

## **Legislative Brief: NIL Financial Literacy Requirement and Policy Recommendations for California Student-Athletes**

California has always been the trailblazer when it comes to athlete rights and compensation. In 2019, this state passed **SB 206, the Fair Pay to Play Act**, becoming the first in the nation to allow college athletes to profit from their NIL (Name, Image, and Likeness). That bold move sparked a national movement, forcing the NCAA and other states to follow California's lead.

Just this year, California courts approved the **House v. NCAA Settlement**, a landmark \$2.8 billion agreement that compensates athletes for years of lost NIL opportunities and allows for athletes to participate in revenue sharing with colleges and universities. Once again, California stood at the center of progress, ensuring fairness for athletes who had been denied their rightful share.

These milestones show that California has consistently led the charge in reshaping the financial landscape for student-athletes. California has already proven it can lead the nation in athlete compensation and financial empowerment. Now it's time to lead again. By passing laws that protect student-athletes from being taken advantage of by requiring NIL financial literacy education and laws that protect student-athletes from predatory lending and financial exploitation, we can ensure that athletes are not only compensated, but **empowered to turn short-term earnings into long-term legacy**.

This is the next bold step in California's journey — from *Fair Pay to Play* to *Fair Pay with Power*.

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### **California Leadership in Financial Literacy**

California's leadership doesn't stop at compensation. In 2024, the state passed a law requiring **financial literacy education for all high school students (AB2927)**. This ensures that every young person — athlete or not — graduates with the tools to manage money, understand contracts, and build financial stability.

This is proof that California recognizes financial literacy as a cornerstone of empowerment. The legislature has spoken: if you're going to earn, you must also learn.

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### **CHALLENGES: The Hidden Risks Behind NIL Compensation**

While NIL and revenue-sharing rights empower student-athletes financially, they also expose them to a complex web of risks that most are not adequately prepared to navigate. These young athletes are now expected to balance academics, elite athletic performance, media presence, and the responsibilities of running a personal brand which operates as their own company — often without the foundational financial education needed to succeed.

## Systemic Vulnerabilities

- **Lack of Financial Literacy**

Athletes often cannot read a paycheck, file taxes, manage credit, or budget across multiple income streams — including scholarships, stipends, NIL contracts, and loans.
  - **Predatory NIL Deals & Payday Lending Disguises**

Unscrupulous companies offer upfront cash in exchange for long-term NIL rights, often structured like payday loans with hidden fees and exploitative terms in exchange for access to their school revenue-sharing.
  - **Family Exploitation & Identity Theft**

Parents or guardians have opened credit cards, stolen NIL earnings, or used athletes' personal information to rack up debt — with little legal recourse or financial education to prevent it.
  - **Unregulated Financial Literacy Programming**

While the NCAA nominally requires financial literacy, there is no standardization, oversight, or efficacy. Many colleges outsource this to pay-to-play banks, credit unions or car companies, in exchanges for sponsorship dollars, offering one-off budgeting sessions that fail to address the real-world complexity of NIL income
  - **Predatory Financial Institutions**

Banks and credit card companies aggressively target athletes with high-interest products, knowing many lack the literacy to understand long-term consequences.
  - **Social Pressure & Emotional Toll**

Athletes face pressure from friends and family to share earnings, often without tools to set boundaries or manage emotional spending.
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## The Case for NIL Financial Literacy

Now, as athletes begin to receive **revenue share payments and NIL money**, the stakes are higher than ever. These young men and women are signing contracts, paying taxes, and making financial decisions that could shape their futures. Without mandated financial literacy, they risk exploitation, mismanagement, tax consequences and short-term spending that undermines long-term wealth.

By requiring athletes to complete financial literacy education before receiving NIL or revenue-share funds, California would:

1. **Protect Athletes from Exploitation**
  - NIL deals and revenue-sharing involve complex contracts, tax obligations, and long-term financial consequences.
  - A significant number of student-athletes enter these agreements without agent representation, leaving them vulnerable to hidden risks.
  - Without financial literacy, they face heightened exposure to predatory deals, mismanagement, exorbitant agent or agency fees, mounting debt, and lasting damage to their credit and future opportunities.

