

From the National Athletic
Trainers' Association:

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Career Advancing Athletic
Trainers' Compensation
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Introduction

Understanding a compensation package is essential, yet often overlooked, when launching a successful healthcare career. For early-career professionals (EPs) and career-advancing clinicians (CACs), it's important to remember that compensation extends beyond salary. It encompasses benefits, bonuses, insurance, retirement plans, continuing education support, critical financial and professional development tools, and other negotiable items, all of which should align with individual needs and priorities. Your goals and life circumstances significantly influence what you require from a compensation package.

This white paper serves as a practical guide for individuals seeking to better understand the various aspects of a compensation package and navigate its negotiable elements. It explores the complexities of compensation, suggests key questions to ask, and aids in confidently evaluating offers. Many topics discussed are subject to variation based on the specific setting, location, experience level, and employer. Regardless of your unique situation, this resource aims to enhance your understanding of compensation and equip you with the knowledge needed to make empowered decisions about your professional future.

Note: This document is not exhaustive of every aspect of compensation packages, which can vary significantly depending on the position, employer, and state/federal laws. This document is broadly encompassing to provide EPs a foundational starting point in Human Resources and Healthcare Administration. Additionally, this document was written in 2025, and laws may have changed since then. This white paper was intentionally written with a broad scope to minimize the impact of potential legislative changes. However, staying informed about current laws and regulations remains essential.

What is Compensation?

“Compensation refers to the total rewards, both monetary and non-monetary, that employees receive in exchange for their labor. It encompasses direct financial payments such as salaries, wages, bonuses, and commissions, as well as indirect benefits including health insurance, retirement plans, paid time off, and professional development opportunities.”¹

The components of compensation addressed in this white paper are:

Salary:

Base pay, pay grades, salary ranges, hourly vs salary workers, compa-ratio, bonus, commissions, referral compensation, salary structures, raise structures, and cost of living considerations.

Benefits:

Statutory Benefits including Federal Insurance Contribution Act (FICA) taxes and understanding tax withholdings, unemployment insurance, worker's compensation insurance, Family Medical Leave Act (FMLA), medical health insurance, core benefits including dental and vision insurance, life and disability insurance, retirement plans and employer contributions, paid time off (PTO) and other leaves. Fringe Benefits include health savings accounts (HSAs) and Flexible Spending Accounts (FSAs), Employee Assistance Programs (EAPs), continuing education units (CEUs), membership and licensure fees, loan assistance programs, tuition reimbursement, wellness opportunities, childcare and family planning support, and other options.

Employers:

Compensation strategy, unions, types of employers, full-time equivalent (FTE), on- and off-boarding, job description, roles and responsibilities, expectations, titles and advancement, job levels, and families.

Putting it into Action:

Evaluating compensation packages, personal values and considerations, benchmarking, negotiation strategies and information, human resources, and the sports medicine staff.

Employers

Compensation Strategy

Compensation strategies are structured plans developed by companies, typically through their Human Resources departments, to determine how employees are paid and rewarded. Rooted in an organization's overall philosophy, these strategies are designed to attract, retain, and motivate high-quality talent while aligning with the company's mission, vision, and values.

A well-crafted compensation strategy includes more than just base salary; it outlines the approach to bonuses, incentives, benefits, and non-monetary rewards. It reflects the organization's stance on competitive pay, internal equity, and performance-based recognition. Furthermore, these strategies aim to ensure transparency and fairness in compensation practices, helping employees understand how pay decisions are made and what opportunities exist for financial growth and advancement. When implemented effectively, compensation strategies not only support recruitment and retention efforts but also contribute to improved employee satisfaction, engagement, and morale.

Job Components

Job Descriptions

A job description is a formal document that outlines the key responsibilities, expectations, and qualifications for a specific role within an organization. It serves as both a recruitment tool and a reference point for evaluating job performance. For prospective employees, job descriptions are essential for understanding whether a position aligns with their skills, career goals, and workplace preferences. Key components to look for include:

- **Job title:** Reflects the level and scope of the role.
- **Duties and responsibilities:** Provides insight into day-to-day tasks and expectations.
- **Required qualifications:** Includes education, certifications, experience, and skills necessary for the position.
- **Working conditions:** Details work hours, physical demands, travel expectations, and work environment.
- **Reporting structure:** Identifies whom the position reports to and if it includes supervisory responsibilities.
- **Performance metrics:** May include how success in the role is measured.
- **Compensation and benefits (if listed):** Provides an idea of the total rewards associated with the role.

Job descriptions are important because they promote clarity, transparency, and alignment between the employee and employer. They also help set realistic expectations, guide professional development, and support fair evaluations and compensation discussions.

Roles and Responsibilities

Job roles and responsibilities define the specific position an employee holds within an organization and the tasks they are expected to perform. A job role is the general function or position (e.g., Athletic Trainer or Insurance Coordinator), while responsibilities are the specific duties and obligations tied to that role. These elements are crucial because they clarify expectations for job performance and establish accountability, helping employers evaluate productivity and success. Clearly defined roles and responsibilities support collaboration by ensuring teams understand individual responsibilities, and they guide professional development by highlighting areas for growth or advancement.

When evaluating a job description and considering the roles and responsibilities, it's important to look for realistic and clearly defined duties, rather than overly broad or vague descriptions. This ensures the responsibilities align with your skills, experience, and interests. Consider whether responsibilities include cross-functional tasks, on-call demands, or leadership expectations. Also, evaluate the role's potential for growth and whether it is limited in scope.

Full-Time Equivalent (FTE)

Full-Time Equivalent, or FTE, is a unit of measurement HR departments use to standardize employee workloads and determine staffing levels, benefits eligibility, and budgeting. Typically, one FTE represents one full-time employee working a standard number of hours, usually 40, over a given period. For prospective employees, understanding FTE is important for evaluating workload expectations, benefits eligibility, and job classification. A role listed as 0.5 FTE generally indicates a half-time position, potentially with limited or no benefits. Although FTE is not always listed in job postings or mentioned during interviews, it is a useful metric for understanding potential workload, benefits, and job growth.

Job Levels, Titles, and Advancement Opportunities

Job levels are categories aligned with different titles and salary ranges within a company. This helps HR understand the structure of a role and establish hierarchy among positions. Job levels also facilitate objective and unbiased decisions for hiring, retaining, engaging, promoting, and dismissing employees. HR departments classify positions through a process called job leveling. When new positions are created, they are examined and integrated into the company's existing job levels. Typical job levels range from entry-level to mid-level, management, director, senior, and executive positions. Different job levels typically have different titles.

Job titles reflect an employee's role, responsibilities, and standing within an organization. They can influence professional identity, compensation, and advancement. Progressing to more advanced titles often signifies career growth, increased responsibility, and higher pay. Within athletic training, this can be subjective, because ATs work in diverse settings, job titles vary significantly. More traditional roles may still include terms like "assistant," consistent with athletic structures. Conversely, athletic trainers in occupational settings might have titles like "staff" or "manager," more aligned with business and corporate structures. Athletic trainers should strive to have position titles that accurately reflect their level of responsibility. For example, if an "assistant athletic trainer" operates independently with their own team and does not directly assist another role, the job title inaccurately reflects the clinician's level of independence. Unfortunately, job titles are not always negotiable. To maximize the value of a job title

when applying for a new role, use your resume to elaborate on specific roles and responsibilities, more accurately portraying your abilities to potential employers.

Advancement can occur formally or informally. Formal advancement often involves promotion to a new role with a new title, for example, from "Staff Athletic Trainer" to "Associate Athletic Trainer." Informally, individuals can take on additional responsibilities, lead projects, or gain access to new professional opportunities without a title change. While informal advancement may not immediately change compensation, it can build a strong case for promotion and formal advancement.

Employees should also understand the performance review process that facilitates formal advancement. It is important to understand how often you'll be evaluated, who will evaluate you, and what standards are used. More frequent evaluations can benefit early-career professionals by providing timely feedback and increasing opportunities for growth and raises. Clear benchmarks or rubrics help set expectations and protect against biased or inconsistent evaluations. Effective evaluation processes should include feedback from multiple sources, including supervisors, peers, self-assessments, and possibly patients, to offer a more comprehensive and fairer assessment of performance.

Growth Potential

Growth potential, or room to advance as a professional within the ranks of an organization, can be an important consideration for early-career individuals aspiring to enhance their skills or advance their careers. Early-career and career-advancing professionals should inquire about professional development, career advancement opportunities, and mentorship programs.

