to be more confident in maintaining their health after college, as many of the participants mentioned no longer wanting to engage in their sport of expertise as their main form of exercise in the future.

Additionally, parents, siblings, and coaches played a large role in the formation of nutrition and diet related skills of the participants; many of them mentioned that their mother instilled in them from a young age the importance of eating healthy, cooking, and maintaining a balanced diet. For student-athletes who live off campus and or will soon no longer have dining halls to supply all of their meals, these skills will prove to be very important. Since research does not exist to compare these findings to their application potential must be focused on. This knowledge may serve as the basis for future theory development relating to the roles of home life in the development of healthy eating and exercise behaviors. Research by Birch, Savage, and Ventura (2009), details the role of parents as an influence on adolescents' eating behaviors and their position as a role model and regulator early on. Furthermore, Birch et al. (2009) describes parental feeding practices as a model for what dietary choices are acceptable and appropriate in regards to nutritional content and portion sizes. Other research such as that conducted by Devine at Cornell University supports the idea of parents as an influential factor in the development of health awareness and knowledge. More specifically, Devine's research delves into the role of changing family structures on parent and child eating habits. In one study, households with two

working parents were more likely to consume a greater amount of store bought convenience meals and fast food (Devine). Therefore, as family structures and parent roles shift, these considerations may become even more pressing to future adolescent and student-athletes.

Evidence of personal financial preparedness. Echoing the points made in the prior paragraph, the impact of parents and adolescent experiences on student-athlete preparedness became very clear through the participant responses in regards to the most basic financial skills. Most of the participants referred to the fact that they learned everything they know about check writing, and budgeting from either their parents or a personal finance class that they completed during high school. These findings demonstrate the importance of parents as teachers and role models when it comes to personal finance. Thus, student-athletes coming from households with poor financial stability or planning may develop a skewed or less positive approach to even basics of personal finance. Furthermore, although only the most basic personal finance skills like check writing seem to be remembered from personal finance courses, it is obvious that student-athletes still value the knowledge obtained from such resources.

Skills Lacking

Despite the extensive amount of skills and responses discussed that suggest the participants in this study are indeed prepared for life after college, the results also brought to light a few key areas in which participants are still lacking ability. The ideas of time management and prioritization once again present themselves in the following sections.

Aspects lacking in personal financial preparation. Although it has been previously explained that the participants are adequately prepared for the basics of personal finance, a void in knowledge became evident when it came to more complex money management skills. Most of the participants who admitted to having acquired debt during college expressed fears of not

knowing how to manage debt moving forward. Furthermore, it was brought to light that many of the participants are not confident when it comes to the ideas of credit and planning for unexpected expenses such as medical emergencies or car repairs. These findings parallel those of a substantial amount of existing research. For example, the results echo the findings of Teicher's (2005) study that explained that of the NCAA student-athletes studied, seventy-five percent reported that they wished they had been given more information and advice on financial planning and debt management. The NCAA was made aware of such concerns years ago which led to the release of the "Playbook for Life" a personal finance guidebook for student-athletes which was made available online for viewing ("Personal Finance 101", 2006). Yet although they are NCAA athletes, none of the participants in the present study mentioned the guidebook or even alluded to the idea that they are aware it exists. Furthermore, it is possible that the cyclical and regimented scheduling that most student-athletes fall into and prefer may promote mindlessness in regard to long-term thinking. Therefore, the cyclical schedules that student-athletes believe are allowing them to complete all that they need to be doing may actually be what is causing them to be less concerned with or experienced in long-term financial planning.

Aspects lacking in career preparation. As noted above, the results of the present study illustrated that the participants highly valued their education and career preparation activities and resources that were available to them. Student-athletes found time to complete required internships instead of choosing majors that had lower expectations, and many had been to the career center at least once to seek advice and utilize the resume critique sessions. Yet the findings of this study also reveal that only a couple of the participants had ever been employed or had actual job experience in an industry or company relevant to their future career field. While this may not seem concerning since they had other forms of career development and preparation,

it was the leading reason as to why they felt unprepared to navigate the hiring process in the future. It is unclear as to whether or not the participants would have pursued relevant part time employment during college had they not had to complete internship and clinical hours.

Nonetheless it is apparent that the lack of interviewing, working experience is a critical area in which the participants are lacking preparation.

