

#FIXCFB

College Football Reform Proposal

Research-Based. Legally Viable. Politically Impossible.

5,400

Portal Entries

35

Coaching Changes

\$3.1B

NIL Economy

∞

Unlimited Transfers

Executive Summary

The Crisis: Four Interconnected Failures

College football faces simultaneous collapse across four critical systems. These aren't isolated problems—they reinforce each other, accelerating the sport's descent into chaos.

1. Transfer Portal Chaos (5,400 entries)

The 2025-26 portal saw [5,400 entries](#)—up from [4,900 the year before](#) and [875 in 2018](#). That's a 520% increase in seven years. Courts struck down all transfer restrictions, creating unlimited free agency with zero economic consequences for poaching schools. Power 4 programs raid Group of 5 rosters for proven talent while smaller schools lose years of development investment. Rosters turn over 30-40% annually. Team chemistry is impossible. Coaching staffs spend spring recruiting their own players to stay instead of developing them.

2. Coaching Exodus (35 changes)

The 2025-26 season saw [35 FBS coaching changes](#)—a new record. Worse: coaches now leave mid-season and during playoff preparation. Penn State and SMU lost backup QBs to the portal during their playoff runs. Coaches negotiate new jobs while preparing for bowl games, then abandon teams and recruiting classes with zero penalties. Players commit to programs based on coaches who are gone within months. The message is clear: loyalty is for suckers.

3. NIL Chaos (\$3.1B unregulated)

The NIL economy reached [\\$3.1B in 2025](#)—up from [\\$2.75B the year before](#)—with virtually zero regulation. Collectives promise \$500K contracts, pay \$50K, and players have no legal recourse. Front-loaded payments avoid House settlement oversight. QBs command [\\$3-5M](#) while offensive linemen protecting them get [\\$200K](#). Deals are hidden, values inflated, actual payments unknown. No transparency, no standardization, no escrow protection. It's predatory lending meets Wild West recruiting.

4. Playoff Selection Controversies

Despite expanding to 12 teams, the [2025 playoffs generated seven major selection controversies](#). Alabama (9-3) got in over undefeated Group of 5 champions. Committee uses subjective "eye test" and conference bias rather than objective criteria. Weekly rankings create narrative lock-in—teams ranked high in October stay high even after losses. No guaranteed access for conference champions. The system exists to maximize SEC/Big Ten revenue, not reward on-field performance.

Six Comprehensive Solutions

Solution	Key Mechanism	Feasibility
16-Team Playoff	10 conference champs + 6 at-large, objective criteria	3/10
Transfer Fees	\$25K-\$100K paid to developing schools	4/10
NIL Standards	Escrow, transparency, standardized contracts	5/10
Coaching Penalties	\$2M + sanctions for mid-season hires	3/10
Revenue Sharing	\$20-22M per school, retention bonuses	6/10
Implementation	Phased 2026-2027 rollout	0/10

Reality Check: Will this be adopted? **No.** Power conferences benefit from chaos. The SEC and Big Ten want controlled access, not merit-based systems. Coaches' agents will fight stability penalties. Collectives want to manipulate NIL without oversight. But when the system collapses in 5-7 years, remember: **fair alternatives existed.**

***Important:** I'm not a lawyer. The legal analysis in this proposal is based on research of existing case law and legal frameworks, but should not be considered legal advice. Consult actual attorneys for legal opinions.*

Solution 1: 16-Team Playoff

10 conference champions + 6 at-large bids. Merit-based access. No weekly rankings until final selection. The playoff format that eliminates exclusion debates forever—and will never be adopted because power conferences want controlled access.

The Problem: Selection by Bias, Not Merit

The [2025 College Football Playoff selection](#) generated [seven major controversies](#) despite expanding to 12 teams. 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 conveniently favor SEC and Big Ten brands.

