

A Perspective on The Transfer Portal and Academics

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Abstract:

College athletics is currently in a state of chaos. Previously athletes were locked into a college for the duration of their degree. They were permitted to transfer but were required to sit out for one academic year. That all changed when college athletes could be compensated for the skills and they were allowed unlimited transfers and an opportunity to immediately play. College athletes were complete free agents and could transfer at whim for more money or more playing time. The universities turned to Congress for a solution. However, the university presidents could solve the problem by enforcing the premise that these athletes are also students.

Key words: college athletes; transfer portal; unlimited transfers; academic progress; and college presidents

Abbreviation:

NCAA : National Collegiate Athletic Association

NIL : Name Image and Likeness

Introduction:

Evolution of the Power Conferences:

In the 1980's events external to intercollegiate athletics changed the way of doing business. These changes included the birth of ESPN and cable; the evolution of Title IX; the need for athletic departments to generate significant revenue to support programs; and the shift from students who were athletes to athletes who were students. Think of athletes as assets bundled together into a portfolio to create a team. Then, these portfolios were bundled together to create a conference. In this model team and conference behavior were no longer independent of behavior of other teams and conferences.

Internal and external forces impacted universities and worked to accelerate the gap between athletics and academics. The athletic programs evolved into mini franchises generating revenue to support their programs and keep pace with the competition. The programs resided within a university, but the revenues remained within athletics to support the coaches and programs. Myth 1, the revenues benefitted the university. The Coaches and athletic directors lobbied for more money (Stefanik 2023).

The Transfer Portal and NIL:

As the conferences evolved and reorganized the key objective was more money and winning. In doing so the key component in this evolution was the athlete whose status remained unchanged (Dinich 2023). Athletes were locked into a program and their movement was restricted. After several legal challenges and losses in the courts, the NCAA created the transfer portal (Norlander 2023). The transfer portal allowed athletes the opportunity for immediate transfer. This impacted when and where athletes decided to take their skills until they were deemed professionally ready or exhausted all eligibility requirements. If things did not work out, the athlete was permitted to reenter the transfer portal. Name, image and likeness (NIL) created the revenue incentive to transfer (Armato 2022). Amateurism was gone, and the student athletes were free agents (MacIntosh 2023).

Details of 2025 House Settlement on College Athlete Compensation:

The 2025 House Settlement formalized the revenue sharing payments to past, current and future athletes. While the required revenue sharing cap varied by conference, all Division one conferences participated (Bachman 2025). The athletes receiving the revenue share distribution were classified as independent contractors (Murphy 2025) (Yalty 2025). Schools determine which athletes participate in the revenue sharing (Jeyarajah 2025). In addition, athletes could be paid from third party contracts for services rendered.

The situation was a complete free market for athletes to sell their services to the highest bidder with no restrictions on movement (Nietzel 2025).

The NCAA Academic requirements:

- The current NCAA academic requirements for Division one athletes were defined for student athletes, but they lacked rigor and provided preferential treatment of athletes over students. Myth 2, the student athletes are students. The presence of unlimited mobility, a sellers' market for athletic services, and preferential treatment for these athletes painted a different picture.
- NCAA Division I athletes operated under the 40-60-80 rule. The athlete was required to earn "6-degree applicable credits" each semester to remain eligible for the next term. Over the Fall and Spring semester they were required to earn "at least 18-degree applicable credits" and earn "24 credits degree applicable credits" before the start of year two (NCAA 2026).
- In terms of measuring degree progress the athlete "must have completed 40% of the degree requirements at the end of year 2, 60% at the end of year 3, and 80% at the end of year 4".
- For grade point average (GPA) the athlete GPA was "1.8 out of 4.0 at the start of year 2, 1.9 at the start of year 3, and 2.0 for year 4 and beyond". The GPA requirements were silent on credits that were degree applicable. GPA requirements of less than 2.0 out of 4.0 were considered probationary.

Review:

The case for paying athletes was made by Sanderson (Sanderson & Siegfried 2015). It was validated with the NIL settlement which established compensation for past athletes, current athletes with NIL revenue sharing, and third-party NIL payments. Issues remained concerning the distribution of the NIL revenue sharing, Title IX, Olympic sports, and the vetting of third-party compensation.

The transfer portal remained a vexing issue. Reese identified the unintended consequences of the portal: lack of guardrails, the unlimited entry, and the cost of unlimited annual transfers (Reese 2023). The transfer portal needed a system that protected mobility but also provided orderly rules in place. Unlimited transfers created chaos (Schrotenboer 2026). The coaches, athletic directors, and the University Presidents and Chancellors all bemoaned the unlimited mobility and lobbied the NCAA and Congress for a solution (Hayes 2026a).

