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Pay for Slay: An Examination of the Repercussions of the Big Money Game on the Little Guy in College Football

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In 2009, ninety-one college football games featured smaller FCS teams playing larger Football Bowl Subdivision (FBS) teams. This included seven matchups where Football Champion Subdivision (FCS) schools played preseason Top 25 teams (ESPN, 2009). This study investigated both the positive and negative repercussions of the big money game on the little guy, the FCS school, in college football. Specifically, the study analyzed those factors that influenced FCS schools to schedule and play FBS football programs in 2009. The influencers identified included the lure of a big money payout, the opportunity of a lifetime (to play a top-ranked team), and the availability to meet scheduling needs. The study also investigated the detracting forces FCS schools' athletic administrators faced when deciding to schedule the games. These detractors were identified as the threat of playing a nationally-ranked opponent, the likelihood of a lopsided loss that could affect team and booster morale for the rest of the season, and the threat of injuries. Finally, the study investigated the final outcomes FCS schools experienced after playing the games. These included financial stability, national exposure, and fundraising. While it was overly-apparent that money was the driving force behind the games, it also became clear that each FCS university reaped benefits that extended beyond their athletic program's fiscal well-being.

Introduction

In 2007, the Division I-AA Appalachian State Mountaineers made national news when they defeated the Division I-A Michigan Wolverines, the fifth ranked college football team in the country with a storied football tradition. It was the first time a Division I-AA football program had beaten a nationally-ranked Division I-A team since the NCAA split its Division I teams in 1978 (Associated Press, 2007). To add to the miraculous nature of the story, the Wolverines paid the Mountaineers \$400,000 to play the game (Carey, 2009). That same weekend, twenty one other NCAA Division I-AA schools played Division I-A schools. Twenty times, the larger schools won (Nicholls State was the only other I-AA school to beat a Division I-A foe, knocking off unranked Rice University 16-14). In the I-AA teams' losses, no team came closer than two touchdowns and the average margin of loss was 32.8 points.

Games pitting small schools against large schools are becoming a regular feature in college football. For the larger schools, the likelihood of a lopsided victory is luring because it could energize and excite their fan base in the early part of the season. In the fall of 2009, FCS (formerly referred to as NCAA Division I-AA) teams played a total of 91 games against Football Bowl Subdivision (FBS, formerly referred to as NCAA Division I-A) teams. Of those, only five ended in victory for the smaller school and that average margin of victory was 6 points. Only one of those losing FBS schools ended the season with a winning record.

FCS schools who accept the challenge to play FBS (and sometimes Bowl Championship Series, or BCS teams) are often rewarded with handsome financial payouts – payouts that can help to minimize what scholars say is an decreasing gap between sports revenue and expenses at FCS schools (Fulks, 2009). Win or lose, the Football Championship Subdivision (FCS) schools will get their money. With tight budgets plaguing athletic departments nationwide, that money could mean the difference between being able to operate their intercollegiate athletic department's program (including football) as it exists today or risk cutting budgets or even entire sport programs.

But along with money comes a degree of risk. Smaller schools could pay a price in the form of season-ending player injuries. On paper, the small school's players are as physically outmatched as the athletic department budgets that oversee the two programs and that makes the likelihood of physical injuries a definitive threat. Without question, injury rates in football are among the highest in organized sport. A recent study tracked injury rates for 16 years in college sports and revealed that the football accounts for the most injuries with 36 injuries per 1,000 athlete exposures (Dick et al., 2007). Another study revealed the average college team of 100 players can expect approximately two time-loss injuries every three times they take to the field for a practice or game (McKeag & Moeller, 2007). Most common are injuries to the knees, ankles and shoulders, in that order (McKeag & Moeller, 2007).

There is also belief among many that the emotional toll of a well-publicized and lopsided loss can lead to diminution of team morale. Coping with competitive stress and anxiety is part of the experience in competitive sport. However, repeated experiences of losing are especially detrimental from a long-term perspective. Often, these experiences lead to the devaluation of one's self-esteem, a fear of failure and a loss of interest (Hanin, 2008).

An unlikely win, however, could be invaluable. While losing creates incompetence feedback, it is suggested that winning creates competence that facilitates both performance and intrinsic motivation (Reeve, Olson & Cole, 1985). In 2007, the week after Appalachian State pulled off one of the biggest upsets in American sports history by beating Michigan, the Associated Press (AP) announced they would make FCS schools eligible for votes and potentially a national ranking in their weekly Top 25 poll. The Mountaineers received two votes that week while Michigan dropped completely out of the rankings. Fueled by the win, Appalachian State went on that year to win the FCS national championship.