- **Professional Development:** Training and certifications that facilitate certification maintenance or upskilling. Some employers offer free or discounted training and certifications, while others provide professional development funds or nothing at all.
- **Career Advancement:** The ability to move up within an organization. Aspiring leaders should investigate promotion structures and pathways and be wary of organizations lacking clear pathways or a history of internal promotions. Also, consider the number of potential leadership positions, as there may be competition for a limited number of spots.
- **Mentorship Programs:** Connect employees with more experienced colleagues who can offer insights into the organization's structure and opportunities, as well as provide guidance to facilitate career success. Determine whether an organization offers a formal or informal mentorship program.

Types of Employers

Collegiate and University Settings

Athletic trainers in higher education institutions typically work within intercollegiate athletics departments or are contracted to the institution through a hospital or external company. These environments are often fast-paced, team-oriented, and aligned with the academic calendar. Expect non-traditional hours, including evenings, weekends, and travel with athletic teams. These roles often include structured evaluation systems, formal job titles, and defined advancement tracks based on education, certification, and experience. However, contracted athletic trainer positions may present growth challenges due to differing employee demands from the contracting company. Additional fringe benefits may include tuition remission, access to campus wellness resources, and professional development support.²

Secondary School Setting (High School)

In secondary schools, athletic trainers work in an educational environment, providing care for adolescent athletes. These positions often follow the school district calendar, with after-school responsibilities for practices and games. Compensation is typically linked to district salary scales and may include state pension plans, healthcare benefits, and paid time off aligned with the academic year. Some roles may be dual positions, combining teaching with athletic training duties, requiring additional licensure or credentials. Union representation is common in public schools, which can impact hiring, evaluation, and compensation structures. Often in the secondary school setting, athletic trainers are hired by large hospitals or companies to be contracted out to high school positions. The benefits, growth models, and requirements may more closely resemble those of traditional hospitals or corporations.²

Professional Sports

Athletic trainers in professional sports operate in a high-performance, results-driven atmosphere. These roles demand intense travel, irregular hours, and constant readiness to respond to athletes' needs. While compensation may be significantly higher than in other settings, job security can be limited due to frequent turnover. HR considerations include individualized employment contracts, performance bonuses, endorsement clauses, and confidentiality agreements. Expect high expectations, scrutiny, and a work-life balance centered around the season's calendar.²

Clinical Settings (Rehabilitative, Orthopedic, etc.)

In clinical environments, athletic trainers support patients through rehabilitation and recovery, often collaborating with orthopedic surgeons, sports medicine physicians, or physical therapists. These positions typically offer structured hours, though occasional evening or weekend shifts may be required. Compensation can be hourly or salaried and sometimes includes productivity-based incentives. HR departments in these settings prioritize compliance with healthcare regulations, credentialing, continuing education, and fostering collaboration within the clinical team. This setting provides stability and exposure to diverse patient populations.²

Occupational Health Settings

Athletic trainers in occupational health settings focus on preventing injuries and promoting wellness in physically demanding jobs within industries such as manufacturing, distribution, or corporate environments. These roles generally adhere to standard business hours and involve tasks like ergonomic assessments, workplace safety training, and early intervention care. Compensation is often competitive and aligned with corporate salary structures, accompanied by comprehensive benefits packages. HR priorities include risk management, OSHA compliance, and monitoring employee wellness metrics, making this setting attractive to those seeking stable, preventative-care-focused positions.²

Performing Arts

Athletic trainers working with performing artists, including dancers, musicians, and actors, provide injury prevention, performance optimization, and rehabilitation care in nontraditional environments. Work hours can be highly irregular, and travel may be necessary, especially with touring companies. Compensation varies by employer, and many positions are contract-based. While HR infrastructure may be less formalized, this setting is well-suited for individuals with a passion for the arts and the ability to adapt to fluid schedules and environments.²

Military and Tactical Settings

In military and tactical settings, athletic trainers serve active-duty personnel, law enforcement, and firefighters, emphasizing injury prevention, physical readiness, and rehabilitation. Responsibilities may include field assignments, fitness programming, and documentation to support return-to-duty decisions. Compensation follows government pay scales and includes access to comprehensive federal benefits, such as health insurance, retirement plans, and paid leave. HR processes are highly structured, often requiring background checks and security clearances, and advancement opportunities are available through formal ranks or performance-based promotions.²

Unions

Unions are organized groups of workers who collectively advocate for their rights, working conditions, wages, and benefits. They provide a formal channel for employees to negotiate with employers, typically through collective bargaining agreements (CBAs). HR departments collaborate with union representatives to establish and uphold the terms of these agreements, which may cover areas such as compensation, scheduling, job security, grievance procedures, and workplace safety. While unions aim to protect employee interests, HR departments ensure compliance with labor laws, cultivate collaborative relationships, and align organizational policy with union contracts. These efforts aim to create fair and structured work environments, reduce turnover, and proactively address employee concerns, while maintaining operational efficiency and organizational goals. Athletic trainers are not always represented as a distinct group within unions and may be included with other professions, such as teachers in a university or school setting.

As a prospective employee, understanding whether a position is unionized is important when evaluating potential job opportunities. Unionized positions often offer greater job security, more predictable wage progression, and clearly defined benefits and working conditions through established contracts. However, these roles may offer less individual flexibility in salary negotiation or job duties due to standardized contract terms. Additionally, union membership may require dues or fees, which should be considered when evaluating total compensation. Ultimately, the perception of a union, positive, negative, or neutral, depends on an individual's career goals, preference for structure, and alignment with collective representation.

Onboarding and Offboarding

Onboarding

The employer should manage the employee onboarding process. All new employees should receive an employee handbook that addresses frequently asked questions about the institution or organization and its policies. The employee handbook, or an in-person orientation, is crucial for familiarizing new hires with their job and the company's policies, procedures, and expectations. Early priorities should include reviewing the Policy and Procedure Manual, Emergency Action Plan, payroll and compensation procedures, and staff expectations. Employees should also understand how to seek assistance from HR or legal counsel if they believe their rights have been violated or if they have questions about legal compliance.

Job Expectations

During the initial transition period, employees should clarify the employer's expectations regarding chain of command, schedules, dress code, facility rules, injury/physician referral protocols,

documentation standardization, and emergency action plans. While many expectations should be discussed, these are key to address early on.

- **Chain of Command:** Understand the organization's hierarchical structure, including management levels, reporting relationships, and lines of authority. Know your direct supervisor and their supervisor. Understand the protocol for escalating issues, seeking approvals, or making decisions, including who to consult or notify and when.
- **Schedules:** Learn the company's policies regarding attendance, punctuality, and work hours, as well as the guidelines for requesting time off for vacation, sick days, and personal days.
- **Dress Code:** Determine whether the dress code is formal, informal, or a combination of both, and if it varies based on work venue, travel, or time of day. Identify any specific requirements or restrictions regarding appropriate colors, styles, fabrics, or brands.
- **Facility Rules:** Learn the safety guidelines, including emergency procedures, how to report hazards or incidents, and how to access first aid or medical assistance. Identify access control points, including entry procedures, visitor policies, and ID or key requirements. Determine whether storing personal belongings and engaging in non-work activities during work hours is permitted.
- **Injury/Physician Referral Protocols:** Understand the requirements, expectations, and communication protocols for injury referrals.
- **Documentation Standardization:** Clarify the foundational elements the staff standardizes and the protections in place for securing sensitive information.
- **Emergency Action Plans:** Before working in any setting, understand all fundamental emergency plans. Know which emergencies are covered in the Policy & Procedure manual and which require more subjective judgment. Memorize the locations of the nearest emergency rooms, hospitals, and general health clinics, and save key staff members' phone numbers in your phone.

Offboarding

Offboarding is the structured process of transitioning an employee out of an organization, and the exit interview is a key component. During an exit interview, employers gather honest feedback to improve workplace practices and retention. Employees should be prepared to discuss their reasons for leaving, specifying whether the decision was personal, professional, or workplace related.

Other key topics include job satisfaction, company culture, and work-life balance, offering insight into daily experiences and overall morale. Employees may also be asked to reflect on the quality of management and leadership, the level of support they received, and how fair or competitive they perceived their compensation.

Feedback on retention and turnover, such as why peers may have left or stayed, can be valuable, along with a review of the work environment, including collaboration, communication, and team morale. Employees should highlight both positive and negative aspects of their experience.

Finally, the exit process should address logistics such as returning company property, final paychecks, discontinuation of benefits, and access to future employment documentation. A smooth transition helps maintain a professional relationship and ensures compliance with company and legal requirements.

