

# #FIXCFB

## Executive Summary

Six Solutions to Save College Football

<b>5,400</b>	<b>35</b>	<b>\$3.1B</b>	<b>∞</b>
Portal Entries	Coaching Changes	NIL Economy	Unlimited Transfers

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# Overview

College football is experiencing simultaneous system failures across four critical areas: transfer portal chaos, coaching instability, NIL exploitation, and playoff selection controversies. The 2025-26 season set records in all four categories—and none of them good. These aren't isolated problems; they reinforce each other, accelerating the sport's descent into unsustainable chaos.

This executive summary presents six comprehensive solutions addressing these interconnected failures. Each solution is legally viable, economically sound, and operationally feasible. Each will also be rejected by the stakeholders who benefit from the current chaos. This document exists to establish the historical record: fair alternatives existed. They were documented, researched, and ready for implementation. They were ignored.

## The Four Interconnected Failures

### 1. Transfer Portal Chaos: 5,400 Entries, Zero Consequences

The transfer portal exploded from [875 entries in 2018](#) to [5,400 in 2025-26](#)—a 520% increase in seven years. Courts struck down all transfer restrictions ([Ohio v. NCAA](#)), creating unlimited free agency with zero economic consequences for poaching schools.

- **The mechanism:** Group of 5 schools invest 3-4 years recruiting, developing, and educating players. They fund strength programs, nutrition, tutoring, housing, and coaching. The moment a player shows promise, Power 4 schools offer bigger NIL deals and acquire proven talent at zero cost. The G5 school loses everything. The P4 school gets a proven player without development risk.
- **Roster chaos:** Teams experience 30-40% annual roster turnover. Entire starting lineups transfer. Team chemistry is impossible. Coaches spend spring recruiting their own players to stay instead of developing them.
- **Development is punished:** Why develop high school prospects when you can poach proven transfers? High school recruiting becomes increasingly irrelevant for positions where transfer talent is available.
- **Power imbalance accelerates:** SEC and Big Ten treat G5 conferences as free minor leagues. MAC, Sun Belt, and C-USA become permanent feeder systems with no economic compensation for their development investment.

### 2. Coaching Instability: 35 Changes, Mid-Season Abandonment

The 2025-26 season saw [35 FBS coaching changes](#)—a new record. But the number understates the crisis. The real problem is when coaches leave and why they face zero consequences for abandoning teams.

- **Mid-season poaching:** Schools now hire sitting coaches in November, immediately disrupting playoff preparation. Penn State and SMU lost backup QBs to the portal during their playoff runs. Coaches negotiate new jobs between practices, then announce departures before bowl kickoff.
- **Recruiting class destruction:** Coach leaves in December. New coach hired in January. Recruiting class falls apart. Top recruits decommit or enter portal. Two years of relationship-building wasted. Players stuck with coaches they never chose.
- **Economic incentives reward disloyalty:** Coach makes \$5M at current school, gets offered \$8M elsewhere. Leaving during playoff prep costs nothing but gains \$3M annually. Staying for bowl game is economically stupid. The system makes loyalty expensive and abandonment profitable.
- **Power imbalance:** Coaches demand total commitment from players while maintaining total flexibility for themselves. Players face transfer penalties and eligibility restrictions. Coaches face nothing.

### 3. NIL Exploitation: \$3.1B Unregulated, Zero Accountability

The NIL economy reached [\\$3.1B in 2025-26](#)—up from [\\$2.75B the year before](#) and essentially zero in 2020. What was supposed to allow players to profit from autographs became unregulated pay-for-play with systematic exploitation.

- **The scam:** Collectives promise five-star recruits \$500K NIL deals. Player commits, announces, shows up. Collective pays \$50K upfront, then ghosts them. No written contract, no payment schedule, no legal recourse. When player complains, collective claims "we said UP TO \$500K" or cites undefined "performance standards." Industry insiders estimate 40-50% of promised deals are never fully paid.
- **Front-loaded payment schemes:** House settlement limits direct school payments, so collectives front-load everything into Year 1 to avoid multi-year obligations. Pay \$200K upfront, promise \$300K over three years, never pay the back end.
- **Zero transparency:** Deals are confidential. Schools claim "\$2M in NIL available" but actual payments are \$400K. Values inflated for recruiting, actual compensation hidden. No audits, no verification, no accountability.
- **Market distortion:** QBs command [\\$3-5M](#) while offensive linemen protecting them get [\\$200K](#). Star cornerbacks get [\\$800K](#) while safeties next to them get [\\$100K](#). Market reflects social media followers, not value or contribution.
- **Predatory practices:** Many collectives are 501(c)(3) nonprofits claiming "education" as their mission while operating as pay-for-play schemes. No standardization, no consumer protection, no regulatory oversight.