Considering discrepancies in budget, revenue and overall size, the purpose of this study was to investigate the repercussions of the big money game on the little guy, the FCS school, in college football. Specifically, the study addressed the following research questions:

1. What were the factors that influenced FCS schools to schedule and play preseason Top 25 FBS football programs in 2009?

2. What types of criticism/support did FCS schools' athletic administrators face when scheduling the games and where did that criticism/support originate?
3. What were the final outcomes gained by FCS schools after playing the big money game(s) in 2009?

Methods

Participants

Prior to the start of the 2009 football season, the researchers reviewed the football schedules of each FBS school listed in the 2009 Associated Press (AP) preseason Top 25 rankings and identified all FCS schools that appeared on their football schedule ($n=7$).

Instrumentation

The study was conducted via telephone interviews. Each interview followed a semi-structured questionnaire developed by the researchers to address the research questions.

Procedures

Institutional review board approval was obtained before the study began. Prior to the conclusion of the 2009 college football season, all athletic directors at FCS schools who played preseason Top 25 college football programs ($n=7$) were contacted via email and invited to participate in this study. Follow-up phone calls were made to each of the athletic directors during in February of 2010. Six of the seven of the athletic directors (86%) responded to the invitation and agreed to participate in the study. At that time, further contact was made and telephone interviews were scheduled. Due to proximity to the researchers, one of the athletic directors was interviewed in person. At the start of each of the interviews, each participant was read a statement of informed consent. The interviews followed a semi-structured protocol to solicit open-ended responses. Each of the interviews was audio taped and lasted between 20 to 45 minutes. Interviews were later transcribed verbatim and interviewees were sent the transcripts with a request to check for response accuracy. Because of convenience, electronic mail transmission was the preferred method for member checking. Athletic directors were encouraged to make necessary corrections and/or add additional comments. To ensure confidentiality, final verbatim transcripts were coded and are referenced in the study by those codes.

Data Analysis

When reviewing the interview transcripts, processes of open and axial coding were used to help with pattern analysis (Strauss & Corbin, 2002). Open coding was the first step toward distinguishing "properties" and "dimensions" in the data (Strauss & Corbin, 2002, p. 102). Themes and subthemes (Table 1) emerged that helped to explain patterns of behavior and decision-making. Special attention was directed to repeated words and phrases. The researchers first identified these themes and subthemes and later their presence in the data was confirmed by a data analysis focus group consisting of collegiate sport management educators. Focus group

members were instructed to separate narrative data into their own major themes and subthemes. The focus group's thematic analyses were then compared to the thematic analysis derived by the researchers. Finally, through discussion between the researchers and focus group members, the agreed upon thematic constructs were narrowed and confirmed.

Results

Themes and subthemes emerged from the data collected to answer the research questions. To better understand why FCS schools elect to accept big money invitations to play top-tiered FBS schools, data were broken down into the following three themes: (a) influencers, (b) detractors and (c) final outcomes.

Influencers

Influencers were defined by the researchers as factors that contributed to the scheduling of the big money game. They were broken down into three subthemes: (a) the lure of a big money payout, (b) the opportunity of a lifetime (to play a top-ranked team), and (c) the availability to meet scheduling needs.

The Lure of Big Money

Without question, money was the primary reason FCS athletic directors decided to schedule FBS opponents. FCS5 stated his university "has chosen to play one or two BCS schools every year. Obviously, the revenue is important to us." With payouts ranging from \$100,000 to \$900,000 per game nationally, FCS athletic directors said their schools' athletic departments could not operate as efficiently without the money acquired from the FBS games. FCS6 said his athletic budget is "probably the smallest in the [conference]" and the guarantee games against FBS opponents helped them to add revenue. He said the money brought in from their single game against a Top 25 FBS opponent (\$375,000) accounted for 6% of their department's total revenue. FCS1 said the money guarantees helps to take the "pressure" off of his institution. If he didn't agree to the FBS games, his university would have to come up with a lot more dollars to fund his athletic department. FCS1 received \$375,000 for their 2009 FBS game. He said smaller, non-BCS conferences couldn't offer those types of payouts, but if he was fortunate enough to continue to land a PAC-10, Big 12 or Big 10 type of school, he could make anywhere from \$250,000 to \$600,000 for a single game. FCS2's school was paid \$350,000 to play a Top 25 program in 2009. He added the money acquired from the FBS games helped to offset what his school could not do when it came to ticket sales. He felt other small schools like his were equally affected. FCS3 said his school received \$450,000 for their game, and FCS5 said his school was paid \$200,000 and \$500,000 for their two games against FBS teams in 2009.