Salary

Base Pay

Base pay is the fixed compensation an employee receives for performing the core duties of their job, typically expressed as an annual salary or hourly wage. Determined during the hiring process, it is influenced by factors such as education, experience, specialized skills, industry standards, geographic location, and the responsibilities of the position. Base pay does not include bonuses, incentives, or benefits. Employers may distribute these payments weekly, biweekly, or monthly, depending on their payroll schedule. Base pay serves as the foundation of an employee's total compensation package and may be periodically adjusted based on performance, tenure, or market conditions.³

Salary Structures

Pay or salary structures are the cornerstone of an organization's compensation strategy. They clearly define salary expectations for current and future roles, ensuring transparency and fairness among employees. These standardized, impartial frameworks enable Human Resource departments to manage pay increases and promotions and control overall labor costs. The most common pay structures include:³

- **Traditional Pay Structure:** Narrow, clearly defined salary ranges, or 'grades,' align with specific job titles. Placement within a grade is based on experience, education, and skill level. This structure may offer limited upward movement within grades but encourages career longevity by incentivizing advancement between grades. Traditional pay structures closely align with hierarchical organizations with clearly defined roles.
- **Broadband Pay Structure:** Employees are grouped into broader categories, such as 'administrative' or 'technical,' rather than by job title. Wider bands consolidate multiple narrow grades, allowing more flexibility with salary and performance reward options. This option suits dynamic and rapidly evolving work environments, offering adaptability and individualization.
- **Market-Based Pay Structure:** Salaries align with current labor market rates for comparable positions. External market data, rather than internal job classifications, drives compensation decisions. While less structured, this system allows companies to remain competitive in recruiting and retaining talent. Like a broadband system, market-based structures use broad salary ranges but incorporate tighter control within those ranges, like traditional systems. These are often found in organizations with specialized skill sets and rapidly changing industries.
- **Step-Pay Structure:** Ideal for roles where individual performance is difficult to quantify, such as government and unionized positions, a step-pay structure provides employees with predetermined pay increases at regular intervals. Intervals may be based on tenure or service milestones, but employees will eventually reach a step cap. Employees benefit from clear paths to salary growth, but the structure offers limited flexibility.
- **Hybrid Pay Structure:** As the name suggests, hybrid pay structures combine two or more compensation models to meet the diverse needs of different departments or roles within a single organization. For example, some hourly staff may have step pay, while technical employees follow market-based models. These structures offer versatility but require consistent management to maintain fairness and organizational consistency.

Pay/Job Grades

Pay grades, or job grades, are structured levels within an organization's compensation system that group jobs of similar value or responsibility into standardized base pay ranges. Each grade has a defined minimum, midpoint, and maximum salary or wage, providing a framework for compensation decisions and advancement. While the pay grades themselves may not be negotiable, an individual's placement within a specific pay grade may be. Although not all companies use pay grade systems, they are very common. Within pay grades are associated salary ranges that may be applied across several different types of positions, even across departments.

Employers often consider factors such as years of experience, level of education, required skills, working conditions, market pricing, and job classification within the company. This system promotes internal equity, helps manage compensation consistently across job responsibilities, and allows for transparent advancement opportunities. Companies may offer promotions, merit increases, or job reclassifications to facilitate movement within or between grades. It is reasonable to inquire about the criteria an employer uses to define pay grades and the requirements for advancement within or between them.

Pay scales may sometimes be publicly accessible. For example, some local school districts and government entities are often required to publish their pay scales online, which can provide a reference point for individuals seeking to understand potential earnings for similar skill sets and roles in a particular area. Even if a company does not publicly post its pay scales, it is reasonable to ask HR representatives or hiring managers about this information during the interview process, once salary discussions have begun.³

Salary Range

A salary range is the span of compensation for a particular position, typically defined by minimum, midpoint, and maximum pay levels. The range reflects what a human resources (HR) department is willing to pay for a role, based on internal assessments and external market data. Unlike pay grades, salary ranges are job-specific and provide practical guidance for negotiating individual offers based on performance and experience. Rather than a fixed salary, a range offers the flexibility to provide varying compensation to candidates based on their experience, qualifications, and growth potential. HR departments develop salary ranges through a combination of internal and external analysis.³

- **Internal:** This includes evaluating the job's responsibilities, required knowledge, skills, and abilities (KSAs), and its relative value to the organization. Tools such as job evaluation systems, point-factor methods, or internal equity comparisons are often used to determine how a position aligns with others.
- **External:** This involves utilizing labor market data sources to compare similar roles across the industry. This can include data from the Bureau of Labor Statistics, industry salary surveys (like the NATA's Salary Survey), and compensation databases from third-party providers. HR professionals also consider the organization's compensation philosophy—whether to lead, lag, or match market rates—and contextual factors like regional cost of living, and labor supply and demand.

Job seekers should adopt a similar analytical approach to understand their worth, evaluate offers, and prepare for negotiations.

- Industry standards: Use salary surveys (such as the NATA's), job boards, and third-party reports to understand typical salary expectations for your role, location, and experience level.
- Market Trends: Stay updated on changes within healthcare and athletic training, including new technologies, certifications, and care models, to assess your position relative to competitors. Identify opportunities to stay ahead of the curve and adapt to changing market demands.
- Value Provided: Regularly conduct self-assessments of your education, contemporary expertise, skills, and accomplishments. Use data and metrics to quantify your contributions and skills whenever possible, including metrics such as revenue generated, cost savings, and patient outcomes. Keep your resume updated to ensure you don't overlook relevant experience. Highlight the contributions or projects that set you apart from other candidates.

Hourly vs. Salary Workers

An athletic trainer's compensation structure, hourly versus salary, affects not only how much and how often they are paid but also influences overtime eligibility, benefits, job expectations, and financial planning. The differences between these two options are shaped by federal and state labor laws (including the Fair Labor Standards Act – FLSA), industry norms, position expectations, and employer payroll policies.

- Salaried (Exempt) Compensation: Salaried positions offer consistent, pre-determined pay distributed at regular intervals (biweekly or monthly) and typically assume a 40-hour work week. Individuals in these roles are considered 'exempt' under FLSA guidelines, meaning they are not eligible for overtime pay, even if they work more than 40 hours per week. However, salaried positions often include performance-based bonuses, comprehensive benefits, and paid leave. These positions often provide more schedule autonomy but assume that the workload, while potentially variable, will even out over the course of a year. While many salary positions are structured as 12-month contracts, 9- or 10-month contracts are also available in some settings. In these roles, understanding how the contract impacts your budget over a full year is crucial.
- Hourly (Non-Exempt) Compensation: Hourly positions provide compensation that can vary between pay periods based on the actual number of hours worked each week. These positions are more commonly found in part-time, per diem, and entry-level athletic training roles, or in positions with notably variable workloads. While pay can fluctuate, these positions are generally non-exempt under FLSA, meaning individuals are entitled to overtime pay, typically 1.5 times the regular rate for hours worked over 40 in a week, unless otherwise defined by local or state laws. This allows for direct reflection of labor input value, but tracking and monitoring work hours can be time-consuming. Because compensation may fluctuate, budgeting is crucial. Additionally, because hourly positions are often less structured, they may not always include the same level of benefits.

Understanding how and when you will be paid (biweekly, monthly, etc.), the method of payment (direct deposit, check, etc.), and tax implications (withholdings, deductions for insurance or retirement) is important for understanding how a base salary translates into a livable budget. It is also important to consider how similar job expectations, such as on-call duties, travel, patient transportation, and event coverage, are compensated differently under each pay structure.⁴

Compa-Ratio

A compa-ratio is a calculation used to compare an employee's salary to the median salary for a similar position within a specific job market. It is calculated by dividing the employee's annual salary by the

median salary and multiplying by 100 to obtain a percentage. A compa-ratio of 100% indicates that the employee's salary matches the market average. Most position compa-ratios fall between 80% and 120%, with new hires often falling on the lower end. Companies often use this metric to ensure the salaries they offer are within industry standards, which can help attract new employees and reduce turnover.³

Bonus, Commissions, and Referral Compensation

While less common in athletic training, bonuses, commissions, and referral compensation are becoming more prevalent within sports medicine, particularly in private practice, occupational health, emerging telehealth platforms, medical sales, or performance-based models like collegiate/professional sports and performance centers. These compensation types are found most in roles that blend clinical care with business development, patient acquisition, or sales. Because they often depend on external factors like funding availability and clinic volume, they can be inconsistent and difficult to budget around. Individuals should also be aware of taxes, withholdings, and net payout amounts, which can affect the anticipated amount received.

- **Bonuses:** Lump-sum payments awarded for specific benchmarks, goals, or organizational milestones. These can include performance reviews, retention milestones, profitability/revenue targets, and holiday bonuses. Bonuses may also come with stipulations; for example, signing bonuses often require the employee to repay the bonus if they do not remain with the company for a specified period.
- **Commissions:** Percentage-based payments tied to the sale of services or products. While uncommon in traditional clinic positions, they may be offered in medical sales roles, clinics/gyms with cash-pay services, or positions focused on generating referrals.
- **Referral compensation (Finder's Fee):** Additional compensation awarded to individuals for bringing in new customers or closing deals. These can be given as set amounts or as percentages tied to the value of the sale or new customer, but the specifics can vary widely.