## 4. Playoff Selection: Committee Bias, Not Merit

Despite expanding to 12 teams, the [2025 playoffs generated seven major selection controversies](#). Alabama (9-3, three conference losses) received an at-large bid over undefeated Group of 5 champions. The committee's justification? "Strength of schedule" and the "eye test"—subjective measurements that favor SEC and Big Ten brands.

- **Weekly rankings create lock-in:** Teams ranked #5 in October stay in the top 10 even after multiple losses. Early rankings become self-fulfilling prophecies. Committee builds narratives, then selects teams to match those narratives.
- **No guaranteed access:** Win your conference championship? Doesn't matter if the committee decides your conference is "weak." Group of 5 champions routinely excluded despite undefeated records. Conference affiliation matters more than on-field performance.
- **Explicit conference bias:** Committee members openly discuss "protecting" certain conferences. SEC gets 4-5 teams in 12-team playoff while other conferences get 0-1. The system exists to maximize SEC/Big Ten revenue, not reward achievement.
- **Subjective criteria enable manipulation:** "Eye test," "quality wins," and "strength of schedule" mean whatever the committee wants. No published algorithm, no transparency, no accountability. Selection process is designed to be opaque enough to justify predetermined outcomes.

# Six Comprehensive Solutions

Each solution addresses a specific system failure while complementing the others. Each is legally viable, economically sound, and operationally feasible. Each has a feasibility rating explaining why it won't be adopted.

## Solution 1: 16-Team Playoff (Feasibility: 3/10)

**Mechanism:** 10 automatic qualifiers (all conference champions) + 6 at-large bids selected by objective criteria published in advance. Committee meets once after conference championships—no weekly rankings, no narrative construction.

- **Eliminates exclusion debates:** Every conference champion qualifies automatically. No more Power vs. Group of 5 arguments. Win your conference, you're in. Merit-based access replaces committee subjective judgment.
- **Six at-large bids preserve quality:** SEC has three 11-1 teams? They can all make it. Big Ten has four 10-2 teams? Room for them too. No artificial conference limits, just objective criteria.
- **No weekly rankings prevents lock-in:** Committee meets once, after all games are played. No early rankings that become self-fulfilling prophecies. No narrative construction over 8 weeks of Tuesday shows.
- **Legally defensible:** Objective criteria published in advance. Transparent selection process. Reduces antitrust risk by guaranteeing access for all conferences. Based on [NCAA v. Board of Regents](#) precedent.
- **Revenue positive:** 16 teams = 15 games. More TV inventory than 12-team format. First-round campus games increase ticket revenue. Quarterfinals and beyond use existing bowl partnerships.

**Why it won't happen:** Power conferences want controlled access, not merit-based systems. The SEC and Big Ten don't want objective criteria threatening their ability to ensure 4-5 teams from their conferences get in. ESPN wants weekly ranking shows for Tuesday night programming. "16 teams dilutes the brand" translates to "we don't want Group of 5 teams in our playoff even if they earned it."

## Solution 2: Transfer Acquisition Fees (Feasibility: 4/10)

**Mechanism:** Acquiring schools pay developing schools \$25K-\$150K when poaching transfers, scaled by player class and starter status. Fee paid to player's original school, not the player. Creates economic friction without restricting player movement.

- **Protects development investment:** G5 school invests 3 years developing a starter. P4 school wants to poach them? Pay \$100K-\$150K to the developing school. Compensates the school that made the investment.

- **Doesn't restrict players:** Players can still transfer unlimited times. The fee is paid by institutions, not players. If Alabama thinks a MAC QB is worth \$100K in fees plus NIL, they'll pay it. Creates market clarity.
- **Coaching change exemption:** No fee if player's head coach departed within prior 6 months. Protects players from being trapped by coaching changes. Prevents exploitation of transfer fee structure.
- **Legally defensible:** Similar to MLB draft pick compensation—teams forfeit picks when signing free agents. Conference membership fees are established law. This is an institutional cost, not a restriction on player movement.
- **Encourages development:** Recruiting high school players remains free. Poaching proven transfers now has a cost. Incentivizes development over acquisition, high school recruiting over transfer poaching.

**Why it won't happen:** Power 4 schools benefit from free poaching. Why would Alabama, Ohio State, or Georgia voluntarily pay millions to raid G5 rosters when they can do it for free? Group of 5 has no leverage to demand fees. Players' lawyers would challenge this even though fees are paid by schools, arguing it indirectly restricts movement. NCAA is gun-shy after losing every recent lawsuit.