- **Weekly rankings create narrative lock-in:** Teams ranked #5 in October stay in the top 10 even after multiple losses. Early rankings become self-fulfilling prophecies.
- **No guaranteed conference champion access:** Win your conference? Doesn't matter if the committee decides your conference is "weak." Group of 5 champions routinely excluded despite undefeated records.
- **Conference bias is explicit:** Committee members openly discuss "protecting" certain conferences. SEC gets 4-5 teams in 12-team playoff while other conferences get 0-1.
- **Subjective criteria enable manipulation:** "Eye test," "quality wins," and "strength of schedule" mean whatever the committee wants them to mean. No published algorithm, no transparency, no accountability.

Structure

- **10 Conference Champions:** Automatic qualifiers from all 10 FBS conferences
- **6 At-Large Bids:** Best remaining teams regardless of conference
- **Objective Selection Criteria:** Published priority order (win-loss, head-to-head, SOS)
- **No Weekly Rankings:** Committee meets once for final selection, eliminating narrative lock-in

Why It Works

- **Eliminates Exclusion Debates:** Every conference gets a champion in. No more Power 5 vs. Group of 5 arguments. Win your conference, you're in.
- **Six At-Large Bids Accommodate Elite Teams:** SEC has three 11-1 teams? They can all make it as at-large bids. No artificial conference limits.
- **No Weekly Rankings = No Narrative Lock-In:** Committee meets once after conference championships. No early rankings that create self-fulfilling prophecies.

- **Economically Viable:** 16 teams = 15 games. More TV inventory. First-round campus games increase ticket revenue.
- **Legally Defensible:** Objective criteria published in advance. Transparent selection process. Reduces antitrust risk.
- **Preserves Bowl System:** Quarterfinals and beyond use existing bowl partnerships. Non-playoff teams still play bowl games.

Revenue Distribution

Achievement	Payout	Cumulative
Auto-Qualifier Appearance	\$8M	\$8M
First-Round Win	+\$5M	\$13M
Quarterfinal Win	+\$8M	\$21M
Semifinal Win	+\$12M	\$33M
Championship Appearance	+\$20M	\$53M
Championship Win	+\$10M	\$63M

Deep Dive: Legal Precedents & Antitrust

NCAA v. Board of Regents (1984): Supreme Court ruled that restricting competition in college sports violated antitrust law. The current CFP structure, with its subjective selection favoring certain conferences, echoes the competitive restrictions that court rejected.

How 16-team playoff mitigates antitrust risk:

- **Objective criteria published in advance:** Reduces appearance of anti-competitive gatekeeping by establishing clear, transparent selection standards before the season begins
- **Guaranteed access for all conferences:** Every conference champion qualifies automatically, eliminating 'closed system' arguments that could trigger antitrust scrutiny
- **Performance-based revenue:** Playoff revenue distributed based on on-field success and participation, not conference affiliation or brand value

Deep Dive: What Pro Sports Do Right

Professional sports use objective qualification and merit-based systems:

- **NFL:** 6 division winners + 7 wild cards per conference. Objective criteria (record, head-to-head, divisional record). No committee subjectivity. Commissioner doesn't choose who gets in.
- **NBA:** Top 6 seeds per conference auto-qualify, 7-10 play in tournament. Record determines everything.

College football is the only major sport where playoff qualification depends on committee opinion rather than objective performance metrics. The 16-team proposal brings CFB in line with professional standards while preserving conference championship importance.

Deep Dive: Alternative Approaches Considered

- **8-Team Playoff:** Too few at-large bids (2-3). Leaves out deserving teams, especially from deep conferences. Doesn't solve exclusion problem.
- **24-Team Playoff:** Too many games. Player safety concerns. Diminishes regular season importance. Logistically complex.
- **Power 4 + Group of 5 Separate Playoffs:** Creates permanent second-tier status for G5. Legally problematic (explicit segregation). Kills G5 program motivation.
- **Why 16 is optimal:** Balances inclusion (all conference champions) with selectivity (only 6 at-large). Four rounds fit into existing bowl structure. Doesn't overburden players (max 17 games for champion).

Frequently Asked Questions

Q: Won't weak conference champions make the playoff a joke?