2. **Ensure Equity Across Backgrounds**
    - Many athletes come from underserved families or schools with limited to no exposure to financial education.
    - A mandated program levels the playing field, ensuring all athletes — regardless of background — can manage compensation responsibly.
  3. **Align with California’s Legacy of Athlete Advocacy**
    - Just as SB 206 set the precedent for NIL rights, a financial literacy requirement would set the precedent for *responsible NIL participation*.
    - California can lead again by ensuring athletes not only earn money, but know how to sustain and grow it.
  4. **Prepare Athletes for Life Beyond Sports**
    - Only a small percentage of college athletes go pro (approximately 1-2%)
    - Financial literacy ensures that NIL earnings and revenue-share can be leveraged into long-term stability, entrepreneurship, or community impact.
  5. **Reinforce Accountability in Revenue-Sharing**
    - As California moves toward models where athletes share in broadcast and ticket revenue, financial literacy ensures athletes understand the mechanics of collective bargaining, taxes, and wealth management.
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## **POLICY RECOMMENDATIONS**

To protect California’s student-athletes and reinforce its legacy of leadership, we recommend the following:

### **1. Mandatory NIL Financial Literacy Certification**

- Colleges must implement a mandatory yearly standardized, multi-module financial literacy course which athletes must complete to qualify for NIL deals brought by Collectives or revenue share funds.
- 24 hours of yearly curriculum that must include: money basics, contracts, taxes, budgeting, credit, fraud prevention, sports betting prevention, retirement and wealth planning.
- Absence of a financial literacy program will result in a per student-athlete fine to the non-compliant college.

### **2. Ban on Payday Lending Structures in NIL Deals**

- Prohibit NIL contracts that offer upfront cash in exchange for long-term rights with excessive fees or interest-like structures.
- Extend payday lending laws in California to include NIL rights with upfront cash and exorbitant interest.
- Require NIL deals to be reviewed by certified athlete advocates or legal counsel.

### **3. Guardrails Against Family Exploitation**

- Create stricter penalties for parents, guardians and trusted persons who use a child or student-athlete’s information (social security) to acquire credit.

- Mandate credit issuers to verify birth records against Social Security numbers; failure to comply voids the debt, requires its immediate removal from the student-athlete's credit report, and transfers full liability to the issuer.
- Provide student-athlete education on identity theft, financial abuse, and legal protections.

#### **4. Oversight of Financial Literacy Providers**

- Establish a California NIL Education Registry to certify and monitor financial literacy providers.
- Ban pay-to-play banks, car companies, credit card issuers and credit unions from offering NIL education in exchange for sponsorship deals.

#### **5. Athlete-Centered Financial Ombudsman**

- Create a state-funded position in the California Department of Financial Protection and Innovation dedicated to investigate financial exploitation of student-athletes and provide confidential support.

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California has consistently led the nation in athlete compensation and rights, from SB 206 and the House Settlement to mandatory high school financial literacy. Requiring NIL financial literacy education would ensure athletes are not only compensated but empowered to build sustainable futures. As the next wave of risks emerges — predatory NIL deals, disguised payday lending, and financial abuse — California must once again lead by protecting athletes. This effort is about more than education; it is about empowerment, protection, and legacy.

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## SUPPLEMENTAL

### **EXECUTIVE ORDER**

In July 2025, President Trump issued the Saving College Sports executive order, which directed the Department of Labor and the National Labor Relations Board to clarify whether student-athletes should be considered employees, while also tasking federal agencies to protect scholarships, preserve women's and Olympic-development programs, and stabilize revenue-sharing models. Although the order did not explicitly mandate financial literacy, its emphasis on safeguarding "educational benefits" in the face of increasingly complex NIL contracts, employment classifications, and antitrust pressures creates a policy bridge: colleges must equip athletes with the financial knowledge to responsibly navigate these challenges.

The subsequent November restructuring, which expanded the Department of Labor's oversight of postsecondary education, further signals that the federal government is positioning itself to enforce standards that protect students from exploitation. Together, these actions demonstrate that college sports are receiving unprecedented federal attention, underscoring both the urgency and relevancy of requiring financial literacy programs for athletes as a matter of national policy.