Individuals should have a clear understanding of bonus, commission, and referral compensation offers, including whether they are guaranteed, discretionary, or performance-based, as these factors can vary based on company philosophy and the metrics used. To protect both employee and employer and to clearly define the terms of the agreement, all promised bonuses, commissions, and referral compensation elements should be documented in writing.³

Raise Structures

Pay increases can occur for various reasons, and understanding an organization's approach to compensation growth helps assess long-term earning potential. Common types of raises include:

- **Merit Raises:** Based on performance reviews and individual or team achievement.
- **Cost of Living Adjustments (COLA):** Routine raises based on inflation or geographic living costs, not tied to performance.
- **Promotion-Related Raises:** Given when advancing to a higher-level role with additional responsibilities.
- **Market Adjustments:** Given to stay competitive with industry trends or to address internal pay disparities.
- **Skill-Based Raises:** Given for acquiring new qualifications, certifications, degrees, or licenses relevant to the current role.

Cost of Living Considerations

When evaluating a salary offer, it is critical to consider the cost of living (COL), which is defined as the amount of money required to maintain a certain standard of living in a specific geographical area. Salary alone does not determine financial well-being; how far a salary goes depends on local expenses such as housing, transportation, taxes, healthcare, and everyday goods and services. Key COL factors to consider include housing, transportation, local and state taxes (income, sales, property, etc.), healthcare, childcare, education, and utilities.

Salary expectations must be adjusted based on the cost of living for the position's geographical location. A salary that is generous in one city may be inadequate in another with high living expenses. Affording necessities in one location may be easy, while one may be unable to afford rent in another. To aid in negotiation, utilize tools like the Economic Policy Institute Budget Calculator (<https://www.epi.org/resources/budget/>) or the MIT Living Wage Calculator (<https://livingwage.mit.edu/>).^{10,11} Other COL calculators, such as NerdWallet or Numbeo, can help compare two locations side by side and determine what salary would be considered equivalent when relocating.

If moving to a higher-cost area, consider negotiating for components beyond base salary, such as relocation assistance/reimbursement, temporary housing costs, and assistance with buying or selling a home.

Benefits

Benefits are the non-wage components of a compensation package. While many people focus on salary as the primary component, the value and composition of benefits can significantly impact overall compensation. There are two main types of benefits: statutory and fringe. Statutory benefits are those employers are legally required to provide. Fringe benefits encompass all other options an employer may offer. Some fringe benefits are commonly expected and are considered core benefits. While not legally mandated, core benefits are generally assumed to be included in some form in most compensation packages. True fringe benefits are highly variable, negotiable, and tailored to company and employee needs, potentially adding substantial value to the overall package.

Statutory Benefits

Federal Insurance Contributions Act (FICA) Taxes

FICA taxes are mandatory payroll taxes withheld from wages to fund Social Security and Medicare. Both employees and employers contribute equally to FICA taxes, each paying 7.65%, totaling 15.3%. Employers are responsible for withholding the employee's share of FICA taxes from their paycheck and remitting them to the IRS. While there is no wage base limit for Medicare taxes, there is a limit for Social Security wages. Higher-income earners may be subject to additional Medicare taxes. Overall, FICA taxes are not a major consideration for employees, but individuals should be aware of this deduction from their paychecks.⁵

Tax Withholdings

Tax withholdings are funds employers set aside from an employee's paycheck to cover federal and state income and FICA taxes (explained above). Employers remit this amount, covering both types of taxes, directly to the government each pay period. This prevents employees from needing to budget for taxes independently and pay a large lump sum at the end of the financial year. This ensures employees comply with federal and state tax laws and assists with financial management throughout the year. Understanding how withholdings work and how to adjust them is essential for managing take-home pay and overall financial well-being.

Individuals complete IRS Form W-4 to determine the amount of money to withhold from their paychecks. This form indicates filing status, the number of dependents, and other income considerations. The information on this form directly affects the size of an individual's withholdings and, therefore, their paycheck. Withholding too little can result in owing taxes at the end of the financial year, while withholding too much will result in smaller paychecks but potentially a tax refund. Salary level, family circumstances, financial wellness, and outside income should all be considered when making these decisions. If an individual does not complete a W-4, employers will use a mandatory calculation to determine the automatic withholding amount.

Tax withholdings can vary significantly depending on employment circumstances. Salaried employees typically have steady and predictable withholdings. However, individuals with hourly positions, multiple income sources, part-time roles, or stipends may experience less consistent withholdings. Each income source and the income amount result in separate withholdings, even when automatic. Per diem or 1099 independent contract workers have a different withholding situation, as they do not have automatic withholdings. These individuals must plan and make quarterly estimated tax payments to avoid penalties or a large tax payment at the end of the financial year.

While managing withholdings can seem overwhelming, understanding their components and impact empowers individuals to leverage them effectively. Regularly reviewing pay stubs, adjusting W-4 elections to reflect life changes, and considering how benefits like retirement contributions, health insurance premiums, and continuing education stipends affect taxable income are crucial steps. Remember, a higher taxable income in a paycheck results in larger withholdings, and vice versa. Proactively managing withholdings promotes financial stability, avoids tax season surprises, and maximizes the value of one's compensation package.⁵

Unemployment Insurance

Unemployment Insurance (UI) offers temporary financial assistance to eligible workers who lose their jobs through no fault of their own, including layoffs, downsizing, or company closures. Primarily funded through employer-paid payroll taxes at the federal (FUTA) and state (SUTA) levels, UI programs are administered individually by each state, which sets its own eligibility requirements, benefit amounts, and duration. To qualify, individuals must be unemployed through no fault of their own, actively seeking work, and registered with their state's employment service. While distinct from the broader social safety net, UI provides a financial cushion that allows individuals to focus on securing the right opportunity rather than accepting a job out of desperation. Weekly benefits are calculated as a percentage of the individual's previous earnings, up to a state-defined maximum, and typically last for up to 26 weeks. These benefits are generally taxable and must be reported on annual tax returns.

Worker's Compensation Insurance

Worker's compensation insurance is a legally mandated, state-governed program that provides medical care, wage replacement, and other benefits to employees who are injured, become ill, or die due to job-related duties. By participating in this insurance program, employees typically waive their right to sue their employer for negligence. Benefits may include coverage for medical expenses, partial wage replacement during recovery, permanent disability compensation, vocational rehabilitation, and survivor benefits for dependents in the event of a fatality resulting from work-related accidents, repetitive stress injuries, and occupational illnesses. Worker's compensation not only protects employees' well-being but also helps employers manage liability and ensure safer workplaces.

The Family Medical Leave Act (FMLA)

The Family Medical Leave Act (FMLA) provides eligible employees with unpaid, job-protected leave for specific family and medical reasons. During this leave, employers must maintain the employee's health insurance coverage at the same cost and with the same coverage elements, without penalty. Eligible employees are entitled to up to 12 work weeks of leave within a twelve-month period for the following reasons:

- Birth or care of a newborn child
- Placement of a child for adoption or foster care
- Care for a spouse, child, or parent with a serious health condition within one year of placement
- Inability to work due to their own serious health condition

FMLA also includes provisions for military family leave, including twelve weeks for qualifying urgent matters related to a family member's active duty and up to 26 weeks of military caregiver leave to care for a servicemember with a serious injury or illness if the employee is the service member's spouse, child, parent, or next of kin.

To be eligible for FMLA, employees must work for a covered employer and have worked at least 12 months and 1,250 hours in the past year. Covered employers include most public agencies and all private-sector companies with 50 or more employees. While FMLA leave is unpaid, it provides key protections, including job restoration upon return and continued health insurance coverage throughout the leave period, as if the employee had not taken leave. While FMLA provisions are standardized, employer-specific leave policies, such as paid time off (PTO), sick days, and short-term disability, may interact with how employees can utilize FMLA in combination with other options.³

Medical Health Insurance

Medical health insurance, notably governed by the Affordable Care Act (ACA), is a statutory benefit under federal law. The ACA requires all employers with 50 or more full-time equivalent employees to provide affordable health insurance to eligible full-time employees. The ACA defines "full-time" as those who average 30 or more hours per week over a defined period (one to three months), broadening access to healthcare coverage for a wider range of workers than just those working a standard 40-hour week.