Table 1 – *Thematic Constructs**Examples of Raw Data Themes and Subsequent Subthemes and Major Themes*

Raw Data Theme	Subtheme
<u>Influencers</u>	
This is a chance for us to make money. Our athletic department was in the red and we needed to find ways to make money. We found out that we were going to get more financial holdbacks.	Money
Our players have a chance to prove themselves. Memories for kids and our program. The players get to play in a big stadium. If we were to win, the effects could be huge.	An Opportunity of a Lifetime
We had to fill an open spot on our schedule and they did too. We look for games in our geographic region.	Scheduling Needs
<u>Detractors</u>	
When we scheduled them we knew they'd be good. We didn't know they'd be <i>that</i> good. They're looking for a big win. They came looking for us and needed a last minute deal to fill a spot on their schedule. Coaches not too thrilled to play the game. Boosters' initial reaction was negative.	Nationally-ranked opponent
We may have to get up some points while they are still in the locker room. There's a definite advantage for schools that do not play I-A games because they may not have that loss.	Lopsided loss
It worries me that we will have some injuries that will affect us for the rest of the season. We try to get out of there as healthy as possible. They are a lot bigger than us and a lot stronger.	Injuries
<u>Final Outcomes</u>	
Our guarantee revenue line went to our general athletic budget to help every program. Took pressure off the institution to support our athletic department.	Financial Stability
The exposure we gained helped us with recruiting. University was able to draw in new donors and find lost alumni Public relations for the entire university were huge.	National Exposure

FCS4's team played two big money games against BCS teams in 2009: one paid out \$450,000 and the other paid out \$510,000. He also pointed to continued state cutbacks that would have inevitably led him toward a decision that might have involved dropping a non-revenue sport – an ultimatum that could have had even greater consequences for his entire athletic department:

Our holdback was roughly \$630,000 from the state appropriated funds and one of those game guarantees was \$510,000. [If we didn't play the game] I was going to lose \$510,000 from our budget and I just didn't know how we were going to do it. We could have easily picked up another school for \$350,000 or \$400,000 that was a lesser school and we would have competed a little bit better, but still would have had to make up that other number. \$500,000 is the budget of a small sport at our school and we couldn't afford to drop another sport. We're at our minimums for NCAA sports for Division I already. If we dropped another sport we'd have to drop to Division II. Playing the game was one of our only options (FCS4).

FCS4 added that he felt increasing pressure to raise more funds to supplement his athletic revenue. He pointed to the need to upgrade his school's athletic facilities and progress toward Title IX compliance – both of which take significant amounts of money. He also acknowledged pressure to win conference championships and that an ample amount of money was essential to meet those goals.

Because of the pressures, the payouts appeared addicting. FCS1, FCS2, FCS4, FCS5 and FCS6 all contended that they would continue to count on at least one guarantee game each year to fuel their athletic budgets amidst continuing fiscal crises at their universities. FCS4 said his 2009 schedule was unique in that it was the first time his school's football team had played Top 25 talent. He has already scheduled another top-ranked FBS opponent for 2010 and that game comes with a \$525,000 guarantee. A second FBS game against a non-BCS school will yield his school another \$200,000. FCS4 said he would also continue to schedule big guarantee games in future years and that with more budget cuts looming, he might even look for one more FBS opponents to fill his three-game non-conference schedule. FCS6 scheduled a \$550,000 guarantee game in 2010.

An Opportunity of a Lifetime

Every FCS athletic director that participated in this study indicated that the scheduling of top-tiered FBS schools offered their football athletes the opportunity of a lifetime by allowing them to prove themselves against some of the top college football players in the country. FCS5 said his players "enjoyed" playing the games. FCS1 said he scheduled FBS opponents every year and the unique opportunity the games present to their players was a big part of it:

We played two games against I-A opponents in 2008. That was a great experience for our kids. They don't get those kinds of experiences very often. They got to play in front of 100,000 fans in those two games. They got to run out of the tunnel and take the field in front of all those people, in huge stadiums, and play against established programs with top caliber athletes. That is something they don't get to do very often and it's going to be something they remember for the rest of their lives. They cherish things like that (FCS1).

FCS3 agreed that it was a unique opportunity for his players:

This is maybe [our players'] only chance to play in a stadium that seats 90,000 while getting the national exposure. Some people view it as a payday, but it's totally different for these kids. We try to make their visit as good as it can be, as well as for the fans (FCS3).

FCS5 added that the FBS games they play gave his team "an opportunity to showcase [his] program" against what he feels were the "premier programs" in his region.

Meeting Scheduling Needs

Certainly, FCS-FBS matchups were not uncommon. FCS2 said he was aware of the sheer number of games that featured FCS schools playing FBS opponents.