### **STATS**

#### **Lower Financial Knowledge**

- **Student-athletes consistently score lower on financial literacy assessments compared to non-athletes.**<sup>1</sup>
- Research confirms disparities in financial knowledge based on gender, race, and institutional type.<sup>2</sup>

#### **Limited Early Education**

- **~33% of athletes received financial education in high school.**<sup>3</sup>
- **At college orientation, 19% received financial education, while 65% did not.**<sup>4</sup>
- **Only 9% had ever met with a financial counselor/educator.**<sup>5</sup>

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<sup>1</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx>.

<sup>2</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx>.

<sup>3</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx>.

<sup>4</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx>.

<sup>5</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx>.

## Budgeting Habits

- Many athletes struggle with budgeting discipline. Studies emphasize the importance of differentiating needs vs. wants and setting financial goals.<sup>6</sup>
- 79% of athletes state they do not have a monthly budget

## Emergency Funds & Credit Scores

- **Most athletes lacked emergency savings and relied on parents for financial support.**<sup>7</sup>
- Many were unfamiliar with credit scores and their long-term impact.<sup>8</sup>

## Preferred Learning Formats

- Athletes favored **one-on-one counseling, workshops, and interactive formats** tailored to their schedules.<sup>9</sup>

## Mental Health & Financial Stress

- **30% of student-athletes report mental health concerns**, with financial stress as a major contributor.<sup>10</sup>
- NCAA's Student-Athlete Well-Being Study found elevated rates of **mental exhaustion, anxiety, and sleep difficulties** linked to financial instability.<sup>11</sup>
- Financial strain is directly tied to **performance anxiety, decreased focus, and loss of motivation.**<sup>12</sup>

## Post-College Fear

- Many athletes worry about **income decline after graduation**, leading to risky investments or overcommitment to endorsements.<sup>13</sup>
- Experts emphasize that less than 2% of athletes go pro, making financial literacy critical for long-term stability.<sup>14</sup>

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<sup>6</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

<sup>7</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

<sup>8</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

<sup>9</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

<sup>10</sup> NCAA. *Student-Athlete Well-Being Study*. NCAA.org, 2020. <https://www.ncaa.org/sports/2020/5/20/student-athlete-well-being-study.aspx>.

<sup>11</sup> NCAA. *Student-Athlete Well-Being Study*. NCAA.org, 2020. <https://www.ncaa.org/sports/2020/5/20/student-athlete-well-being-study.aspx>.

<sup>12</sup> NCAA. *Student-Athlete Well-Being Study*. NCAA.org, 2020. <https://www.ncaa.org/sports/2020/5/20/student-athlete-well-being-study.aspx>.

<sup>13</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

<sup>14</sup> NCAA. *Online Platform Offers Financial Tips for College Athletes*. NCAA.org, September 7, 2017. <https://www.ncaa.org/news/2017/9/7/online-platform-offers-financial-tips-for-college-athletes.aspx..>

## TERMS

NIL (Name, Image, Likeness) refers to student-athletes' right to earn money from their personal brand (endorsements, sponsorships, social media, etc.), while the *House v. NCAA Settlement* introduced a new **revenue-sharing system** allowing Division I schools to directly pay athletes up to 22% of certain athletics revenues, capped at about **\$20.5 million per school in 2025–26**.

- **NIL (Name, Image, Likeness) – NCAA Definition:** NIL is the right of student-athletes to profit from their **name, image, and likeness** — essentially their personal brand.

- **What Athletes Can Do:**
  - Sign endorsement and sponsorship deals
  - Monetize social media presence
  - Host camps, clinics, or appearances
  - Sell autographs, merchandise, or digital products (like NFTs)
- **Restrictions:**
  - NIL cannot be used as *pay-for-play* (direct compensation for athletic performance).
  - Athletes must comply with state laws and school/conference policies.
  - Deals over **\$600** must be disclosed under new NCAA rules.
- **Support:** NCAA provides NIL education and resources through platforms like **NIL Assist**.

- **Revenue Sharing – House v. NCAA Settlement:** The **House Settlement (approved June 2025 by CA Court)** fundamentally changed college sports by allowing schools to share revenue directly with athletes.