The health insurance mandated by the ACA serves as a payment assistance mechanism for accessing medical services. Most employer-provided health insurance is offered through group plans, where an employer negotiates insurance coverage for a pool of employees with the insurance provider on their behalf. The ACA mandates that employer-sponsored insurance must cover at least 60% of total healthcare costs, and the employee's share of premiums must not exceed 9.89% of their household income. However, employers are only required to offer coverage and are not required to pay the full premium. Typically, employers cover a portion of the monthly premium and deduct the remainder from the employee's paycheck. The costs for medical insurance coverage are broken down into:

- **Premiums:** Monthly payments for medical insurance coverage, typically split between the employer and the employee.
- **Deductibles:** The amount employees pay out-of-pocket before insurance begins covering medical expenses.
- **Co-Pays:** Flat fees paid per medical visit or service.
- **Out-of-Pocket Maximums:** The highest amount an individual will pay in a year before insurance covers 100% of remaining costs.

Enrollment in health insurance occurs during three distinct periods: upon hire, during annual open enrollment, or after a Qualifying Life Event (QLE), such as marriage, divorce, or the birth of a child. Once enrolled, the insurance period may follow the calendar year (January–December) or a fiscal year (July–June), depending on the employer. While providing medical insurance is required, employees have different healthcare needs, so employers may offer different insurance network types with varying levels of coverage and cost-sharing. Typical networks include:

- **Health Maintenance Organization (HMO):** These plans have lower costs but only cover in-network providers and typically require referrals for specialists.
- **Preferred Provider Organization (PPO):** More flexible, these plans cover both in-network and out-of-network care (at a higher cost) and do not typically require referrals.
- **Exclusive Provider Organization (EPO):** These plans only cover care within a defined network, often hospital-based, except for emergencies.
- **Point of Service (POS):** Combining features of HMOs and PPOs, these plans always require referrals.

Selecting a plan is based on an individual's needs and is not always necessary. Employees already insured through a parent (up to age 26) or a spouse may decline coverage. If declining coverage, some employees can negotiate to have the employer's premium contribution added to their base pay. Additionally, if employer insurance plans are costly or provide limited coverage, some states offer public health insurance assistance based on income. Also, even if an employer is not required to provide medical health insurance under the ACA (typically smaller companies), it can still be offered as a core or fringe benefit.³

Behavioral Health

Behavioral healthcare coverage is a category of medical insurance that addresses a person's social and emotional wellbeing, including mental health services and substance use disorder treatment. Typically integrated into medical insurance plans rather than offered as separate benefit options, mental health and substance use disorder benefits are mandated to be covered at the same level as medical and surgical benefits by the Mental Health Parity and Addiction Equity Act (MHPAEA) and the ACA. This means that co-pays, deductibles, visit limits, and treatment authorizations for behavioral health must be comparable to those for medical care, without increased limitations or less favorable benefits.

Typical components covered include outpatient therapy/counseling, inpatient psychiatric or detox services, medication management (antidepressants, anti-anxiety medications, etc.), emergency mental health services, and telehealth mental health services. Some employers offer additional mental health support resources within their Employee Assistance Programs (EAPs), discussed later. When comparing medical insurance plans, be sure to consider the behavioral health benefits offered.

Core Benefits:

Dental and Vision Insurance

Dental and vision insurance are considered core benefits rather than statutory benefits because employers are not required to offer them. Often considered optional 'add-ons' to mandated medical insurance coverage, these commonly offered plans require employees to pay an additional monthly premium for specific dental or vision care coverage. The extent of coverage varies widely by plan but reduces out-of-pocket costs for preventative and restorative dental and vision services.

Employers can offer both or just one of these options for adults; however, under the Affordable Care Act (ACA), dental insurance is considered an essential benefit for children under the age of 18. Companies must include dental insurance as part of or in addition to their health plan for individuals with dependents under age 18. Neither dental nor vision insurance is considered essential for adults; therefore, companies are not required to provide it.

Dental insurance helps cover the cost of routine and restorative dental care, such as cleanings, X-rays, fillings, crowns, and sometimes orthodontics. Dental insurance is often offered in two tiers: High Coverage Plans or Low Coverage Plans. High Coverage Plans have higher premiums but lower deductibles and copays, making them ideal for those anticipating multiple or complex dental procedures. Low Coverage Plans have lower premiums but higher out-of-pocket costs, making them more suitable for those who anticipate mostly routine or preventative dental care.

Vision insurance supports access to routine eye care, helping cover expenses such as annual exams, prescription lenses, frames, and contact lenses. Vision insurance options often have more tiers, offering basic through comprehensive coverage with varying services and network breadths.

Both dental and vision insurance plans vary significantly depending on the company offering them and how they are offered. Understanding the plans' premiums, coverage levels, and out-of-pocket costs is essential for making informed decisions during open enrollment periods or when evaluating them as an added benefit when comparing job offers.

Life and Disability Insurance

Life Insurance

Life insurance provides financial protection to an employee's designated beneficiary(ies) upon the employee's death. Employers often offer a basic life insurance policy at no cost to employees. This policy is a legally binding contract in which the insurance company guarantees a death benefit to the named beneficiaries if the insured employee dies. Basic coverage typically equals one year's salary, with the employer covering the plan's cost or offering a reduced premium through payroll deductions. Because these plans are employee-sponsored, premiums are generally lower than those in the private sector.

Employees often have the option to purchase supplemental life insurance for themselves or family members, increasing the coverage amount at a higher monthly rate. Enrollment is like health insurance, requiring changes during open enrollment periods or after a Qualifying Life Event (QLE). Employees can opt out of these plans, but re-enrollment may require proof of insurability. Some employers also include Accidental Death and Dismemberment (AD&D) coverage at no cost. This insurance provides additional compensation to beneficiaries in the event of death or injury resulting from an accident, such as the loss of a limb, vision, or mobility.³

Disability Insurance

Disability insurance is a key benefit that protects an employee's income if they cannot work due to illness or injury. Unlike workers' compensation, which only covers job-related injuries/illnesses, disability insurance covers conditions regardless of whether they are work-related. There are two main types of disability insurance:

- Short-Term Disability (STD): Typically covers a portion of the employee's salary (60-70%) for a period ranging from a few weeks up to six months. STD is often used for childbirth, recovery from surgery, or temporary illnesses.
- Long-Term Disability (LTD): Begins after STD ends and can cover months, years, or even until retirement, depending on the policy specifics. LTD typically replaces 40-60% of the employee's base salary.

Employers often offer basic disability coverage, with employees having the option to purchase additional coverage at their own expense. Premiums can be deducted from payroll, and, similar to life insurance, enrollment or coverage adjustments typically occur during open enrollment or after a Qualifying Life Event (QLE).

While both disability insurance and the Family Medical Leave Act (FMLA) support employees during times of medical need, they serve different purposes. FMLA protects the individual's job and continued health insurance coverage during unpaid leave for qualifying medical or family reasons, but it does not replace lost income. Disability insurance, on the other hand, provides income replacement when an employee cannot work due to illness or injury, but it does not guarantee job protection. Employees can sometimes use both simultaneously: FMLA to protect their position and health benefits, and disability insurance to maintain partial income during their leave.

Retirement Plans and Employer Contributions

Retirement plans are essential components of comprehensive employee benefit packages. These plans help employees save for their future and are typically sponsored by the employer, often including contributions from both the employee and the employer. While participation is optional, employees are strongly encouraged to enroll early to take full advantage of potential employer contributions and long-term growth. Plans operate differently, but employees can typically choose the amount they wish to contribute to their retirement program through a monthly paycheck deduction.

The U.S. Department of Labor and the IRS provide resources to help employees understand the different retirement plan types, including defined benefit plans (pensions) and defined contribution plans, such as 401(k) or 403(b) plans. The most common plans are 401(k) plans, offered by private sector employers, and 403(b) plans, offered by non-profit and public education entities. Human Resource (HR) departments, Certified Public Accountants (CPAs), or financial advisors can help you make decisions that best align with your financial goals and IRS regulations.

Employer-provided retirement plans are attractive benefits due to employer contributions, or 'matches.' These matches can be set amounts or based on a percentage of the employee's contribution. This match is essentially free money and a critical aspect of long-term retirement savings. Failing to contribute at least enough to earn the full match means leaving valuable compensation unclaimed. To retain employer contributions when one leaves a company or retires, one must be 'vested.' Vesting refers to the length of time an employee must work for the employer before gaining full ownership of employer-contributed funds in their retirement account. For example, a 5-year vesting schedule means an employee earns 20% ownership of the employer's contributions for each year worked. Vesting schedules vary by employer, ranging from immediate vesting upon hire to schedules spanning several years, and can even change over time.