Practical Implications

As the goal of this study was to serve as an exploration of student-athlete preparedness for life after college in a number of categories, there is no single theory or conclusion from past research that it can be compared to. While the findings from this study do confirm some pre-existing research in specific categories, this study brings to light a number of influential factors in the development of preparedness in all of the categories discussed while taking into consideration the distinct characteristics of the highly academically achieving student-athletes that were studied. The exploratory nature of the study and discovery of findings that had not yet been researched, contribute to the body of knowledge regarding the student-athlete experience at large. From a more specific context, these results ideally provide beneficial information for parents, student-athletes, and university faculty/staff members.

Information gained from this study provides guidance for universities and athletic departments regarding the benefits of the resources that they currently offer in addition to which resources they should consider adding such as financial planning workshops. Coaches, advisors, and faculty members should continue to encourage student-athletes to utilize their resources and to think about their long term career and education aspirations beginning in their earliest years of college. Additionally, student-athletes should be encouraged to take on more responsibilities associated with independent living such as those shown to be developed through residing off-

campus. Furthermore, parents should consider the results of this study and take a hands on approach when it comes to aiding in their student-athletes personal finance skills and recognize that their children rely on them to model healthy living behaviors. Lastly, the results of this study compared to others suggest a positive impact of lofty academic requirements and the role of the culture and reputation associated with highly selective institutions. Perhaps universities that set high academic standards for entry and graduation, and maintain these standards for their athletes, promote more prepared student-athletes than universities that allow the focus to be skewed in favor of athletic excellence.

Limitations and Future Research

This study, like others, was not without limitations. As with other qualitative research, the findings of this study are not generalizable, though the research does believe the sample was representative of the population at the university studied. Moreover, the study only included participants from one institution and the characteristics of this specific institution may have led participants to respond in a way different than those at other universities. For example, the responses and results may have been slightly different for a sample in which the majority was not planning to go on to graduate school. As briefly described in the section on the methods of the study, the following characteristics of the university may have played a role in the results: it is a public institution in the Midwest, mid-sized NCAA Division II member school, highly ranked for its academics, and embodies a culture that praises academic excellence and does not place high value in intercollegiate athletics.

There are an array of directions that could be taken in future research on this topic. For example, further qualitative research could be done to expand the study interviews could be carried out once a year for the next 3 years with the same participants to see if they feel more or

less prepared once they are actually out on their own. It would also be interesting and beneficial to carry out the present study in other universities such as a highly academic focused Division I university or another Division II university that is also mid-sized but has a greater affinity towards its athletic programs.

Conclusion

The overall goal of this study was to fill a void in research regarding student-athlete preparedness for life after college through the consideration of multiple dimensions. To date there has been little research in some of the dimensions accounted for during the interviewing process. The findings of the current study serve as a foundation for future investigation and theory development. Overall the results of this study reveal that the participants in the study are indeed prepared for life after college with the exception of some personal financial management, and employment process skills. Generally the participants displayed an eagerness to utilize resources that could contribute to their overall career preparation despite a lack of relevant employment experience. Finally, and arguably most paramount, was the discovery of the factors that influence student-athlete preparedness including: career relevant education and academic requirements, utilization of resources including teammates and the career center, extent of personal financial responsibility, and adolescent environment and experiences.

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Appendix A

Interview: Oral Consent Form

As a Master's student at the University of Kansas I am conducting research on student-athlete preparedness for life after college. I would like you to participate in a brief interview to obtain your views on how prepared you are for life after college in multiple different categories including background information, physical, financial, education, career, and the value of sport participation. Your participation is expected to take about 30 minutes. You have no obligation to participate and you may discontinue your involvement at any time. The audio from this interview will be recorded, as it is necessary for the study, if you would like the recording to stop at any time we can do that and we can remove any of your comments/information from the data.

Your participation should cause no more discomfort than you would experience in your everyday life. Although participation may not benefit you directly, the information obtained from the study will help broaden the body of knowledge on student-athlete preparedness and the influences on preparedness for life after college. Your identifiable information will not be shared unless (a) it is required by law or university policy, or (b) you give written permission.

Participation in this interview indicates your willingness to take part in this study and that you are at least 18 years old. Should you have any questions about this project or your participation in it you may ask my faculty supervisor, Dr. Brian Gordon in the Department of Health, Sport, and Exercise Science. If you have any questions about your rights as a research participant, you may call the Human Subjects Protection Office at (785) 864-7429 or email irb@ku.edu.

