UMass, which absorbed nearly $3 million in new football expenditures, played its home games at a mostly empty Gillette Stadium in Foxborough.

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AMHERST, Mass. — Hung from lampposts and tacked to bulletin boards, the maroon and white banners were everywhere this past fall on the pastoral campus of the University of Massachusetts.

“You’ve got to get to Gillette,” they read in beseechingly bold lettering.

This year, UMass took the mighty step up to big-time college football, shedding its lower-level pedigree to enter the sport’s highest tier, the Football Bowl Subdivision. To make the leap more concrete, UMass decided to play its home games at Gillette Stadium, the domain of the N.F.L.’s New England Patriots.
When UMass completed its Gillette home schedule last month, the campus banners — part of nearly $3 million in new football expenditures — had apparently gone unheeded. There were only 6,385 fans in a stadium that seats 68,756 as UMass lost, 42-21, to Central Michigan to finish the season 0-5 at home. UMass finished the season 1-11 overall and was outscored by opponents, 482-152.

Such is the big time, where the newcomers take a beating and a vast majority of established football programs lose money just like their lesser-level brethren.

But UMass and a flock of other institutions with far-reaching football dreams — from Texas State to Old Dominion — are undeterred.

In an unforeseen convergence, nearly a dozen institutions of limited football renown are trying to force their way into the cutthroat, unrestrained arena dominated by college football monoliths like Alabama, Notre Dame and Oregon — universities that will be on display as the sport’s most prestigious bowl games are held over the next eight days. As many as 15 other institutions across the country are publicly or privately discussing such a move.

Big-time college football programs may have been linked recently to scandals involving illicit payments to players (Ohio State), academic improprieties (North Carolina) and child sexual abuse (Penn State), but that has not slowed a rush to join the fraternity. The institutions chasing a new football status do so with baby steps and varied circumstances, but the common journey has a visionary end — some would call it illusionary — and it is a wonderland of television riches, national exposure and ecstatic alumni donating money by the bushel.

“The reality is that football schools who move up a division almost always lose even more money,” said Daniel Fulks, an accounting professor at Transylvania University who has spent the last 15 years as a research consultant for the N.C.A.A. “There’s not much defense of the economics in the short term or the long term. There are arguments for countervailing, intangible benefits — more national exposure, more admission applications, better quality students and increased alumni donations.

“That has definitely happened in some places, but it’s not a proven outcome. Some studies say it does work that way, some studies say it does not. There’s the risk.”

As the president of Tulane, Scott Cowen might seem one of the winners in the pursuit of big-time football status. Cowen’s institution was recently invited to join the Big East, one of the
six elite college conferences that divide up the most lucrative postseason game revenues. But Cowen cautioned those universities eager to join the chase for the brass ring of college athletics.

“What any school moving up in football should ask itself is this: what are the real costs of the benefits?” Cowen said. “You will get more visibility and exposure, and at first, that seems like a very good investment. The problem is that once you wade in for keeps at the F.B.S. level, you face facility improvements, escalating coaching salaries, added staff and more athletic scholarships.

“The cost curve is extremely steep, and unless you’re in a power conference, the revenue is flat.”

This year, Texas State and Texas-San Antonio (as a transitional member) joined UMass as first-timers in the top tier of college football. Georgia State and the University of South Alabama will make the move next year.

Old Dominion, which reinstated football in 2009, and North Carolina-Charlotte, which will play its first football game next year, will be full-time F.B.S. members in 2015. Liberty, Appalachian State and Georgia Southern would like to make the move and are awaiting an invitation from a F.B.S. conference, which is required to join the top tier. But such invitations are not hard to come by in a climate in which conferences restructure almost weekly. Other universities that have discussed taking a leap of faith upward include, among others, James Madison, Delaware, Northern Iowa, Cal-Poly, Villanova, Jacksonville State, Northern Arizona and Sam Houston State. There are already about 125 F.B.S.-level football teams.

**Making the Move**

The motivations for the institutions making the step up are as diverse as their locales. Adding a football team, or moving up a notch in competition, is a far different undertaking in Texas than it is in Massachusetts.