Scheduling is like anything. It's like dating. It takes two schools that need games to make it happen. I needed a game; they needed a game, and it just ended up happening. There wasn't any magic formula to it. They were desperate for a game in October and I had an open date that matched up (FCS2).

FCS1 echoed the thought saying there was "no magical thought process [that goes into the scheduling] other than availability."

Most athletic directors in this study said they schedule their games three to four years in advance but sometimes teams back out of the agreements and that can lead to a last-minute scramble. (FCS1; FCS3; FCS4). FBS athletic directors were persistent with some FCS schools:

[The FBS school representative] actually called me the first time in July of 2008 and said, "Are you interested in a game with us" and I said, "Oh maybe if all the circumstances—money, tickets, everything—were right," and they said to give them a ballpark number. I gave them an amount and they said, "No thanks." They called back in August and asked if I was still interested and I told them the same numbers and they said, "No." Then they called me again in September and asked if I was still interested and I said, "Yeah...same numbers" and they said "No" again. But then in October they called me for a fourth time and said, "Are you still interested" and when I said "Yep. Same numbers" they said, "Okay, we'll do it" (FCS4).

All of the athletic directors who participated in this study said they receive several offers each year to play FBS opponents. FCS1, FCS3 and FCS5 all said they favored those with geographic proximity to their own schools. FCS2 said his 2009 FBS opponent was only a five hour bus ride away. FCS1 added that playing an FBS team in the same region was more favorable to attracting their own fan base to the games.

FCS1 said his coaches expect him to schedule an FBS powerhouse each year and that sometimes he looks for two games. Some schools, he said, hold out and call him hoping he will be willing to fill a last minute slot.

I think sometimes schools tend to hold one date out. You can schedule one year out but usually it's something that is done a couple years out. Trying to play poker, if you will, is

not always a great thing to do. We want IA games that are within our geographic region. So if an opportunity does arise, we'd prefer not to travel three time zones away.

As stated previously, scheduling FBS opponents has become a routine for several FCS schools. FCS1, FCS2, FCS4 and FCS5 all said they already have FBS opponents scheduled for 2010 and beyond and will continue to look for the big game payouts.

Detractors

Detractors were defined by the researchers as factors that could reflect negatively on the team/institution by scheduling and playing the big money game. They were broken down into four subthemes: (a) the threat of playing a nationally-ranked opponents, (b) the likelihood of a lopsided loss, (c) the threat of injuries, and (d) a decreased likelihood of qualifying for postseason play.

Nationally Ranked Opponents

While the athletic directors in the study seemed focus on the advantages of playing the games, some said their coaches were not very happy when told they would be playing a top-ranked team. FCS4 said when he first told his head football coach that he would be playing the third ranked team in the country, his coach "was stunned. The look on his face was a little bit of, 'Are you kidding me?'" FCS5 said the games presented a real "challenge" for his coaches. Fans, alumni and local media outlets were also vocal to some. FCS2, FCS3 and FCS4 admitted to hearing their fair-share of criticism.

Not all athletic directors met that type of inside resistance. FCS1 said his coaches had "zero problem" with playing FBS schools and that his coaches even "look forward to it" because it's a "chance to play up in competition" and "prove themselves against some quality opponents and quality athletes." FCS5 echoed that adding he received nothing but positive support from his school's fans and alumni. FCS6 said his school's administration, coaches and boosters all understand "it is a part of FCS football." Several FCS schools' athletic directors stated they did not anticipate their opponents being as good as they were:

We knew they'd be good when we scheduled the game, but to say they'd be the preseason Number One? I'm not sure we knew to expect all this (FCS3).

We scheduled the game two years ago. At that time they were good, but they weren't *that* good (FCS1).

FCS1 reiterated that he didn't go looking for the top-tiered teams. He just looked for big payouts. "Whether or not it's a BCS school," he said, "is not something we take directly into consideration. We try to schedule games within our region and if they happen to be nationally-ranked, well that just happens."

A Lop-sided Loss

Whenever an FCS school plays a Top 25 FBS school, the odds are clearly against the smaller school. As both FCS1 and FCS2 pointed out, FBS teams carry 85 scholarships to FCS teams' 63. FBS players are traditionally bigger and stronger. Typically, FCS schools cannot

attract the best football players in the country, so the FCS school goes in as the “decided underdog” (FCS1). FCS5 added that his 2009 opponent “certainly has more talent and that means they’re going to score more points” and that he would “hate to come out of a game where you didn’t have a chance to win.” FCS4 also knew what his team was up against:

They’re looking for a win. We know that. They want to get [us] in for their first game so that their starters look fabulous and their season ticket holders go, “Oh yeah, it’s going to be another good year!” And because they have such a big lead, they can put all of their backups in during the second half and get them good experience in case their starters get hurt later in the year (FCS4).