A: Seeds 1-4 get byes. Weak conference champions are seeded 12-16 and play elite at-large teams in round one. If a 9-4 MAC champion can't compete, the game proves it. But they earned the chance.

Q: What about independent teams like Notre Dame?

A: Independents compete for the 6 at-large bids. Notre Dame with 11-1 record gets in over 9-3 at-large teams. They just don't get the auto-qualifier path.

Q: How do you prevent committees from still favoring big brands in at-large selection?

A: Published objective criteria with priority order: (1) Record, (2) Head-to-head, (3) Strength of schedule (calculated via objective formula), (4) Common opponents. Committee has limited discretion only when all criteria are equal.

Q: Won't this kill the regular season?

A: No. Only 6 at-large bids means a 2-loss team is borderline. Regular season still matters enormously for seeding (seeds 1-4 get byes) and at-large qualification.

Why It Won't Happen

Feasibility: 3/10

Power Conferences Want Controlled Access: The SEC and Big Ten don't want merit-based systems—they want guaranteed slots for their brands. A 16-team playoff with objective criteria threatens their ability to ensure 4-5 teams from their conferences get in.

Weekly Rankings Generate ESPN Ratings: CFP rankings shows every Tuesday in November are content gold. Eliminating weekly rankings removes weeks of programming and manufactured controversy.

'16 Teams Dilutes the Brand': Translation: 'We don't want Group of 5 teams in our playoff, even if they've earned it by winning their conference.'

Solution 2: Transfer Acquisition Fees

Acquiring schools pay developing schools \$25K-\$100K when poaching transfers. Creates economic friction without restricting player movement. Protects Group of 5 programs—and will never be adopted because Power 4 schools benefit from free poaching.

The Problem: Unlimited Free Agency, 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.

Here's how it works: Group of 5 schools invest 3-4 years recruiting, developing, and educating players. They fund strength and conditioning, nutrition programs, 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 or investment.

- **Rosters turn over 30-40% annually:** Entire starting lineups transfer. Team chemistry 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 irrelevant for positions where transfers are available.
- **Late-season poaching destroys programs:** Players enter portal after final regular season game, leaving teams scrambling to fill rosters for bowl games and spring practice.
- **Power imbalance accelerates:** SEC and Big Ten treat G5 as free minor leagues. MAC, Sun Belt, and C-USA become permanent feeder systems with no economic compensation.

Core Issue: Developing schools invest everything. Poaching schools pay nothing. The system rewards acquisition over development, transfer poaching over recruiting, and instant gratification over long-term investment.

Fee Structure

Player Class	Base Fee	Starter Premium	Non-Starter	Starter
Freshman/Soph	\$25,000	+\$50,000	\$25,000	\$75,000
Junior	\$50,000	+\$50,000	\$50,000	\$100,000
Senior	\$75,000	+\$50,000	\$75,000	\$125,000
Graduate	\$100,000	+\$50,000	\$100,000	\$150,000

Starter Definition: Player who started 50% or more of games in final season at previous school.

CRITICAL EXEMPTION: Coaching Change Protection NO FEE if the player's head coach departed within the prior 6 months (July 1 - January 1). This protects players in unstable situations. If your coach leaves, you can transfer without penalty to the acquiring school. **Example:** Lane Kiffin leaves Ole Miss on December 1. Any Ole Miss player entering the portal has no acquisition fee—they're free to transfer without cost to the new school.

Why It Works

- **Economic Friction, Not Restriction:** Players can still transfer unlimited times. Courts struck down transfer limits; they haven't struck down membership fees or institutional costs.
- **Compensates Developing Schools:** G5 schools receive compensation for their investment in recruiting, coaching, S&C;, nutrition, tutoring, and housing.
- **Protects Players in Coaching Chaos:** The 6-month coaching exemption ensures players aren't trapped by mid-season or post-season coaching departures.
- **Makes Mass Poaching Expensive:** Alabama wants to raid an entire G5 starting lineup? That's millions in fees. Power schools can still do it—but now there's an economic consequence.
- **Legally Defensible:** Conference membership fees are legally established. This is a fee paid by institutions, not restrictions on players. Similar to MLB's draft pick compensation.
- **Encourages Development:** Recruiting high school players is free. Poaching proven transfers now costs money. Incentivizes development over poaching.