When Lynn Hickey, the director of athletics at Texas-San Antonio, was asked why her institution started playing football last year and will fully jump to the F.B.S. level next year, she said: “We are in one of the largest cities in the nation, we had an empty dome across town and we’re in a state where football is king. But in Texas, you have to play football at the highest level.”
The empty dome was the Alamodome, and Texas-San Antonio, led by the former Miami coach Larry Coker, is averaging nearly 30,000 fans at its home games.

“Our corporate sponsorship revenue has quadrupled,” said Hickey, who added that donations have increased similarly. Like all institutions moving up, Texas-San Antonio has spent millions on football; so far, the team supports itself.

Texas is not the only football hotbed. When officials at Old Dominion began discussing the possibility of its move to F.B.S. a few years ago, they received about $3 million in pledged donations in two weeks. Old Dominion has 14,500 season-ticket holders and a waiting list of 4,500. It is considering a stadium expansion.

Adding football was more than a financial decision, said Wood Selig, the Old Dominion athletic director.

“One major reason was to assist in the effort to become more than a commuter school,” Selig said. “It fits with the strategic plan to groom a residential campus.”

It is also a matter of market branding. Fourteen Virginia colleges and universities compete in Division I, but only two — the University of Virginia and Virginia Tech — play F.B.S. football.

“To be put on the same plane as Virginia and Virginia Tech is a distinguishing point in our state,” Selig said. “That is how football is the driving force in college athletics today.”

Selig said the university was also aware that the N.C.A.A. previously had a moratorium on institutions moving up a class in football and that the N.C.A.A. could restore it at any time.

“We did not want to be caught on the outside looking in,” Selig said. “That gave us a sense of urgency.”

At North Carolina-Charlotte, Judy Rose, the athletic director, did not wait, either. She recalled when U.N.C.-Charlotte might have been able to join the Big East in 2005 but was spurned because it did not play football. The university studied the leap to F.B.S. for years but agreed to make the transition even though it meant a $45 million expenditure for a new arena and football stadium.
A large urban research institution, U.N.C.-Charlotte is also trying to shake its one-time commuter university reputation. It hopes the new football team can have a pivotal cultural impact.

“Maybe our students will stay on campus on weekends instead of going somewhere else to watch college football,” she said.

Asked if she was worried about big-time football corrupting the priorities of the athletic department or if there was concern that U.N.C.-Charlotte was aligning itself with an ultracompetitive group where rule breaking is hardly uncommon, Rose said: “You do have to pay more attention to football because of the numbers involved in terms of players, coaches and finances. But I’m not worried about getting in bed with any of those folks. I don’t see any of them dropping football. It can be bad, and we’ve all seen what can happen. But when it’s good, it’s really good.”

**Not Everyone’s a Fan**

At UMass, which was a national champion at the Football Championship Subdivision level (formerly Division I-AA), there is more discernible disquiet about the move up in class. For starters, many students were disappointed that the home games this fall were being contested almost 100 miles from the campus in west-central Massachusetts.

“You hear people complaining that they miss the games on campus,” said Brian Morancy, a senior from Braintree, Mass. “They have buses to the games, but not many people are going to give up the whole day to ride the bus.”

The crowds at UMass on-campus home games in recent years had averaged about 14,000.

Some UMass students, despite all the banners and bulletin board publicity, were unaware the football team was playing at a higher level or spending more. But others were a little miffed.

“I wasn’t crazy with the amount of money they were already spending on football,” said Glenn Larose, a junior engineering major from Chicopee, Mass. “I’m sure the upgrade is meant to get us more publicity, but my tuition goes up 7 percent and at the same time, we’re adding more football players attending for free.”

There was enough unease among the UMass faculty that the faculty senate created a 18-member ad hoc committee charged with overseeing the move to F.B.S. football. On Dec. 11,
the committee delivered an interim report that maintained that UMass was now spending $8.2 million on football annually, including debt payments on a $34.5 million facility improvement. That total, the report said, is significantly higher than anticipated and more than twice what UMass spent on football before the F.B.S. transition.

The report led to a spirited debate at a faculty senate meeting, where some faculty called for UMass to go back to F.C.S. football or dissolve the program entirely in light of recent studies linking football players and brain trauma.

“We need to realize now that the move to F.B.S. football was a mistake, and we need to stop throwing good money after bad,” said Max Page, an architecture professor and a chairman of the faculty senate ad hoc committee. “There is now a large group of people on campus who think we shouldn’t go any further and further down the rabbit hole.”