- **Revenue Sharing Cap:** Schools can distribute up to **22% of average revenues** (media rights, ticket sales, sponsorships) among Power Five schools.
  - For 2025–26, this equals **\$20.5 million per school**.
  - Cap increases annually (4% for first three years, recalculated in Year 4).
- **Direct Payments:** Schools opting in can pay athletes directly for NIL use, within the cap.
- **Third-Party NIL Oversight:**
  - Athletes must report NIL deals worth **\$600+**.
  - A new portal, **NIL Go**, reviews deals for valid business purposes and reasonable compensation.
- **Scholarship & Roster Changes:**
  - **Scholarship limits removed**, allowing more athletes to receive aid.
  - Replaced with **roster limits**.
- **Damages:** Settlement includes **\$2.78 billion in back payments** to current and former athletes over 10 years.
- **Governance:** Oversight handled by the new **College Sports Commission**, not the NCAA.

**COLLECTIVES:** The Internal Revenue Service defines collectives as organizations which are "structurally independent of a school, yet fund NIL opportunities for the school's student-athletes". They can be tax-exempt or for profit entities which can either package business opportunities in a marketplace, or pool booster and supporter funds and deliver them to athletes.<sup>15</sup>

### Why This Matters

- **NIL = individual branding rights** (athletes control their own commercial deals).
- **Revenue Sharing = institutional payments** (schools directly compensate athletes, capped by revenue percentages).
- Together, they mark the **largest transformation in NCAA history**, shifting athletes from unpaid amateurs to compensated participants in the college sports economy.
- **Collectives** facilitate NIL deals for schools and athletes

In short: **NIL empowers athletes to monetize their personal brand, while the House Settlement's revenue-sharing model lets schools directly share millions in athletics revenue with them.**

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### States with NIL + Financial Literacy Requirements

- **Louisiana (Act 480, 2021)**
  - Requires colleges to provide **financial literacy and life skills education** to student-athletes engaging in NIL deals.
  - Covers contracts, taxes, debt management, and long-term planning.
  - Louisiana also mandates a **financial literacy course for all high school graduates**, making it one of the most comprehensive frameworks in the country.
- **Texas**
  - NIL law requires universities to offer **financial literacy workshops** for athletes.
  - Topics include budgeting, taxes, and contract basics.
  - Schools like Texas A&M and UT Austin have built structured NIL education programs around this requirement.
- **Illinois**
  - The **Student-Athlete Endorsement Rights Act (2021)** requires schools to provide **financial literacy programming** to athletes.
  - Focuses on contract review, tax obligations, and long-term financial planning.
- **Nebraska**
  - NIL legislation mandates that universities provide **financial literacy and life skills training** to athletes.
  - Often delivered through athletic departments in partnership with financial institutions.

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<sup>15</sup> "Name, Image, and Likeness (NIL) Collectives". Internal Revenue Service. March 7, 2023.

- **Other States with Similar Provisions**
  - **Alabama, Mississippi, and Georgia** include language in their NIL laws encouraging or requiring schools to provide financial literacy education.
  - These programs vary in depth but generally cover taxes, contracts, and budgeting.

### Distinction

- **Most states (26+) have NIL laws**, but only a subset (Louisiana, Texas, Illinois, Nebraska, and a few in the Southeast) **explicitly require financial literacy education** as part of NIL compliance.
- In other states, universities may voluntarily provide financial literacy workshops, but it's not mandated by law.

Louisiana is the strongest example, but Texas, Illinois, and Nebraska also stand out for embedding **financial literacy into NIL legislation**. This trend is growing, as lawmakers recognize that NIL income without financial education leaves athletes vulnerable to exploitation and poor money management.

## TIMELINE HISTORY OF NIL

**1906** - Founding of the NCAA. The NCAA had long maintained that student-athletes cannot be compensated in the name of "amateurism"<sup>16</sup>

**1953** - the NCAA created the term "student-athlete" in response to the Colorado Supreme Court's ruling in *University of Denver v. Nemeth* that an injured football player was an "employee" of the University of Denver and therefore entitled to workers' compensation.<sup>17</sup>

**2019** - The latest movement in the college athlete compensation space focuses on payment for name, image, and likeness, a practice first adopted by the state of California in 2019.<sup>18</sup> In September 2019, Governor Gavin Newsom signed Senate Bill 206, which generally allowed student-athletes in California to accept compensation for the use of their name, image, and likeness.<sup>19</sup> The "[Fair Pay to Play Act](#)" bill was authored by California state senators Nancy Skinner and Steven Bradford and enabled athletes to begin receiving compensation in 2023.