Deep Dive: Legal Framework

Ohio v. NCAA (2023): Court struck down transfer restrictions on players, ruling they violated antitrust law by restricting player movement. This proposal doesn't restrict players—it creates institutional costs for acquiring schools.

Key Legal Distinctions:

- Fee is paid by institutions, not players—no financial penalty or restriction on players
- Conference membership fees are established law—schools pay fees to join conferences
- Similar to MLB draft pick compensation—teams forfeit draft picks when signing free agents (value transfer)
- Doesn't limit transfers—players can transfer unlimited times; acquiring school pays the fee

Potential Challenge: Players' lawyers could argue this indirectly restricts movement by making schools less willing to acquire transfers.

Counter: Schools already use financial calculations for scholarships, NIL budgets, and recruiting. This is a membership cost, not an employment restriction.

Deep Dive: MLB Draft Pick Compensation

MLB uses draft pick compensation when teams sign free agents who received qualifying offers. The signing team forfeits draft picks; the player's old team receives compensatory picks. **How it relates:**

- Creates economic friction on acquiring proven talent
- Doesn't restrict player movement (players still sign wherever they want)
- Compensates developing organizations for talent loss
- Courts have upheld this system as lawful

Transfer acquisition fees follow the same logic: institutional cost for acquiring developed talent, no restriction on player movement, compensation for the school that invested in development.

Deep Dive: Alternative Approaches Considered

- **Transfer Limits:** Courts struck this down (Ohio v. NCAA). Not viable.
- **Sit-Out Year:** Also struck down. Restricts player movement, violates antitrust law.
- **Transfer Windows Only:** Current system already has windows (winter, spring). Hasn't slowed volume.
- **Revenue Sharing from NIL:** Requires player employment status (collective bargaining). Not currently viable.
- **Why Acquisition Fees are Best:** Doesn't restrict players. Creates economic consequence for institutions. Legally defensible as membership fee structure. Compensates developing schools without limiting player opportunity.

Frequently Asked Questions

Q: Doesn't this restrict players' ability to transfer?

A: No. Players can transfer unlimited times. The fee is paid by the acquiring school, not the player. If Alabama thinks a MAC QB is worth \$100K in fees plus NIL, they'll pay it.

Q: What if a player wants to transfer but schools won't pay the fee?

A: Then that player wasn't as valuable as they thought. This creates market clarity: if no school will pay the fee, the player wasn't worth acquiring. That's economic friction, not restriction.

Q: Who gets the fee money?

A: The player's original school receives it for their general scholarship fund. Can be used for recruiting, facilities, or additional scholarships.

Q: What if both schools are in the same tier (SEC to Big Ten)?

A: Fee still applies. If Georgia wants Ohio State's backup QB, Georgia pays \$50K (or \$100K if they were a starter). Discourages poaching across all tiers.

Q: Can schools waive fees if they want to help a player?

A: No. Fees are mandatory conference/NCAA rules. Prevents collusion or backroom deals.

Why It Won't Happen

Feasibility: 4/10

Power 4 Benefits from Free Poaching: Why would Alabama, Ohio State, Georgia voluntarily pay millions to raid G5 rosters when they can currently do it for free? Current system lets them acquire proven talent at zero cost.

Group of 5 Has No Leverage: G5 conferences have no power to demand fees from P4 schools. SEC and Big Ten control the CFP, TV money, and governance.

Players' Lawyers Would Challenge: Even though fees are paid by institutions, lawyers would argue this indirectly restricts player movement. NCAA is gun-shy after losing every recent lawsuit.

Solution 3: NIL Escrow & Standards

Standardized contracts, escrow for deals over \$100K, transparency requirements. Protects players from exploitation while maintaining free market—and will never be adopted because collectives want flexibility to manipulate.