Appendix B

Participant Information			
<u>Name</u>	<u>Major</u>	<u>Sport</u>	<u>Continuing Education</u>
Ashley	Psychology/ Pre- Education	Swimming	Yes, Masters
Adam	Accounting	Baseball	Yes, Masters
Dexter	Psychology	Baseball	Yes, Masters
Mark	Exercise Science/Pre-Physical Therapy	Swimming	Yes, Doctorate
Mary	Psychology	Swimming	Yes, Masters
Jack	Exercise Science	Swimming	Yes, 2 nd Bachelors
Jenny	Exercise Science/Pre- Physical Therapy	Swimming	Yes, Doctorate
Mike	Exercise Science	Baseball	Yes, Masters
Sandy	Psychology/ Pre-Education	Golf	Yes, Masters
Tyson	Business Management	Baseball	No
Heidi	Art History and Studio Art	Swimming	No

Appendix C

Semi-Structured Interview Protocol

Background

- Tell me a little bit about yourself
 - What Sport do you play?
 - What year are you in school?
 - What is your major?

Section 1- Health

- How confident are you that you will be able to maintain your current health after college?
 - What do you think will be the most challenging part of staying healthy and in-shape after college?
 - Are you concerned about selecting or shopping for healthy food options for yourself in the future?
 - How difficult or intimidating will it be for you to prepare and cook these meals on your own?
 - What will be the most difficult adjustment in regards to your workout routine or schedule after college?
 - Are you comfortable planning your own workouts?
 - How difficult will it be for you to hold yourself accountable to follow through with the workouts you plan?
 - What would have prepared you to feel more comfortable with these skills?
- What role have others played in your knowledge of physical conditioning and training?
 - Did you have any sort of athlete or sport specific training or nutrition plan?
 - What did this look like?
 - Would the availability of professional dieticians or strength coaches impact how prepared you are in these areas for the future?
 - Did you have a strong knowledge of these areas prior to college?

Section 2- Education

- What academic support resources were made available to you?
 - Which of these resources were available to you because you are a student-athlete?
 - Which of these resources were the most helpful?
 - Did any of these resources provide you with skills or knowledge that will transfer to work or life after college?
 - Which ones?
- How did your sport participation hinder your academic success?
 - How supportive was your coach in regards to your academic endeavors and obligations?
 - In what ways did he or she support you as a student, not just an athlete?
- How did your sport participation help your academic success?
- How does your major relate to the career you plan to pursue?
 - Did you always plan on getting a degree in this area of study? Or did you change majors at all?
 - What was the biggest influence in your major choice?

- Did your teammates or coaches ever promote or suggest certain majors?
- How important is a degree to your desired field of work?
 - Do you plan on continuing your education?
 - Same area of study or different than your undergraduate degree?
- What are some skills you have developed through your education that will transfer to a job later on?

Section 3-Career

- What sort of activities have you engaged in, in terms of career preparation during your time at Truman?
 - Which have been most impactful in your preparation?
 - If internship, was it required?
 - How did you learn about the resources associated with this activity?
 - Are you a member of any organizations or clubs on campus?
 - What is the main purpose of the organization?
 - Have you held any leadership positions in this organization?
 - How did this role help you to develop professionally?
- What area or aspect of the employment process are you most concerned with?
 - (ie: interviewing, resumes, cover letters)
 - What prevented you from learning more about or practicing these areas before this point?
- How did your coach impact your involvement in career preparation activities?

Section 4- Financial

- What has prepared you most in regards to personal finance skills?
 - What were some of your personal financial responsibilities during undergrad concerning things such as rent, tuition, utility bills, credit card payments etc.
 - From who or what were you taught the skills to do these things?
 - At any point in time did you complete a personal finance course?
 - What skills do you remember learning that have been helpful during college or will be helpful in the future?
- Soon you will most likely be financially independent, what is your biggest fear with this other than the salary amount?
 - Is there anything you could have done to be more prepared at this point?
 - What stopped you from doing these things?

Section 5-Value of Sport

- What's the most valuable lesson or skill you have learned through participating in college sports?
 - How will this skill or knowledge help you in your future career?
 - Would you have acquired this skill or knowledge through a different organization if you didn't play a sport at Truman?
- Do you think the benefits of participating in sport outweigh the things that a lack of time kept you from being involved in or experiencing during college?
 - If yes why?
 - If no,

- What type of activities or organizations do you think would have allowed you to be more prepared for life after college in the areas we discussed today?
- What advice would you give for future or incoming student-athletes to better prepare for life after college while maintaining both their student and athlete roles?