### **Solution 3: NIL Escrow & Standards (Feasibility: 5/10)**

**Mechanism:** Three-part system: (1) Standardized contract framework with minimum protections, (2) Mandatory escrow for deals over \$100K with milestone-based releases, (3) Transparency requirements with collective registration and public disclosure of aggregate spending.

- **Standardized contracts protect players:** All deals must be in writing with clear payment schedules, deliverables, and termination rights. Player gets attorney review if requested. No more verbal promises or undefined "performance standards."
- **Escrow prevents bait-and-switch:** Deals over \$100K require 30% upfront, 70% in escrow released based on milestones. If player transfers mid-contract, they keep earned funds. Unearned funds return to collective. Prevents front-loading and ghosting.
- **Transparency exposes fraud:** Collectives must register with conference/NCAA and report deals over \$50K. Total NIL spending per school (not individual amounts) published annually. Conference audit rights for compliance.
- **Maintains free market:** No caps on NIL amounts. No restrictions on who can pay. No government regulation. Just consumer protection standards that every functioning market has.
- **Revenue sharing integration:** NIL remains unlimited above revenue sharing floor. This provides baseline protection while allowing market-based additional earnings.

**Why it won't happen:** Collectives want flexibility to manipulate. Escrow prevents bait-and-switch tactics. Transparency exposes which schools are outspending competitors. Standard contracts give players legal recourse. Collectives oppose all of this. "Free market" ideology will attack any standardization as "limiting the market"—ignoring that every functioning market has consumer

protections.

## Solution 4: Coaching Stability Penalties (Feasibility: 3/10)

**Mechanism:** Two-part system: (1) \$2M penalty + recruiting sanctions for schools hiring coaches mid-season (before bowl games complete), (2) Up to \$3M in completion bonuses paid to coaches who finish playoff runs before taking new jobs.

- **Makes mid-season poaching expensive:** Want to hire a sitting coach before their bowl game? Pay \$2M to conference redistribution fund, lose 15 official visits, face 90-day recruiting contact ban. Makes timing matter.
- **Rewards completion:** Coach finishes first-round playoff game? Earns \$500K bonus. Quarterfinal? Another \$750K. Semifinal? \$1M more. Championship game? \$750K additional. Total possible: \$3M for completing playoff run.
- **Aligns incentives:** Currently, leaving during playoff prep costs coaches nothing but gains millions. This makes staying financially attractive and leaving financially painful for hiring schools.
- **Protects players and recruiting:** Reduces mid-season disruption. Gives recruiting classes stability. Players know coaches will finish what they started—or schools will pay dearly to poach them.
- **Post-season hiring remains free:** After bowl games complete, no penalties apply. Schools can still hire coaches, just not during their team's playoff preparation.

**Why it won't happen:** Coaches' agents will fight any system that penalizes schools for hiring their clients mid-season. Agents represent coaches, not schools or fans. Schools want flexibility to poach—Alabama doesn't want to pay \$2M + sanctions to hire Dabo Swinney in November, but Alabama also doesn't want to lose Nick Saban's replacement to another school that poaches first. Mutual destruction ensures nothing changes.

## Solution 5: Revenue Sharing Structure (Feasibility: 6/10)

**Mechanism:** \$20-22M annual revenue sharing per school distributed as: 40% equal division (base compensation for all scholarship athletes), 30% merit-based (rewards playing time and performance), 30% retention bonuses (scaled by years of enrollment, portable across transfers). Floors, not ceilings—NIL remains unlimited.

- **Provides baseline compensation:** Equal division ensures every scholarship athlete receives base payment. Not just football and basketball—all sports share in revenue they help generate.
- **Rewards performance and loyalty:** Merit component pays for playing time and team success. Retention bonuses scale by year (0% freshman, 33% sophomore, 67% junior, 100% senior). Encourages stability.

- **Retention bonuses are portable:** Transfer to another school? Your retention bonus transfers with you based on total years in college, not years at one school. Protects player mobility while rewarding overall commitment to college football.
- **Title IX compliant framework:** Sport-specific allocation based on revenue generation (70% football, 20% basketball, 10% others) with legal defensibility through revenue attribution rather than enrollment proportionality.
- **Floors, not ceilings:** This is minimum structure. Schools can spend more. NIL remains unlimited. This provides baseline while allowing market-based additional compensation.

**Why it won't happen (even though most realistic):** No enforcement without collective bargaining. Schools can commit to \$20M revenue sharing but there's no mechanism to enforce uniform distribution or retention bonuses without player employment status. Some schools will cheat. Power 4 vs. Group of 5 disparity continues—SEC spends \$25M, G5 spends \$5M. Title IX lawsuits likely even with defensible legal framework. Schools are litigation-averse and may abandon structured revenue sharing rather than face prolonged legal challenges.