**2021** - The Supreme Court's 2021 decision in *NCAA v. Alston* shed light on modern federal attitudes towards student-athlete compensation.<sup>20</sup> In this case, the Court struck down any

<sup>16</sup> Holden, John T.; Edelman, Marc; McCann, Michael (March 11, 2022). "A Short Treatise on College-Athlete Name, Image, and Likeness Rights: How America Regulates College Sports's New Economic Frontier". *Georgia Law Review*. Rochester, NY. SSRN 4055530. Archived from the original on July 6, 2023. Retrieved August 1, 2022.

<sup>17</sup> Tepen, Luke (January 1, 2021). "Pay to Play: Looking Beyond Direct Compensation and Towards Paying College Athletes for Themselves". *Washington University Journal of Law & Policy*. **65** (1): 213–246. ISSN 1533-4686. Archived from the original on October 8, 2021. Retrieved October 8, 2021.

<sup>18</sup> Tepen, Luke (January 1, 2021). "Pay to Play: Looking Beyond Direct Compensation and Towards Paying College Athletes for Themselves". *Washington University Journal of Law & Policy*. **65** (1): 213–246. ISSN 1533-4686. Archived from the original on October 8, 2021. Retrieved October 8, 2021.

<sup>19</sup> "Bill Text - SB-206 Collegiate athletics: student athlete compensation and representation". *leginfo.legislature.ca.gov*. Archived from the original on October 8, 2021. Retrieved October 8, 2021.

<sup>20</sup> "NCAA v. Alston" (PDF). *U.S. Supreme Court*. Archived (PDF) from the original on October 1, 2021. Retrieved October 8, 2021.

potential limitations on education-related benefits that student-athletes may receive.<sup>21</sup> The Court rejected the NCAA's "amateurism" argument as an overly broad and outdated defense for failing to allow its revenue-drivers (i.e., student-athletes) to receive compensation.<sup>22</sup>

**2024** - In May 2024, NCAA settled the *House v. NCAA* class action lawsuit for \$2.8 billion. The main plaintiffs, Grant House and Sedona Prince, sought an injunction to force the NCAA and affiliated athletic conferences to lift restrictions on revenue sharing from broadcast rights. The plaintiffs also sought damages related to their inability to use their name, image, and likeness. This lawsuit highlights changes in the legal approach to the NCAA's amateurism defense, which had been central to its stance on student-athlete compensation but was nearly eliminated by the *NCAA v. Alston* decision.<sup>23</sup> As part of the settlement, schools are allowed to share up to \$20.5 million of revenue year with athletes, but NIL deals must go through a clearinghouse to determine if they are "fair market value".<sup>24</sup>

**2025** - House Settlement gets final approval. July 2025 colleges and universities begin revenue share with student-athletes.

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<sup>21</sup> "NCAA v. Alston" (PDF). U.S. Supreme Court. Archived (PDF) from the original on October 1, 2021. Retrieved October 8, 2021.

<sup>22</sup> "NCAA v. Alston" (PDF). U.S. Supreme Court. Archived (PDF) from the original on October 1, 2021. Retrieved October 8, 2021.

<sup>23</sup> "The NCAA has agreed to settle a major lawsuit. It still faces a number of challenges". AP News. July 26, 2024. Retrieved October 17, 2024.

<sup>24</sup> Dellenger, Ross (January 7, 2025). "With NIL era ending, college sports is on verge of seismic change. How will schools adapt with industry in upheaval?". Yahoo! Sports. Retrieved January 9, 2025.



## Top NIL Athletes by Sport (2025–26)

\*Note: Since there hasn't been a reporting requirement until recently, exact numbers of student-athlete compensation and who is being paid are solely based on media reporting which may or may not be accurate.