The Problem: Predatory Contracts, 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 and endorsements became unregulated pay-for-play with systematic exploitation.

Here's the scam: Collectives promise five-star recruits \$500K NIL deals to sign. Player commits, announces on social media, shows up on campus. Collective pays \$50K upfront, then ghosts them. No written contract, no payment schedule, no legal recourse. When player complains, collective says "we said UP TO \$500K" or "you didn't meet performance standards" (never defined in writing). Player can't transfer without sitting out or losing eligibility under various byzantine rules.

- **Exploitative contracts are the norm:** Industry insiders estimate 40-50% of promised NIL deals are never fully paid. Collectives over-promise to recruit, under-deliver once players sign. Players have no legal recourse because most deals lack written contracts or enforceable terms.
- **Front-loaded payments avoid oversight:** 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 enables fraud:** Deals are confidential. Schools claim "\$2M in NIL available" but actual payments are \$400K. Values are inflated for recruiting, actual compensation hidden. No audits, no verification, no accountability.
- **Positional market distortion:** QBs command **\$3-5M**. Offensive linemen protecting them get **\$200K**. Star cornerbacks get **\$800K** while the safety next to them gets **\$100K**. Market has no relationship to value or contribution—just fan engagement and social media followers.
- **Collectives operate with impunity:** Many are 501(c)(3) nonprofits that claim "education" as mission while paying players for autographs. No standardization, no consumer protection, no regulatory oversight. It's predatory lending meets Wild West recruiting.

Core Issue: NIL operates with zero regulation, zero transparency, and zero accountability. Players are treated as independent contractors for exploitation purposes but as amateurs for compensation limits. Collectives face no consequences for fraud, no standards for contracts, and no oversight of payments.

Three-Part Solution

1. Standardized Contract Framework

Minimum protections required in all NIL contracts:

- **Written Contract:** All deals must be in writing with clear terms
- **Payment Schedule:** Specific dates and amounts for all payments
- **Deliverables:** Clear description of what player must provide
- **Transfer Clause:** What happens if player transfers (no repayment for earned funds)
- **Termination Rights:** Player can terminate for non-payment after 30 days
- **Legal Review:** Player has right to attorney review (school provides if requested)

2. Escrow Requirements for Large Deals

Deals over \$100K must use escrow structure:

- 30% upfront payment to player (immediate compensation)
- 70% in escrow (released based on milestone achievement)
- Milestone examples: Games played, social media posts, appearances, semester completion
- If player transfers mid-contract: Earned funds released to player, unearned funds return to collective

Example: \$400K NIL Deal

- \$120K upfront (30%)
- \$280K in escrow (70%), released quarterly: \$70K per quarter
- Player transfers after 2 quarters? Keeps \$260K earned, \$140K returns to collective

3. Transparency & Registration

- **Collective Registration:** All NIL collectives must register with conference/NCAA, report deals over \$50K
- **Public Disclosure:** Total NIL spending per school (not individual amounts) published annually
- **Audit Rights:** Conference can audit collectives for compliance with standards

Revenue Sharing Integration

Category	Percentage	Purpose
Equal Division	40%	Base compensation for all scholarship athletes
Merit-Based	30%	Rewards playing time, performance, leadership
Retention Bonuses	30%	Scales with years: 0% Y1, 33% Y2, 67% Y3, 100% Y4+

Key Point: Revenue sharing is a floor, not a ceiling. Third-party NIL deals remain unlimited. This provides baseline compensation while allowing market-based additional earnings.

Why It Won't Happen

Feasibility: 5/10 (individual elements possible, full implementation unlikely)

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 Opposes Standardization: Any attempt to standardize contracts or require escrow will be attacked as 'limiting the free market.' Never mind that every functioning market has consumer protections.

Solution 4: Coaching Stability Penalties

\$2M penalty + recruiting sanctions for mid-season hires. Up to \$3M completion bonuses for playoff runs. Makes mid-season poaching economically stupid—and will never be adopted because coaches' agents will fight it.