While losing was likely, both FCS1 and FCS2 said their players didn’t go into the games thinking they were going to lose. FCS1, FCS2 and FCS4 all felt their teams went into the game believing they had “a shot” at winning (FCS1):

What you have to remember is that on any given Saturday, you can play with someone. When people ask me about why we did it I have to remind them that we didn’t play [the FBS team] in a best of seven series. We played them for one game (FCS1).

Most players want to play. They don’t care who they’re playing against, they want to go out and compete. Whatever that game is that Saturday, they like to go out and compete (FCS2).

We want them to be able to stick with [the FBS team] and to know it’s just a mind game. We can play with these guys. They played high school ball just like us. They maybe even played across the line of scrimmage from some of our guys. And then, when we get into conference, we can say, “Hey, we’ve seen worse than this, we’ll be just fine.” That’s what I expect. It will be a good growing experience (FCS4).

FCS5 said he fully expected his team to be competitive with both of their scheduled BCS schools in 2009:

Obviously with 85 scholarships to 63 scholarships and then the quality of the players they have, they probably have a few more playmakers than we do. But we feel that our kids can hang in there. You know, we can play a game like that, at least one or two of them a year. I don’t think we can play eight to ten or twelve games a year like that [...] but we can play with once or twice.

Sometimes resistance came from outside the athletic department. At least two athletic directors said they met resistance from their football boosters. FCS1 said many of his school’s boosters were initially vocal in their opposition. The same was true at FCS4’s school:

You know, there are a few here and there that say what a great opportunity it is to go and play a big time team in their big stadium, but I’ve heard a few people say, “Why are you ‘whoring’ out the football team?” They just don’t understand how an athletic department works” (FCS4).

Two athletic directors in the study pointed out that losses affect computer rankings and hurt their chances of qualifying for post-season play. FCS1 and FCS4 both pointed out that playing the FBS opponents decreases playoff odds significantly when it comes to making the 16-team FCS playoff field:

At the end of the day you're going to probably lose those [FBS] games when you play them and that loss could hurt your chances to get in the playoffs at the end of the season, especially when there are other teams in your conference that didn't play [FBS] teams. If there are other teams in your conference that don't play these games, they may not have that loss and so their record might be better and that will help them get into the playoffs. When you play two {FBS} teams in a season that means you really have to win a lot more during your conference schedule to get in the playoffs (FCS1).

We aren't a playoff caliber team. If we were on the bubble I might not be as willing to schedule top ranked teams (FCS4).

The Threat of Injuries

Because of the physical differences among the players, several FCS athletic directors acknowledged having significant fear of their players getting hurt while playing FBS teams. FCS4 said the thought crossed his mind everyday after he agreed to play the games until after the games were over. He said he felt fortunate that none of his players were significantly hurt while playing the games and that he would have had to "go into hiding" if they had been. FCS1, FCS2 and FCS5 also felt the threat of injury to their players was significant. None, however, reported season-ending injuries as a result of the games.

Final Outcomes

Final outcomes were defined by the researchers as the results or rewards the FCS team/institution acquired as a result of playing the big money game. These were areas that were not considered by the athletic directors when scheduling the games but that which were clearly evident after the games had been played. They were broken down into three subthemes: (a) financial stability, (b) national exposure, and (c) fundraising.

Financial Stability

It was clear that the money generated from guarantee games helped each FCS school's entire athletic department, not just its football program. FCS4 said of the \$950,000 his school earned from their two FBS opponents, he gave \$100,000 to his football program and the other \$850,000 was distributed evenly to other sport programs. FCS1, FCS2 and FCS6 also said the money generated from their FBS games was distributed department-wide to assist with general sport program expenses. FCS3 said his school directed their payout to help fund new athletic facilities on campus. The \$450,000 his school received playing a single FBS opponent in 2009 paid nearly one-eighth of that total cost. He said the new facilities would have never been possible so soon without the big money game payout. FCS5 said their FBS game money went into his university's general coffers but that he fully expected a lot of that money to come back to his athletic department budget to help with annual operational costs. He added that he doubted

his school's ability to continue to fund his department as well if that guarantee money weren't available. FCS1, FCS2, FCS4 and FCS6 agreed. FCS4 added that the two games his school played in 2009 helped him erase an \$800,000 athletic department deficit caused by overspending from years past. Now, he said, his department is "in the black."