### Football <sup>25</sup> <sup>26</sup>

Athlete	School	Position	NIL Valuation	Endorsements	Collectives	Revenue Sharing	Social Media
Arch Manning	Texas	QB	\$6.8M	EA Sports, Red Bull, Uber, Vuori	Minimal	~\$500K	~\$300K
Carson Beck	Miami	QB	\$4.3M	Chipotle, Beats, Powerade	\$3–4M inducement	~\$300K	~\$100K
Jeremiah Smith	Ohio State	WR	\$4.2M	Nike, Red Bull, Nintendo	~\$1–2M	~\$300K	~\$200K
Garrett Nussmeier	LSU	QB	\$3.7M	Nike, Powerade	~\$2M	~\$300K	~\$100K
LaNorris Sellers	South Carolina	QB	\$3.7M	Cheez-It, Collegiate Legends	~\$2M	~\$300K	~\$100K
DJ Lagway	Florida	QB	\$3.7M	Gatorade, Nintendo	~\$2M	~\$300K	~\$100K
Cade Klubnik	Clemson	QB	\$3.4M	National brands	~\$1.5M	~\$300K	~\$100K
Drew Allar	Penn State	QB	\$3.1M	Regional deals	~\$1.5M	~\$300K	~\$100K
Sam Leavitt	Arizona State	QB	\$3.1M	Apparel/tech	~\$1.5M	~\$300K	~\$100K
Bryce Underwood	Michigan	QB	\$3.0M	Champions Circle, Hollister	~\$1.5M	~\$300K	~\$200K

<sup>25</sup> Top 25 college athletes with highest NIL valuations - FOX Sports.

<https://www.foxsports.com/stories/college-football/top-25-college-athletes-highest-nil-valuations>

<sup>26</sup> Top 10 NIL Deals in 2025 Include Julian Sayin ... - Pro Football Network. <https://www.profootballnetwork.com/cfb/top-10-nil-deals-2025/>

## Men's Basketball <sup>27 28</sup>

Athlete	School	Position	NIL Valuation	Endorsements	Collectives	Revenue Sharing	Social Media
AJ Dybantsa	BYU	F	\$4.1M	Nike, Red Bull	~\$7M reported deal	~\$300K	~\$200K
JT Toppin	Texas Tech	F	\$2.8M	Collective-only	~\$4Mt	~\$300K	Minimal
Yaxel Lendeborg	Michigan	F	\$2.3M	Apparel deals	~\$3M	~\$300K	Minimal
Boogie Fland	Florida	G	\$2.1M	Collective package	~\$2M	~\$300K	Minimal
Donovan Dent	UCLA	G	\$2.0M	Transfer deal	~\$3M	~\$300K	Minimal
Jayden Quaintance	Kentucky	F	\$1.9M	Collective	~\$2M	~\$300K	Minimal
Cameron Boozer	Miami	F	\$1.8M	Nike	~\$1.5M	~\$300K	~\$200K
Darryn Peterson	Prolific Prep	G	\$1.6M	Apparel	~\$1M	~\$300K	~\$200K
Braden Smith	Purdue	G	\$1.6M	Regional	~\$1M	~\$300K	~\$200K
Milos Uzan	Arizona	G	\$1.5M	Collective	~\$1M	~\$300K	~\$200K

<sup>27</sup> Top 10 men's college basketball players with highest NIL valuations.

<https://www.foxsports.com/stories/college-basketball/top-10-mens-college-basketball-players-highest-nil-valuations>

<sup>28</sup> College Basketball NIL Valuations - [On3.com](https://www.on3.com). <https://www.on3.com/nil/rankings/player/college/basketball/>