## **Solution 6: Implementation Timeline (Feasibility: 0/10)**

**Mechanism:** Phased rollout over 4 years: 2026 preparation, 2027 initial implementation, 2028 refinement, 2029+ ongoing evolution. Data-driven adjustments based on transfer volume, coaching stability, NIL compliance, and playoff controversies.

- **2026: Preparation phase:** Legal framework finalized, conference agreements negotiated, NCAA rules updated, escrow infrastructure established, selection criteria published.
- **2027: Initial rollout:** First 16-team playoff, transfer fees activated, NIL standards implemented, coaching penalties begin, revenue sharing distributed.
- **2028: Refinement year:** Annual review of all proposals. Transfer volume analysis, NIL escrow effectiveness measured, playoff selection controversies evaluated, adjustments made based on data.
- **2029+: Ongoing evolution:** Congressional action if needed (player employment status), collective bargaining if players unionize, continuous improvement, expansion to other sports if football model succeeds.
- **Success metrics tracked:** Transfer portal volume reduction (target 30% Year 1), coaching stability improvement (40% reduction in mid-season changes), NIL contract compliance rates, playoff selection controversy reduction.

**Why it won't happen:** This requires coordination across NCAA, conferences, schools, and stakeholders who actively oppose each other. No timeline survives contact with Power 4 self-interest. Implementation requires good faith that doesn't exist in current college football governance.

# Conclusion: The Choice Ahead

College football faces a binary choice between two paths. The outcomes are predictable. The timeline is accelerating. The stakeholders will choose poorly.

## Path A: Reform (This Proposal)

- Implement transfer acquisition fees: Compensate development, create economic friction
- Adopt 16-team playoff: Guarantee access for all conferences, objective criteria
- Standardize NIL contracts: Protect players from exploitation, require transparency
- Penalize coaching instability: Make mid-season poaching expensive, reward completion
- Structure revenue sharing: Baseline compensation, retention incentives, Title IX compliance
- Result: Sustainable ecosystem balancing player rights with program stability

## Path B: Continued Chaos (Current Trajectory)

- 2026-2027: Power conferences continue consolidating control, G5 marginalized further
- 2028: Legal challenges mount, NCAA loses again, panic ensues
- 2029-2030: Power 4 formal breakaway likely, SEC/Big Ten create separate structure
- 2031+: Two-tier system emerges—P4 professional league with high salaries and closed system, G5 traditional model with limited resources
- Result: College football permanently splits into haves and have-nots with no path back to competitive balance

**Prediction:** Path B will be chosen. This proposal will be referenced in 2030 as "the solution that was ignored." Power conferences benefit from chaos. Coaches' agents oppose stability. Collectives want NIL flexibility. The SEC and Big Ten want controlled access, not merit-based systems.

**Purpose of this document:** To establish the historical record. When the system collapses in 5-7 years, someone needs to remember that fair alternatives existed. They were documented, researched, legally viable, economically sound, and operationally feasible. They were rejected because stakeholders prioritized short-term profit over long-term sustainability.

This proposal will never be adopted. Share it anyway. Make them explain why they chose Path B when Path A was ready and waiting.

# Key References & Sources

This executive summary draws on publicly available data and legal precedents. Key sources include:

- **Transfer Portal Data:** [On3 Transfer Portal Tracker](#), [247Sports Database](#) - 5,400 entries (2025-26 estimated), 4,900 (2024-25), 875 (2018)
- **Coaching Changes:** [ESPN Tracker](#), [CBS Sports Tracker](#) - 35 FBS changes (2025-26 record)
- **NIL Economy:** [On3 NIL Database](#), [Opendorse Reports](#) - \$3.1B (2025), \$2.75B (2024). Position salaries and payment issues documented through media reports and athlete testimonials
- **Playoff Data:** [CFP Official Site](#), [ESPN CFP Coverage](#) - 7 major selection controversies (2025)
- **Legal Cases:** [NCAA v. Board of Regents \(1984\)](#), [Ohio v. NCAA \(2023\)](#), [House v. NCAA \(2024\)](#)
- **Professional Sports Models:** [NFL Playoffs](#), [MLB Draft Compensation](#)
- **Title IX:** [DOE Title IX Guidance](#)
- **Research Sources:** [Knight Commission](#), [NCAA Finances](#), [Sports Business Journal](#)

***Note:** Some 2025-26 data represents estimates based on current trends and industry projections. NIL contract payment issues (40-50% unpaid deals) based on industry estimates from interviews with athletes, coaches, and administrators. Legal analysis is research-based but not legal advice.*

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