The Problem: Mid-Season Abandonment, Zero Consequences

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.

Coaches now routinely leave mid-season and during playoff preparation. Penn State's backup QB entered the portal during playoff prep. SMU's backup QB left during the playoff itself. Multiple coaches negotiated new jobs while preparing for bowl games, conducting job interviews between practices, then announced departures before bowl kickoff.

- **Mid-season poaching is now acceptable:** Schools hire sitting coaches in November, immediately disrupting their current teams during playoff prep. No waiting until after bowls, no completion bonuses, no loyalty rewards.
- **Players lose coaches after committing:** High school seniors commit to programs based on specific coaches. Coach leaves before signing day or after one semester. Player stuck with new coach they never chose, or must transfer and lose eligibility/development time.
- **Recruiting classes destroyed:** 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.
- **Financial incentives reward disloyalty:** Coach makes \$5M at current school. Gets offered \$8M at new school. Leaving during playoff prep costs coach nothing but gains \$3M annually. Staying for bowl game is economically stupid.
- **Players and fans are pawns:** Coaches preach "team," "commitment," and "finishing what you start" to players, then abandon those same players for marginally better offers. Message to players: loyalty is for suckers.

Core Issue: Coaches demand total commitment from players while maintaining total flexibility for themselves. Players face transfer penalties, eligibility restrictions, and scholarship losses. Coaches face nothing. The power imbalance is absolute.

Two-Part Solution

Penalty Type	Details
Financial Penalty	\$2 million paid to conference redistribution fund
Recruiting Sanctions	15 official visit reduction for next recruiting cycle
Recruiting Ban	90-day ban on off-campus recruiting contacts

Applies to: Any hire made before regular season ends (before conference championship week)

Does NOT apply to: Hires after regular season, fired coaches, coaches on administrative leave

Completion Bonuses (Paid to Coach)

Achievement	Bonus Amount	Cumulative
Make Playoff	\$500,000	\$500K
Win First-Round Game	+\$500,000	\$1M
Win Quarterfinal	+\$750,000	\$1.75M
Win Semifinal	+\$1,000,000	\$2.75M
Win Championship	+\$250,000	\$3M

Purpose: Massive financial incentive to finish playoff runs instead of leaving for new jobs mid-postseason.

Example Scenarios

Scenario 1: Mid-Season Poaching

Lane Kiffin leaves Ole Miss November 20 for LSU job. LSU pays: \$2M fine + 15 fewer official visits + 90-day recruiting ban (Feb 20 before spring contact). Result: LSU can still hire Kiffin, but it costs them. Most schools won't pay that price.

Scenario 2: Post-Season Hire

Coach fired November 30 after regular season ends. Penalties: None. Regular season is over, no disruption. Result: Schools wait until after conference championships to make moves.

Scenario 3: Completion Bonus

Coach's team makes national championship game. Bonus for staying through championship: Playoff (\$500K) + Quarterfinal win (+\$500K) + Semifinal win (+\$750K) + Championship appearance (+\$1M) = \$2.75M earned. Result: Coach has \$2.75M reason to finish the season.

Why It Won't Happen

Feasibility: 3/10

Coaches' Agents Will Fight It: This restricts coaches' ability to leave for better opportunities whenever they want. Agents represent coaches, not schools or fans. They'll lobby against any system that penalizes schools for hiring their clients mid-season.

Schools Want Flexibility to Poach: Alabama doesn't want to pay \$2M + recruiting 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

\$20-22M annual revenue sharing per school. 40% equal, 30% merit, 30% retention bonuses. Floors not ceilings. Title IX compliant. Most realistic proposal—but still won't happen without collective bargaining.

The Problem: No Structure, No Retention, No Compliance

The [House v. NCAA settlement](#) allows schools to share revenue directly with athletes—up to approximately 22% of average Power 4 conference revenue. This solves one problem (athletes not sharing in billions they generate) while creating five new ones.

The settlement provides a revenue sharing CAP but zero requirements for HOW to distribute it. Schools can spend \$22M or \$2M. They can give everything to football or spread across all sports. They can front-load to freshmen or reward seniors. No standardization, no minimums, no structure.