## Women's Basketball <sup>29 30</sup>

Athlete	School	Position	NIL Valuation	Endorsements	Collectives	Revenue Sharing	Social Media
Flau'jae Johnson	LSU	G	\$1.5M	Powerade, JBL, Raising Cane's, Papa John's	Collective deals	~\$200K	3.7M followers
Aaliyah Chavez	Oklahoma	G	\$755K	Jordan Brand	~\$1.5M package	~\$200K	115K followers
JuJu Watkins	USC	G	\$739K	Nike, Gatorade, AT&T, Spotify	~\$1M	~\$200K	1.3M followers
Jada Williams	Iowa State	G	\$412K	Overtime, Gymshark, Bumble	~\$500K	~\$200K	1.1M followers
Shelomi Sanders	Alabama A&M	G	\$299K	EA Sports, Meta, KFC	~\$300K	~\$200K	715K followers
Azzi Fudd	UConn	G	\$218K	Under Armour (Curry Brand)	~\$200K	~\$300K	612K followers
Deja Kelly	Oregon	G	~\$200K	Nike, Fanatics	~\$200K	~\$200K	1.3M followers
Chloe Kitts	South Carolina	F	~\$190K	Apparel	~\$200K	~\$200K	477K followers
Raven Johnson	South Carolina	G	~\$170K	Apparel	~\$200K	~\$200K	209K followers
MiLaysia Fulwiley	LSU	G	~\$160K	Apparel	~\$200K	~\$200K	201K followers

<sup>29</sup> Top 10 Women's College Basketball Players with the Highest NIL ....

<https://www.foxsports.com/stories/womens-college-basketball/top-10-womens-college-basketball-players-highest-nil-valuations>

<sup>30</sup> Women's NIL Valuations - Top Female Athletes by NIL Value | On3. <https://www.on3.com/nil/rankings/player/womens-nil-valuations/>


**Baseball** <sup>31</sup>

Athlete	School	Position	NIL Valuation	Endorsements	Collectives	Revenue Sharing	Social Media
Tre Morgan	LSU	IF	Top baseball NIL	Apparel deals	~\$500K	~\$200K	95K followers
Enrique Bradfield Jr.	Vanderbilt	OF	High NIL	Nike	~\$500K	~\$200K	99K followers
Cam Thompson	Texas State	OF	High NIL	Apparel	~\$500K	~\$200K	111K followers
Jac Caglianone	Florida	1B/RF	High NIL	Royals draft tie-in	~\$500K	~\$200K	46K followers
Christian Moore	Tennessee	IF	High NIL	Angels draft tie-in	~\$500K	~\$200K	17K followers
Derek Blackmore	Coppin State	IF	Mid NIL	Apparel	~\$300K	~\$200K	66K followers
DeAmez Ross	Florida State	OF	Mid NIL	Apparel	~\$300K	~\$200K	23K followers
Jett Johnston	Auburn	IF	Mid NIL	Apparel	~\$300K	~\$200K	6K followers
JJ Wetherholt	West Virginia	IF	Mid NIL	Cardinals draft tie-in	~\$300K	~\$200K	15K followers
Gavin Casas	South Carolina	OF	Mid NIL	Apparel	~\$300K	~\$200K	9K followers

<sup>31</sup> *Top 54 College Baseball Players of 2025: D1Baseball NIL Rankings.*  
<https://www.collegenetwork.com/top-54-college-baseball-players-of-2025-d1baseball-nil-rankings/>

## ☀ Other Significant Sports

- **Gymnastics:** Sydney Smith (Southern Connecticut State) – \$651K<sup>32</sup>
- **Softball:** NiJaree Canady (Texas Tech) – ~\$600K<sup>33</sup>
- **Golf:** Kai Trump (Miami commit) – ~\$1.1M<sup>34</sup>
- **Track & Field:** Riley White (Alabama, pole vault) – ~\$200K<sup>35</sup>

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<sup>32</sup> *College Gymnastics NIL Valuations - On3.com.* <https://www.on3.com/nil/rankings/player/college/gymnastics/>

<sup>33</sup> *NIL 2025 Top 100 Women's Athletes: College Sports Name and Likeness ....*  
<https://www.sportsgrid.com/ncaab-womens/article/nil-2025-top-100-womens-athletes-college-sports-name-and-likeness-rankings-4>

<sup>34</sup> *Top 20 Female College Athletes With The Highest NIL Valuations.*  
<https://1075thefan.com/playlist/top-20-female-college-athletes-with-the-highest-nil-valuations/>

<sup>35</sup> *NIL 2025 Top 100 Women's Athletes: College Sports Name and Likeness ....*  
<https://www.sportsgrid.com/ncaab-womens/article/nil-2025-top-100-womens-athletes-college-sports-name-and-likeness-rankings-4>