National Exposure

Obviously, the national media spotlight shines brightly on Top 25 college football programs. That same national media platoon shows up at those FBS stadiums regardless of whether or not those teams are playing other top-tiered programs or lower-tiered FCS schools. FCS5 nearly knocked off one of their FBS opponents in 2009:

We led the ballgame until the last 30 seconds. We were up 9-7 with 30 seconds and had a chance to make a play and own the ball and didn't make it. A play later they ended up scoring and finally went ahead and, of course scored the last 30 seconds to beat us. So, you know, 30 more seconds it would have probably been the next to the largest upset of a Top 20 team in the country.

Smaller schools liked to market these matchups as a *David versus Goliath* type of game to players and boosters alike. Just playing the game re-energized both groups. FCS2, FCS3, FCS4 and FCS5 all noted such an impact. In the unlikely event the FCS school could pull off an upset, the long-term effects on that FCS school could be enormous. As FCS1 pointed out, "Appalachian State won four national titles and I'm sure if you asked someone there they'd say the value of beating Michigan did more for that school and their recruiting and image than any of those I-AA national titles."

The degree of regional and national exposure can also help when it comes to seeking out prospective talent. Recruiting was identified by every athletic director in this study. FCS4 said the national media coverage helped to put his school "on the map" and that his coaches were able to use the FBS games as recruiting tools when visiting prospective athletes. FCS1, FCS2 and FCS5 also said their coaches reaped similar benefits from the games. FCS3 said his school made a "conscious decision" to do "everything" they could to get their school more attention both regionally and nationally and that playing against one of the best teams in college football was part of that.

Fundraising

Several athletic directors said their athletic department booster donations went up following the games. FCS3 credited that exposure to institutional financial contributions that led to improved academic and athletic facilities and more academic student scholarships. He said before their 2009 game with a top-tiered FBS opponent, few people in the United States knew about his school. Now, he said, everyone knows about it. FCS4 was another who said his school's fundraising increased. He said his school was able to connect with old alumni by offering them a unique experience:

Our fundraising for the [second FBS] game was fabulous. It was ten times better than I thought it would be. We took some good people with us, we treated them really well, and we had a great dinner the night before the game. We even had a nice suite up in the press box during the game. Because of that game and those experiences, our fundraising was

outstanding. It built some relationships and our entire university is getting a lot more money because of it.

Each athletic director also felt benefits in fiscal areas outside their athletic department. FCS5 said playing the games gave his university “credibility.” FCS4 said development officers at his university have been “really busy” since the big money games wrangling in new donors to his school’s academic wings. FCS5 also said the FBS games had given his school “a boost” when it came to student morale and alumni relations.

Discussion

In 2009, seven FCS teams had the preseason challenge of preparing to play teams ranked in the Top 25, all of whom were also members of the Bowl Championship Series (BCS). These FCS schools featured in this study reflected only a sample of the total number of small schools who played big schools for money in 2009. For these smaller schools, miracles like the one in Michigan were nothing more than good locker room banter. None of the seven FCS teams won their games. In fact, in the seven games FBS teams outscored their smaller counterparts 335-40 with the average margin of victory at 42 points.

It was no surprise that every athletic director in this study reported that money was the primary influencer when it came to FCS schools accepting invitations to play FBS opponents. Evidence clearly showed the FCS teams selected for this study could not match the total expenses and revenue generated by their counterpart FBS teams, yet their expenses continued to increase (Fulks, 2009). In fact, in the absence of profit-generating revenue, FCS1, FCS2, FCS3, FCS4 and FCS5 all confirmed that the payouts were a means to their programs’ fiscal survival. Table 2 reveals a comparison of the 2009 Equity in Athletics Disclosure Act (EADA) report data from both the FCS schools and the pre-season Top 25 FBS teams they played in 2009 and the fourth matchup (Table 2) is indicative of the disparity. According to their submitted EADA report, that FCS school’s football program had total revenue of \$1,774,702 and total expenses of \$2,537,505 in the 2008-2009 year. By comparison, the FBS program they played in 2009 generated total revenue of \$42,638,431 in 2008-2009 and expenses of \$20,799,933 for more than a \$20 million profit (Office of Postsecondary Education, 2009).