Future:

In June of 2026, the NCAA approved aged based five-year eligibility rules with limited transfers. Beginning on the year of high school graduation or nineteenth birthday, which ever happened first, an individual was given five years of athletic eligibility. Adjustments were made for religious missions, pregnancy, and military service. There were no other waivers. The policy created a hard cap of five years ending on or before the athlete's 24th birthday. With slight variations the policy was effective for high school graduates in the Spring of 2026. Student athletes who completed their college athletic eligibility to the end of the 2026 Spring term was not eligible for the to be considered for the fifth year of eligibility under the new policy. The policy established limits on eligibility with no limits on transfers. The administration weighed in on this but was awaiting approval by Congress (New York Times 2026). The current duration of status for international students only allowed international students four years to complete an undergraduate degree. Thus, international student athletes needed to complete an undergraduate degree in four years and then be admitted to a master's program to play for five the fifth year of eligibility (Hayes 2026b).

Academic eligibility was a way to bring order to chaos (Hayes 2026a). The NCAA continued to reference the participants as student athletes. If the participants were student athletes, they should be required to follow the same academic progress and eligibility standards as required of all students at the institution where they were admitted and where they were enrolled. If a student's academic progress was defined as a 2.0 grade point average (GPA) out of 4.0, it was expected that the same standard applied to athletes. If students were placed on academic probation when their GPA dropped below 2.00, it was expected that the same requirement was applied to athletes with less than a 2.00 GPA which made them ineligible to compete. While student athletes faced many demands, they also received extensive support, such as tuition, books, laptops, meals tutoring and study groups among other forms of assistance. On the other hand, many non-athletes worked twenty or more hours a week to put themselves through school without the same support system.

How would this work:

Athletes were required to have a 2.00 high school GPA for admission to an undergraduate academic program. This was lower than the current 2.3 high school GPA, but it was computed on 32 high school core credits versus the current 16 credits. The 32 high school core credits included an academic core of science, mathematics, social sciences, and English. Students not meeting the standard were admitted but were placed on probation and ineligible to compete until they earned a 2.0 GPA on 12 academic credits. Athletes were admitted to undergraduate academic programs with the expectation that 120 credits or more were required to earn a degree at the end of their five years of eligibility.

In each year, the athlete was required to earn a 2.0 GPA on 24 credits and show they completed 20% of 120 credit or more of a specific academic degree requirement. Both conditions were required to remain eligible 12 months from their entrance date. At the end of year two the requirement was a 2.0 overall GPA and 24 completed credits to remain eligible to complete as an athlete. In addition, an athlete was required to complete 40% of the requirements for a 120-credit or more of a specific academic degree requirement. The same rules were required in years three, four and five and when the degree was awarded. The same rules applied if the student athlete changed major. If an athlete completed a 120-credit or more of a specific academic degree requirement, they were eligible to enter a graduate program.

Athletes were allowed to transfer at any point if they earned a 2.0 GPA in the required credits to complete a 120-credit or more of a specific academic degree requirement. If at any point the athlete did not meet an overall GPA requirement or did not meet the progress requirement toward the degree standard, they were placed on academic probation and were ineligible to compete until they met the specific academic GPA requirement and the progress toward the academic degree requirement. If a student athlete entered the portal under such circumstances, they were a liability for their current school where they were on probation. If they were accepted by another program, they were placed on academic probation until they earned twelve credits at their new school with a GPA of 2.00 on those twelve credits, met the 10.0% initial academic progress requirement toward a degree at the new school, and were on time to complete the balance of their new degree program within five years of their original entrance into an undergraduate academic degree program. The initial twelve credits earned at the new school excluded transfer courses for the 2.00 GPA requirement and the 10% academic progress annual and overall progress rules applied at the new school. As for the former school, no penalty was incurred if the student was academically eligible at the time of transfer. If an athlete was ineligible at the time of transfer, the former school lost a scholarship and player replacement for one year (12 months). This was the penalty the school received because it admitted an unqualified student, failed to keep the athlete academically eligible, or failed to assist them to make progress toward their chosen degree. This same double liability rule applied each time an academically ineligible student athlete entered the transfer portal and found a new home. If the students were academically ineligible and transferred a second time, they were placed on academic probation and were required to earn a 2.00 GPA on their first 24 credits or 20% of the academic progress toward 120-credits or more of a specific academic degree requirement.

As far as number of transfers was concerned, student athletes meeting the progress, GPA and eligibility requirements towards an undergraduate degree were allowed unlimited transfers within the five-year age limit. Other student athletes who did not meet the progress, GPA and eligibility rules were effectively limited by their lack of progress and the continuing double liability issue. If they eventually completed the undergraduate degree, they were eligible continue playing, assuming they were within the five-year age limit, if they entered a master's degree program. If these were truly student athletes, they were expected to remain eligible and complete an undergraduate degree within five years given the level of support they received. Being a student was a necessary condition for being a student athlete.

Conclusion:

The NCAA proposed corrections but anything restricting movement faced an uphill battle. The above proposal did not restrict movement, assuming the athlete performed at the academic level expected of any student. The athletes were student athletes. The issue remained whether the same presidents and chancellors who bemoaned the unlimited transfer policy were willing to take control in the area in which they possessed the power and not leave the choice to the NCAA and Congress.

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