At the meeting, Audrey Alstadt, a history professor, noted that the graduate school history program could not be expanded because there was not enough money for a $20,000 teaching assistant’s salary.

“But there are millions for football?” she said.

Kumble R. Subbaswamy, in his first year as the chancellor at UMass, inherited the F.B.S. decision. He supports it as a reasonable, calculated risk.

“If managed properly, we will come out better for it,” Subbaswamy said in an interview before the football season ended. “There are risks to academic investments, too. When we build a new research center, it is with the hope of attracting more research grants. So that is a risk.

“It’s important to keep in mind that the total athletic budget is 4 percent of our expenditures.”

Subbaswamy also did not rule out the possibility that UMass would reverse course and retreat from the F.B.S. level.

“It’s a very easy matter to one day say we won’t do it anymore,” he said.

**Struggles Ahead**

It is, however, exceedingly rare for institutions to make that choice. Multiple institutions have dropped football, but in modern times, almost all have been F.C.S.-level teams.
The UMass athletic director, John McCutcheon, stressed patience.

“It’s going to take four or five years to see a change for us,” McCutcheon said. “But a football team with a national profile can have transforming effects on a university. I have witnessed that.”

McCutcheon was an administrator at Boston College from 1980 to 1992, a stay that included the almost magically successful football seasons led by quarterback Doug Flutie. Soon after Flutie graduated, Boston College had an institutionwide revitalization that has come to be known as the Flutie Effect — something cited by many universities when justifying a leap into the world of big-time athletics.

Geography could also be influencing UMass’s decision-making in another way. Its nearest comparable athletic rival, the University of Connecticut, moved up to big-time football 10 years ago and has been largely successful by most measures. In 2009, UConn won in a stunning upset at Notre Dame. After the 2010 season, it played in the Fiesta Bowl.

But chasing prosperous examples likes Boston College and UConn has been a dicey path for other big-time football dreamers. For UMass, and certain other institutions, a more germane comparison might be found in western New York, at the University at Buffalo.

Buffalo moved up to what was then Division I-A in 1999 and immediately struggled, which is customary. But 13 years later, Buffalo still has had only one winning season, and that was four years ago. In the last 10 seasons, Buffalo has compiled a 33-87 record; in five seasons, it has won two games at most.

Charlie Donnor, the associate director of athletic development at Buffalo, said the benefit of the football program could not be measured solely in wins and losses.

“The purpose of F.B.S. football is to brand the university — it gives us exposure in places we could never go before,” said Donnor, who added that Buffalo, part of the State University of New York system, had had an increase in out-of-state students attending since 1999.

“It has had positive impact even if the road to consistent winning is a long one,” Donnor said. “And I know our alumni want us competing at the highest possible level.”

John Lombardi is a past chancellor at UMass and was also the president at Florida and Louisiana State, two F.B.S. football powers. In Lombardi’s view, the recent rush of lesser
football programs toward college football’s holy grail is more of an indication that F.C.S. football, the old Division I-AA, does not work.

“Everyone in I-AA loses money and doesn’t get much for it,” Lombardi said. “But even a crummy team in I-A football has higher visibility than a great team in I-AA. So while there are more costs to move up, the universities think that maybe they’ll at least get something for it.

“Of course, it’s an illusion that you can make money moving up. What they’re really trying to do is align themselves with the better-known institutions.”

But Lombardi sees a brewing quandary.

“The number of F.B.S.-level football teams is already too large to be sustainable,” he said. “And the teams at the top are a very strong, organized group. As more schools join at the bottom, it’s going to force the N.C.A.A. to restructure. They’ll have to start putting F.B.S. teams into categories.

“So there will be a second tier again, and that’s certainly not what a lot of these people joining now had in mind. What happens then?”

This article has been revised to reflect the following correction:

**Correction: January 6, 2013**

An article last Sunday about football programs like the one at University of Massachusetts that are moving up to the top division in the N.C.A.A. misspelled the surname of the associate director of athletic development at the University at Buffalo, which joined the top division in 1999. He is Charlie Donnor, not Donner. The article also misidentified the position John Lombardi held at the University of Massachusetts. He was chancellor, not president.