FCS and FBS are NCAA subdivisions relevant only to the sport of football. To be considered for FBS distinction, a school must meet minimum standards for football programs, including home game attendance and scheduled games against other FBS schools (Congressional Budget Office, 2009). Fulks (2009) concluded FBS schools’ football programs are able to generate more revenue than their FCS counterparts. Revenue, however, does not always equate to financial security. In the NCAA’s progress report on revenues and expenses of Division I intercollegiate athletic programs, Fulks (2009) highlighted several current trends surrounding

Table 2 - *Equity in Athletics Disclosure Act Report Comparisons by FCS-FBS Matchup for 2008-2009*

FCS v. FBS Matchup	Full-time Undergraduate Enrollment	Total Operating Expenses - Football	Total Expenses by Football	Revenue by Football
FCS1	8,222	\$496,793	\$2,141,539	\$2,486,196
FBS1	24,385	\$5,096,961	\$19,122,925	\$27,747,396
FCS2	13,719	\$320,657	\$2,473,760	\$2,086,516
FBS2	17,043	\$2,522,602	\$15,363,472	\$24,163,760
FCS3	2,348	\$288,239	\$2,152,538	\$2,850,038
FBS3	32,037	\$6,351,721	\$22,860,425	\$66,150,063
FCS4	7,011	\$472,581	\$2,537,505	\$1,774,702
FBS4	17,075	\$6,241,669	\$20,799,933	\$42,638,431
FCS5	5,915	\$224,415	\$2,773,607	\$2,773,607
FBS5	26,265	\$4,050,687	\$16,706,311	\$24,877,536
FCS6	8,830	\$392,639	\$2,026,493	\$2,107,686
FBS6	19,131	\$2,750,851	\$13,338,908	\$17,676,175
FCS7	2,172	\$586,447	\$3,386,008	\$4,306,708
FBS7	17,043	\$2,522,602	\$15,363,472	\$24,163,760

Source: Office of Postsecondary Education, 2009

FBS and FCS revenue generation. First, he found that at FBS schools, the Median Total Expenses increased 5.5% from 2007 to 2008 and 16% for the two years from 2006 to 2008 implying that expenses for FBS schools were increasing only at a slightly faster rate than revenue. Fulks (2009) also found the median Negative Net Generated Revenue increased by 11% over that two year period. The gap between the largest Generated Revenue (\$118,000,000) and median Generated Revenue (\$30,494,000) in 2008 illustrated the disparity that exists among FBS schools. Fulks (2009) reported that between fifty and sixty percent of football programs reported Net Generated Revenues (surpluses), however just 25 of 128 of the FBS schools' athletic departments reported a profit. Median Total Expenses for athletic programs at FCS schools increased 28% from 2006-2008 and Median Generated Revenues increased 28% for the two years during that same time frame (Fulks, 2009). However, losses continued to grow for FCS programs. The median Negative Net Generated Revenue moved from \$7,121,000 in 2006 to \$7,937,000 in 2008. Only 2% of FCS football programs reported a profit margin (Fulks, 2009). There have been few schools that have been able to generate significant surpluses but schools affiliated with the BCS including The University of Texas (\$42.5 million), The University of Georgia (\$44.1 million), The University of Michigan (\$37.6 million), The University of Florida

(\$32.4 million) and Ohio State University (\$28.5 million) have been most likely to generate a profit (Isidore, 2006; *The Oklahoman*, 2007).

The availability of more money may be one reason why BCS schools are more willing to pay out big sums to attract FCS teams. Every FBS opponent in this study was a member of the BCS. The BCS was created in 1998 to help ensure the two top teams in college football were the ones who played for the national championship. Six power conferences have emerged from the BCS' creation: the Atlantic Coast Conference (ACC), the Big East, Big Ten, the Big XII, the Southeastern Conference (SEC), and the PAC-10. Each are guaranteed automatic bids into the BCS bowl games (Fiesta, Orange, Rose and Sugar). Because of these bowl bids, BCS conferences (and the teams belonging to them) are guaranteed a huge share of the tens of millions of dollars generated by the bowl games each year (Bouchet & Scott, 2010). It's not just the BCS qualifier that makes the money; every team in its conference gets a share. For the 2010 bowl season, The Big Ten and SEC both received \$22.2 million to share with their member schools. Each of the other BCS conferences was given \$17.7 million (Bowl Championship Series, 2010).

With such big sums of money on the line, it makes sense for FBS schools to look for *guaranteed wins*. Bringing in FCS schools appears to be the way they get them. FBS schools do not have to offer FCS schools *home and home* contracts. By scheduling the lower tiered programs, FBS schools are guaranteed an additional home game – and that single home game could mean millions in revenue, even with the huge payout (Daughtrey & Stotlar, 2000; Polzin, 2009). If these same FBS teams were to schedule a similar-tiered team, there would be a greater chance of a home loss. That could not only demoralize their fan base, it could put them out of the BCS standings at the end of the season. Plus, few top-tiered FBS schools would agree to a single away game contract.