Finally, enrollment periods vary among companies. Some employers automatically enroll employees, while others require proactive enrollment. Knowing your company's requirements is essential to maximizing the benefits of the plan. Remember, even small contributions now, compounded over time, can result in significant gains.⁶

401(k) Plans

401(k) plans are defined-contribution retirement plans commonly offered by private employers. Employees contribute a chosen portion of their paycheck, often pre-tax with traditional 401(k) plans or post-tax with Roth 401(k) plans. Traditional 401(k) contributions are made with pre-tax dollars, which lowers current taxable income; however, taxes are paid upon withdrawal during retirement. Roth 401(k) contributions are made with after-tax dollars, and withdrawals in retirement are tax-free, pending adherence to IRS rules. These accounts have contribution limits of up to \$22,500 per year from the employee, but an additional \$7,500 "catch-up" contribution is allowed for those age 50 or older. Generally, individuals must be 59½ to withdraw from 401(k) accounts. Early withdrawals may result in a 10% penalty plus income tax unless specific exemptions apply.⁶

403(b) Plans

403(b) plans are retirement savings plans like 401(k)s, but they are more often offered by public schools, non-profits, and certain religious institutions. In traditional 403(b) plans, contributions are pre-tax, and earnings grow tax-deferred until retirement. Roth options, which allow for after-tax contributions, may also be available. Contribution limits for these accounts are up to \$22,500 per year from the employee, with an additional \$7,500 "catch-up" contribution allowed for those age 50 or older.

Generally, withdrawals from 403(b) accounts can be made without penalty at age 59 ½. Early withdrawals may result in a 10% penalty plus income tax, unless specific exemptions apply.⁶

Work Leaves

A core benefit offered to employees is time away from work, or "leave." These benefits provide employees with time to rest, recover, and attend to personal responsibilities. While policies vary by organization, the most common forms are Paid Time Off (PTO), sick leave, and parental leave. Key features of these policies include the specific benefits offered, how time is accrued or granted, and [the](#) procedures required to use it.

PTO is a general bank of paid hours that employees can use for vacation, personal time, or minor illnesses. Some employers separate PTO into individual categories, such as vacation leave and sick leave, while others consolidate all days into one PTO pool. The amount of PTO an employee has depends on whether the company allots PTO in a lump sum at the beginning of the year (or after a probation period) or requires employees to accrue PTO over time, often based on hours worked. In some cases, employees can borrow against future accruals, but this is company-specific.

Requesting time off typically requires advance notice, often two weeks, and approval from supervisors to ensure adequate schedule coverage. Policies regarding unused PTO vary; most commonly, employers allow carryover from year to year or have a use-it-or-lose-it policy. PTO can sometimes be bought out or cashed out, but employees usually have an opportunity to recoup the time, even if it's in the form of a payout upon leaving the company. Average PTO offered per year across smaller employers includes:

- 1-5 years of service: 9-15 days/year
- 5-10 years of service: 13-20 days/year
- 10-20 years of service: 17-24 days/year
- 20+ years of service: 20-26+ days/year

Sick leave offers job-protected time off to recover from illnesses or attend to medical needs. This can be accrued over time or provided as a set number of days. Guidelines for the required amount of notice and documentation vary by company. Rollover or annual resets of sick leave are also company-specific. In some industries, such as athletics, an "always show up" culture may discourage individuals from taking sick leave, even when unwell. It's important to remember that this time is set aside for a reason, and the company's culture can influence how comfortable employees feel using it.

Parental leave, encompassing both maternity and paternity leave, provides employees with support during the birth, adoption, or placement of a child. The specifics of parental leave, like all leave types, can vary significantly by company, and in some cases, may not be offered. Therefore, understanding the leave duration and the timing relative to the child's arrival is crucial. These leaves may be fully paid, partially paid, unpaid, or supplemented with accrued PTO or sick leave. Additional considerations include exploring phased return-to-work options, remote work possibilities, or modified work hours to facilitate a smoother transition back to work. Furthermore, lactation support is protected under the Fair Labor Standards Act (FLSA), which mandates that employers provide a private, non-bathroom space and reasonable breaks for breastfeeding or pumping.³

Fringe Benefits

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are optional benefits offered to employees to help reduce taxable income and cover predictable expenses. While both have annual contribution limits, they serve distinct purposes with different stipulations and advantages. Typically, employees cannot have both types of accounts simultaneously.

HSAs are optional financial tools offered in conjunction with an employer's medical health insurance plan. These tax-advantaged savings accounts allow employees to set aside pre-tax money to pay for qualifying medical expenses, such as deductibles, copays, prescriptions, and other out-of-pocket costs. To be eligible for an HSA, individuals must be enrolled in a High-Deductible Health Plan (HDHP), not enrolled in Medicare, and not claimed as a dependent on someone else's taxes.

HSAs are employee-owned, meaning all funds accrued in the account belong to the employee, even upon changing jobs or retirement. Unused funds roll over from year to year. These accounts offer a "triple tax advantage":

- Tax-deductible contributions
- Tax-free growth through interest or investments
- Tax-free withdrawals for qualified medical expenses

FSAs, on the other hand, are employer-owned accounts that allow employees to contribute a portion of their salary on a pre-tax basis to pay for certain eligible expenses. There are two main types of FSAs:

- Healthcare FSA: Similar to HSAs, these accounts can be used for eligible medical, dental, vision, and prescription expenses, including copays, deductibles, and medical devices. However, they cannot be used for health insurance premiums.
- Dependent Care FSA (Dependent Care Assistance Program – DCAP): This type of FSA is specifically for childcare or elder care expenses that enable the employee to work. Eligible expenses include daycare, preschool, before- and after-school care, and summer day camps.

Because FSAs are employer-owned, unused funds do not roll over annually. Employees can contribute to FSAs, but it is not mandatory and does not reduce the overall annual contribution limit. These funds can be used even if the individual is a spouse or dependent on someone else's insurance plan.⁷

Employer Assistance Programs (EAPs)

Employee Assistance Programs (EAPs), not Emergency Action Plans, are employer-sponsored benefits designed to support employees' personal and mental well-being. These programs provide short-term, confidential services addressing various challenges that may impact job performance or personal health.

EAPs are free to employees and often extend to immediate family members. While the specifics can vary widely between companies, most EAPs offer mental health counseling, substance abuse support, crisis intervention, referrals for long-term care, and work-life resources, including legal and financial counseling. Services are typically short-term, solution-focused, and delivered by licensed providers or trained individuals to help employees address issues promptly. If further care is needed, the providers can refer employees to long-term services covered by their health insurance. Many companies provide websites that connect employees with these services and explain the benefits in more detail.

Understanding your company's EAP offerings before you need them helps you get support when needed.⁷

Continuing Education Units (CEUs)

Continuing education is essential for athletic trainers to maintain certification and licensure. Many employers offer financial or logistical support for CEUs as a negotiable fringe benefit. Because maintaining the required CEUs requires both time and money, employers may provide an annual stipend or a flexible departmental budget to cover conference registration and logistics, certification course fees, and online CE platforms and resources. Some employers host in-person trainings for their staff, while others create their own educational, CE-compliant online libraries for employee use. If earning additional certifications is valued, employers may offer raises or bonuses for pursuing them. It is important to clarify whether expenses are paid up front and reimbursed or paid up front by the employer. Additionally, individuals should confirm whether CE course time counts as paid work time or requires PTO. Because healthcare employers should continually reaffirm their commitment to employee development and career growth, some form of CE support is crucial in athletic training positions.^{8,9}

Membership and Licensure Fees

Maintaining athletic training credentials and licenses can incur significant expenses. Some employers offer full or partial financial assistance for these expenses as a fringe benefit, sometimes paying up front, and other times reimbursing employees. Options can include, but are not limited to:⁹

- State licensure fees
- BOC certification renewal fees
- Required certifications like CPR/AED/First Aid/BLS/Narcan
- Professional memberships like the NATA, district, and state associations
- Personal liability insurance included in the employer's policy or purchased separately

Loan Assistance Programs

Employers may offer loan repayment assistance to help employees manage student debt. These are extremely valuable fringe benefits for early-career professionals and may be negotiable additions to compensation packages. The two main types of loan repayment assistance are loan forgiveness and loan repayment/assistance programs.

Loan forgiveness is most notably available through the Public Service Loan Forgiveness (PSLF) program. This federal program forgives the remaining balance on an individual's Direct Loans (excluding private or bank loans) after 120 qualifying monthly payments are made while working full-time for a qualifying nonprofit or public service employer, such as a public school, hospital, or government entity. To participate in this program, individuals must enroll in an income-driven repayment plan, and only payments made during employment at a qualifying organization count toward the required 120. While qualifying employers do not directly contribute monetarily to the loans, employment there makes individuals eligible for PSLF as payments are made. Other forgiveness programs may also exist at the state or county levels, sometimes specific to athletic trainers or healthcare providers. Because employers only provide eligibility and not direct contributions, employees must independently seek out and follow the instructions to utilize these benefits.

