



NIL Compliance Reference

FACILITATOR USE ONLY — NOT FOR DISTRIBUTION TO ATHLETES

As of June 2026 — rules change frequently.
Verify with the governing body before any deal. Not legal advice.

Situation	School rev-share?	Third-party NIL?	The constraint that bites	Who sets their rules
D1 FBS (Power Four)	Yes — ~\$20.5M pool if opted in	Yes	Clearinghouse review on deals over \$600 (fair-market-value test)	Compliance office + College Sports Commission
D1 FCS	Rarely — little or no pool	Yes	Same framework if opted in, but far less school money	Compliance office
D2	No	Yes	State law + institutional policy	Compliance office + state law
D3	No — and no athletic scholarships	Yes	Often stricter campus rules; still no pay-for-play	Compliance office
High school	No (college only)	Only where the state allows (~45 states)	No school marks; no pay-for-play; disclose to AD; a parent signs	State association + AD + parent
International (F-1)	Risky — royalty only; bonuses jeopardize status	No active U.S. deals	Immigration law overrides NCAA; active U.S. work risks the visa	Int'l student office (DSO) + immigration attorney

Universal guardrails (everyone)

- Real work only — no pay-for-play (“\$X per win”) anywhere.
- No school logos, uniforms, facilities, or booster collectives.
- Disclose deals: college over \$600 → clearinghouse; HS → AD, often within days.
- A bad deal risks eligibility — and an F-1 athlete's visa.

International (F-1) — the landmine

- Active NIL in the U.S. = unauthorized employment → visa revocation, removal, reentry bars.
- Safe lanes: passive royalties; work performed outside the U.S. (breaks, travel home).
- Rev-share is treated as royalty, but performance bonuses risk reclassification as active pay.
- Route to: international student office (DSO) + immigration attorney. P-1A/O-1 allow active work but are hard to get.

State pointers + pre-session checklist

- HS holdouts (no / heavily limited NIL): AL, HI, IN, MI, MS, MT, TX (public/UIL), WY. ~45 states + DC permit.
- College: 35+ states have NIL laws; the House settlement does not preempt them.
- Look it up: state association site (PIAA for PA) · school compliance office.
- Before every session: confirm each athlete's division + state + citizenship, route to the right authority, and never assert a specific rule yourself.