The commercial effects on intercollegiate athletic programs are colossal. In 2006, Mark Alesia and *The Indianapolis Star* released information detailing athletic department revenue at 164 of 327 colleges and universities in the United States. Alesia (2006) reported that athletic departments nationwide were fueled by more than \$1 billion of public money. Large differences existed between the different subdivisions, however FBS schools saw a considerably higher share of revenue generated from ticket sales (25.4 percent), contributions (20.8 percent) and conference distributions (15.6 percent). By comparison, FCS schools generated 5.4 percent off ticket sales, 12.5 percent off contributions and 4.8 percent off conference distributions. The *Star* report also showed 82.3 percent of the revenue share for FBS schools in a given year was commercial compared to 28.8 percent for FCS schools (Alesia, 2006). A Congressional Budget Office (2009) report also stated in the case of FBS schools, 60 to 80 percent of athletic departments' revenue came from activities that could be described as commercial whereas FCS schools saw only 20 percent of their athletic department revenue generated by commercial activities (Congressional Budget Office, 2009). Commercial activities included ticket sales, conference distributions (money that comes from participation by conference teams in bowl games), advertisements and product sales, media rights, guarantees, game day sales, investments, sports camps, and third-party support (donations of clothing, automobiles, country club memberships, etc.).

Money leads to *more* money. As FCS4 described, cash leads to more resources for an athletic program. More resources equates to better facilities, better equipment, the hiring of more qualified and reputable coaches and the recruitment of better players. Better players lead to better

teams, and better teams win more often. And that brings in more fans, more alumni support, more corporate sponsorship, greater media coverage, and hence, more money.

While the FCS athletic directors surveyed for this study suggested that both their athletics and general university fundraising benefited from FBS games, there is a lack of theoretical evidence to support these claims. In an NCAA report on fundraising, Fulks (2002) concluded that contributions from alumni and others accounted for the second-highest source of revenue for Division I-A athletic programs (second only to ticket sales). Fulks' study showed a positive relationship ($r = .721$) between fundraising contributions and home football game attendance and also with football winning percentage ($r = .322$). Certainly this would suggest the FBS schools' revenue would benefit from the home game with the FCS opponent. Daughtrey and Stotlar (2000) examined the relationship between winning a national football championship on both athletics and general university fundraising at the Division I-AA (FCS) level. Their study also showed significant evidence to suggest winning leads to increased contributions. It might be natural for some to assume winning football games would also transfer over into general university fundraising, however numerous scholars concluded such a relationship was weak to none (Frey, 1985; Sack & Staurowsky, 1998; Sperber, 2000). Zimbalist (1999) also pointed out that "the main contributors who seem to respond to athletic prominence are boosters, not the typical alumnus or academic philanthropist" (p. 168). To date there have been no published studies to suggest a relationship at FCS schools between increased athletic and general university contributions and big money games against top-tiered FBS opponents. Further study in this area is suggested.

While this study yielded important information concerning the mindset of certain FCS athletic directors when scheduling FBS opponents, further investigation in several other areas is also warranted. Along with the effects on fundraising, inquiry is needed into the impact national exposure has on the FCS school's recruiting. Several athletic directors in this study said their coaches used the games to attract new recruits. Scholars could also pursue further study to look at the psychological effects the games have on team morale and the physical effect on players (i.e., injuries). While it is largely speculated that there is an additional risk of physical injury to the smaller school's players, that risk has not been documented to date. The scope of study could also be broadened to investigate the perspectives of the FBS athletic directors who schedule the games.

There is little doubt that FBS schools, especially those in BCS conferences, will continue to flex their money muscle. The University of Florida has plans to payout \$1.675 million for three games in 2010 and \$1.7 million for three games in 2011. The Georgia Bulldogs will pay \$875,000 to host Louisiana-Lafayette in 2010, \$925,000 to New Mexico State for a game in 2011 and the Bulldogs plan to dish out \$975,000 to host North Texas in 2013 (Aschoff, 2009). Arkansas State will be on the receiving end of a one million dollar payout each of the next two years (Carey, 2009). John Jentz, the Associate Athletic Director at the University of Wisconsin said the games would continue. Responding to criticism, Jentz told his local newspaper, "The reality in college football is there's the group of schools that wants to have the home games no matter what, and there's the group of schools that will travel for a check at any cost" (Polzin, 2009). Wisconsin paid \$375,000 to Fresno State, \$800,000 to Northern Illinois and \$500,000 to Wofford for games in 2009 (Polzin, 2009). With institutional financial allocations to athletic departments continuing to decrease and the financial rewards offered by FBS schools continuing to increase, there is little doubt that FCS schools will continue to accept these invitations.

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