Loan repayment and assistance programs are considered fringe benefits offered by employers to employees. These programs typically involve monthly contributions toward an individual's student loan

balance, either as a set amount or as a percentage or full contribution match, sometimes with annual or lifetime contribution maximums. Additionally, these programs are often linked to tenure or full-time status within the company. It is important to note that these programs are intended to supplement, not replace, employee contributions. Providing financial assistance for student loans in this manner can also have positive tax implications for both the employee and the employer. Assistance programs more often refer to supporting resources, such as financial counseling services, and may be combined with or offered separately from repayment programs. Because loan repayment and assistance programs are employer-provided, they can be powerful negotiating tools.⁷

Tuition Reimbursement/Remission

Another valuable fringe benefit is tuition reimbursement and remission programs. These employer-sponsored benefits help cover the cost of further formal education for employees and, in some cases, their eligible family members. Tuition remission typically allows employees to take courses at a reduced or waived cost at the employer's institution, most often seen in college or university settings. Tuition reimbursement, on the other hand, covers or repays educational expenses, often for courses taken at external institutions, after successful course completion. Eligibility requirements can vary depending on the employee's status and whether dependents or spouses are included. The scope and limitations of these programs may differ, and some employers may have GPA or passing requirements or only support degrees or certificates relevant to an employee's current position. The IRS allows employers to provide up to \$5,250 per year in tax-free tuition assistance. Amounts exceeding this may be considered taxable income unless qualified as a tuition reduction under IRS rules.⁷

Stock Options

Typically, employees are given the opportunity to purchase company stock at a discounted rate as an incentive for excellent performance or upon contract extensions. These options motivate employees to increase the company's value, from which they then benefit. Additionally, if the company is sold, the employee's shares become financial gains if the company's value has increased.³

Wellness Opportunities

Wellness programs are employer-sponsored initiatives that support employees' physical, mental, and emotional well-being beyond traditional medical insurance or Employee Assistance Programs (EAPs). These programs may be offered as incentives, company competitions, or in-person events. Incentives can include free or discounted gym or pool memberships, massage sessions, employee smoothies, body composition testing, nutrition counseling, or even cash or premium discounts. Competitions can include wellness challenges that promote teamwork and healthy habits, such as departments competing to see who has the most steps in a week.

Some wellness-related discounts are not employer-specific but are widely available to medical professionals. Examples include ID.me, a verification service offering professional discounts, the Brooks Sports Medicine Ambassador Program, and discounts from activewear and wellness brands for healthcare workers. Because these programs are not typically connected with employers, individuals must seek them out and manage them independently.⁷

Childcare and Family Planning Support

Childcare support is a valuable fringe benefit that can ease the financial and logistical challenges of working parenthood. Employers may offer on-site childcare centers, subsidized childcare expenses, or discounted partnerships with local daycare providers. Some organizations provide Dependent Care

Flexible Spending Accounts (DCFAs), which allow employees to set aside pre-tax dollars for eligible childcare expenses, including daycare, after-school programs, or summer camps.

In higher education or healthcare settings, employees may also access childcare programs affiliated with the institution, benefiting from priority enrollment or reduced fees. On-site childcare facilities often have enrollment waitlists, so prospective employees should inquire about the eligibility and availability of these programs if offered. In more flexible arrangements, childcare stipends or reimbursement programs may be provided to help cover external provider costs. Remote or hybrid work policies may further support employees by creating flexible work arrangements that can reduce the daily childcare hours required. Employers may also offer resources, workshops, or counseling services to support employees in their roles as parents, providing guidance on child development, parenting strategies, and work-life balance.

Family planning support includes both legally required benefits and additional services employers voluntarily offer as part of their compensation packages. Federal law mandates that Medicaid cover family planning services and supplies for eligible individuals of child-bearing age, including minors. However, private insurance plans are not federally required to cover future fertility treatments like in-vitro fertilization (IVF), unless individual states mandate it. Some states have laws requiring some coverage for future family services on state-regulated insurance plans, though self-insured employer plans (regulated at the federal level) are exempt from these mandates. To remain competitive and inclusive, many employers still voluntarily include fertility benefits.

Additionally, under the Family and Medical Leave Act (FMLA), eligible employees are entitled to up to 12 weeks of unpaid, job-protected leave for family and medical reasons, including the birth and care of a newborn, with continuation of employer-sponsored health insurance. While FMLA guarantees leave, not all employers offer paid parental leave beyond what is legally required, making it important to understand both legal entitlements and additional employer-sponsored options.¹⁰

Other Fringe Benefit Options

Countless other fringe benefit options are available depending on the employer and the employee's needs. Don't hesitate to inquire about these benefits, especially if a salary is close to your expectations but slightly lower. Adding fringe benefits can save employees significant money in the long run. Understanding the available benefits, their requirements or limitations, and how to use them is key to maximizing their value.

Parking

Depending on your workplace location, parking can be a significant concern. Determine if parking is available or if public transportation is a more viable option. If parking is available for a fee, inquire if the employer covers the fee and the coverage structure. Consider parking locations, personal safety, the time spent finding parking and traveling from the parking area to the workplace, and overnight versus daytime parking options.

Commute and Work Travel Stipends

Commuting to work, traveling to off-site venues/tasks, and patient transportation can be costly for employees using their own vehicles. Understanding whether employers provide any reimbursement or stipend for tolls, mileage, or gas can significantly impact vehicle costs. Keeping detailed records, with receipts, of all work-related trips is essential for reimbursements. If an employer does not reimburse these expenses, employees may still be able to deduct them from their annual tax return with proper documentation. Additionally, many organizations offer commuter benefits, where a portion of an

employee's pre-tax earnings is placed in an account dedicated to transit expenses like work parking, public transit, and gas.

Cell Phone Allowances and Company-Provided Work Phones

Some employers offer a cell phone allowance or provide a company work phone if the role requires communication outside the standard workspace or hours. This benefit can be structured as a monthly stipend, reimbursement of cell phone expenses, or a company-issued device. It's important to clarify the amount provided, how and when it is paid, and whether it adjusts based on job responsibilities or usage. Employees should inquire about any usage restrictions, such as data limits, international calls, coverage of personal use, and responsibility for overage or damage charges.

If a phone is provided, understanding whether it is employee- or company-owned is also helpful, as this affects responsibility for phone maintenance, upgrades, data security, and device ownership upon termination. If reimbursements are offered, clarify the required documentation (bills or usage logs) and the submission and payment timeline. Privacy and monitoring policies should also be discussed, particularly when the device is used for both professional and personal communication.

Relocation/Moving Stipends

Some employers offer relocation stipends to help cover moving costs for a new job. These can be provided as lump-sum payments, reimbursement of actual costs (requiring receipts or documentation), or direct payment to service providers. The total amount offered varies, and covered expenses typically include moving services, transportation, short-term housing, storage fees, and travel costs for the employee and, sometimes, their immediate family.

Employees should also consider the tax implications of relocation stipends, as many are considered taxable income. Additionally, employers may require employees to stay for a certain length of time or repay the stipend if they leave earlier, so discuss these terms with employers when negotiating a new position.

Temporary Housing/Lodging

When relocating for a new position, temporary housing provided by the organization may be a negotiable option, especially to allow for an expedited start date while you search for a more permanent solution. This can be offered monthly or for a predetermined length of time. There may be a small reduction in pay to offset the company's use of these facilities or a higher monthly rate due to shorter-term lengths.

Organizational Symbiotic Usages (Gym, Health Center, etc.)

These fringe benefits allow individuals to access institutional or employer-owned facilities and services that support their personal and professional well-being – often at no additional cost. These benefits stem from the employees' integration with the organization and include shared access to resources primarily intended for other members (like student athletes, coaches, managers, etc.). While not often formally advertised as compensation, these symbiotic benefits greatly enhance an individual's quality of life, reduce common out-of-pocket costs, and reinforce their integration into the organizational culture. Examples include:

- Free/discounted access to on-site fitness facilities
- Use of campus/organizational health center or clinic
- Technology resources like computers, software licenses, and printing services
- Free/discounted ticket programs

- Free items or discounts at campus bookstores, retail partners, or institutional events

Meal Plans

University-based or boarding school positions may offer the option to negotiate a meal plan with the institution to offset personal food costs. These plans may cover one to three meals per day, depending on the institution and the employee's overall schedule. Typically, these plans are separate from food provided to sports teams during travel, as that food is not considered a negotiable benefit.

Uniform/Clothing Allowance or Provided Clothing

Many organizations have a dress code based on their school affiliation. If specific branding is required, an organization may provide a limited amount of clothing or a clothing allowance to create a small work wardrobe for each employee. The employee must purchase any additional clothing. Other employers provide clothing stipends or allotted amounts, allowing employees to purchase the required clothing and receive reimbursement. Many organizations with sponsorships may also have discounted rates for non-branded clothing from the same sponsor or partner clothing companies. These discounts are typically less negotiable, as they are budgeted per staff member or position from a departmental perspective. Also, consider the organization's culture and its uniform requirements. If a specific brand is not required, is there a level of mobility or professionalism that the clothing must offer? These considerations may seem small, but clothing costs can add up quickly, so understanding the requirements and budgeting appropriately is essential.

Putting It Into Action

Evaluating Compensation Packages

As this white paper has shown, compensation encompasses much more than just the base salary. When evaluating a compensation package, consider the full scope of the total rewards offered to gain a more realistic understanding of the overall value.

- Consider money saved through health benefits, retirement contributions, paid time off, continuing education support, licensure and professional memberships, wellness initiatives, loan repayment programs, and family planning assistance.
- Determine whether bonuses, commissions, relocation stipends, or signing incentives are included, and understand the terms for raises or advancement opportunities.
- Consider how the job's structure (hours, on-call requirements, travel, or flexibility) may affect work-life balance and satisfaction.
- Assess job security, organizational stability, and potential for growth within the employer.
- Be prepared to negotiate. Do not hesitate to discuss compensation, benefits, or job structure. Employers often expect some negotiation, and advocating for your value and needs can lead to more favorable and personalized arrangements.

Taken together, these elements help determine the true value of a compensation package, allowing you to make an informed decision that meets both your professional and personal goals.

Personal Values and Considerations

Personal values, core beliefs, and principles significantly influence how you evaluate career opportunities, including compensation packages. These values determine what aspects of a job are most important to you, such as flexibility, autonomy, service, or work-life balance. A benefit valued by one person might be seen as a burden by another if it doesn't align with their values. For example, if you prioritize flexibility but a job demands rigid hours or a long commute, you may experience dissatisfaction, regardless of the salary or other benefits.

Equally important are your life circumstances and timing. Your needs and priorities can shift depending on your stage of life, whether you're early in your career, managing family responsibilities, pursuing further education, or planning for retirement. A compensation package that includes professional development or travel opportunities might be appealing to someone in one situation but impractical for someone managing childcare or personal health needs.

Ultimately, evaluating a compensation package should extend beyond just the paycheck and benefits list. It's about assessing whether the job aligns with your personal values, your priorities, and your current life demands. Reflecting on these factors can help you make a more informed, fulfilling, and sustainable career decision.

Benchmarking

Benchmarking involves comparing a job summary or description from one organization to similar roles within the same industry to evaluate its alignment with current market standards. This comparison helps determine if a job's responsibilities, required qualifications, and compensation are competitive and appropriate. Benchmarking can include reviewing job titles, duties, required credentials, and compensation data using resources like professional salary surveys, such as NATA's Salary Survey, or publicly available job postings. It can also help identify gaps or advantages in a role, such as missing

benefits, unusually broad responsibilities, or competitive pay, enabling both employers and prospective employees to make informed decisions about job expectations and value.

Benefits in Cents into Sense

Benefit Comparison Table

The table below (pg. 34) is designed to help you visualize the financial value of each benefit, facilitating a side-by-side comparison of plans. You can use the Cost and Value columns to provide a detailed explanation of each benefit.

- The Cost column is for benefits that require out-of-pocket expenses, such as dental insurance at \$8.00 per month.
- The Value column represents the money saved or gained from the employer's contribution. For example, if your insurance covers two dental cleanings per year, annual x-rays, and a retainer, the annual value could be \$497.00 (\$250 for cleanings, \$97 for x-rays, and \$150 for the retainer).
- Dividing the annual value saved by 12 (\$41.42) shows that even with your \$8.00 monthly contribution, you're saving \$33.42 per month on dental insurance.
- You would input similar information for a second employer and then compare the benefits that are most meaningful to you, or which complete package offers greater overall savings.
- For the most accurate information, research the cost of living and insurance benefits in your area online.

Negotiation Strategies and Information

Negotiating a compensation package is a vital step in securing a position that reflects your skills, value, and personal needs. Preparation is key. Prospective employees should research the typical salary range and benefits for the role within the industry and geographic region, using tools like the NATA's Salary Survey or benchmarking similar job descriptions in a comparable location. This ensures your expectations are realistic and aligned with the market. Next, consider your personal priorities, whether that's base salary, health insurance, flexibility, or professional development support, and be ready to communicate how your experience and qualifications justify your requests. Timing is also critical; negotiations are most effective once a formal offer is made but before signing a contract.

When negotiating, maintain a collaborative, not adversarial, tone. Use "I" statements, such as "Based on my qualifications and the market rate, I was hoping to discuss..." and frame requests to highlight mutual benefit, such as how your skills will support the company's goals. It's also important to ask clarifying questions about the entire compensation package, including fringe benefits, rather than focusing solely on salary. If an employer cannot meet a specific request (e.g., base salary), consider requesting alternative perks or benefits (e.g., flexible scheduling, increased continuing education funds, or a signing bonus). Always obtain final agreements in writing, and maintain professionalism throughout, regardless of the outcome.

As a professional, know your worth and be prepared to highlight what distinguishes you from other candidates. Why are you a stronger candidate than other professionals at your experience level? Document your achievements, such as successful treatment outcomes, improved athlete performance, or contributions to injury prevention programs. Quantifiable achievements strengthen your case for higher compensation. Consistently update your resume with your most recent accomplishments, even if you are not seeking a new position, to ensure you don't forget key details. Stay up to date on industry trends, regulatory changes, and advancements in athletic training and

sports medicine. Being well-informed can help you adapt to evolving roles and negotiate competitive compensation packages. Use interviewing and negotiating as opportunities to expand your network. Regularly seek feedback from supervisors, colleagues, and patients. Use this constructive criticism to improve self-awareness and demonstrate your commitment to growth. Advocate for yourself and fair treatment; be prepared to articulate why your skills, contributions, and market value warrant the compensation you're requesting. Finally, know when to walk away. Enter negotiations knowing your desired outcome, but also your minimum acceptable terms. Determine your breaking point prior to the negotiation to avoid letting emotion influence the conversation and be willing to walk away if necessary.

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Additional NATA Resources

[Athletic Trainer Tool: What to Look for in an Employment Contract](#)

[Outreach Agreement Tool: What to Look for in an Outreach Agreement](#)

[Glossary of Terms Found in Employment Contracts](#)

Benefit Comparison Table

Benefit Comparison Table

Benefit Type	Employer A		Employer B		Notes
	Cost (-)	Value (+)	Cost (-)	Value (+)	
Health Insurance (monthly premium)					
Dental Insurance					
Vision Insurance					
Retirement Plan Match (%)					
Paid Time Off (days/year)					
Parental Leave					
Continuing Education Support					
Wellness Programs					
Commuter Benefits					
Flexible Work Schedule					

Total Compensation Package Evaluation

Once you have completed the Benefit Comparison Table to get a number to what health insurance and other benefits values are, you can utilize this chart to assess between two completely different compensation packages.

Total Compensation Package Evaluation		
Category	Employer A	Employer B
Base Salary		
Retirement Match		
Health Insurance Value		
Other Benefits Value		
Total Compensation: <i>Sum (Base salary, retirement match, health insurance value, other benefits value)</i>		
Estimated Taxes (25%) <i>= Total Compensation*0.25</i>		
Net Compensation <i>= (Total Compensation – Estimated Taxes)</i>		

Personal Finance Budget

Below is a starting point to create and utilize a personal finance budget that also includes total compensation. You can utilize the total compensation calculated using the total compensation package evaluation table or calculate it here without doing the other chart, but this shows how all the finance pieces play together when considering the full breadth of compensation packages.

Line-Item Budget with Total Compensation and Personal Finance Expenses

Total Compensation

- Base Salary: \$XX,XXX
- Bonuses/Commissions: \$X,XXX
- Employer-Paid Health Insurance: \$X,XXX
- Retirement Contributions (e.g., 401k match): \$X,XXX
- Continuing Education Allowance: \$X,XXX
- Licensure and Membership Reimbursement: \$X,XXX
- Wellness/Cell Phone Allowance: \$X,XXX
- Other Fringe Benefits (e.g., childcare, tuition, etc.): \$X,XXX
- Total Compensation Value: \$XX,XXX

Personal Finance Budget (Monthly)

- Housing (Rent/Mortgage): \$X,XXX
- Utilities (Electric, Water, Gas, Internet): \$XXX
- Groceries: \$XXX
- Transportation (Car payment, gas, insurance, public transit): \$XXX
- Health Insurance Premium (Employee Share): \$XXX
- Debt Repayment (Student loans, credit cards): \$XXX
- Childcare/Education: \$XXX
- Savings/Investments: \$XXX
- Entertainment/Leisure: \$XXX
- Cell Phone: \$XX
- Emergency Fund Contributions: \$XXX
- Miscellaneous: \$XXX
- Total Monthly Expenses: \$XX,XXX