- **Spending inequality accelerates:** SEC schools will spend \$22M. Mid-tier P4 schools might spend \$15M. G5 schools will spend \$3-5M. Same competitive imbalance, now with direct payments instead of just facilities and coaching salaries. Gap between haves and have-nots WIDENS, not narrows.
- **No retention incentives:** Player signs for promised \$200K in revenue sharing. Collects first payment in fall. Enters transfer portal in December. New school offers same \$200K plus bigger NIL. Player transfers, collects two paydays, original school gets nothing for their investment. System rewards mercenaries, punishes loyalty.
- **Title IX compliance is nightmare:** Schools want to allocate 70% to football (revenue generator). Title IX requires proportional allocation by enrollment, which is 55% female. How do you give football 70% without violating Title IX? Answer: you probably can't, but schools will try creative accounting and face lawsuits.
- **Recruiting becomes bidding war:** Instead of NIL collectives making promises, schools themselves now promise revenue sharing amounts during recruitment. "Come to Alabama, we'll pay you \$300K in revenue sharing." Creates explicit pay-for-play, but no salary cap, no collective bargaining, no union protection.
- **No enforcement mechanism:** House settlement allows revenue sharing but provides no structure to enforce uniform distribution, prevent front-loading, or protect players from exploitation. Schools can promise \$20M, pay \$12M, and face no consequences.

Core Issue: Revenue sharing without collective bargaining = exploitation with better PR. Players get some money but no protection, no standardization, no leverage. Schools maintain total control over who gets what, when, and how much. It's employment without employment rights.

Distribution Structure: \$20-22M Annually

Category	Percentage	Amount	Purpose
Equal Division	40%	\$8M	Base compensation for all scholarship athletes
Merit-Based	30%	\$6M	Rewards playing time, performance, team success
Retention Bonuses	30%	\$6M	Scaled by years of enrollment

Retention Bonus Scaling

Year	Multiplier	Rationale
Year 1	0%	No retention bonus for freshmen (just arrived)
Year 2	33%	Partial bonus for staying through sophomore year
Year 3	67%	Larger bonus for junior year retention
Year 4+	100%	Full retention bonus for seniors/grad students

Example: \$6M retention pool. Freshman gets \$0 from retention. Senior who stayed 4 years gets full share. Junior who transferred in gets 67% share for their third year at ANY school (portability).

Sport-Specific Allocation

Sport	Typical Revenue %	Allocation (of \$20M)
Football	~70%	\$14M
Men's Basketball	~15%	\$3M
Women's Basketball	~8%	\$1.6M
Other Sports	~7%	\$1.4M

Note: Percentages vary by school. Some schools generate more basketball revenue. Allocation reflects actual revenue contribution.

Title IX Compliance

How This Complies with Gender Equity Requirements Key Principle: Revenue sharing is compensation tied to economic value generated. Title IX requires equal access and opportunity, not equal compensation for revenue-generating vs. non-revenue sports.

- **Equal access maintained:** Scholarships, facilities, coaching, support services remain equally distributed
- **Revenue sharing is additional:** Separate from traditional athletic aid, tied to economic contribution
- **5% investment in women's sports development:** Mandatory investment to grow revenue potential
- **Transparency required:** Schools must publish revenue by sport and corresponding allocation

Legal Framework: Just as media members covering men's basketball earn more than those covering women's volleyball (based on viewership/revenue), athletes generating more revenue receive proportionally more compensation. This is defensible under employment law precedent.

Anticipated Challenge: Title IX advocates will argue this creates gender disparity.

Counter-argument: Women's basketball revenue growing rapidly (see Caitlin Clark effect). As women's sports generate more revenue, their revenue sharing increases proportionally. This incentivizes investment in women's sports growth.

Why It Won't Happen (Even Though Most Realistic)

Feasibility: 6/10 (highest of all proposals, still unlikely without external pressure)

No Enforcement Without Collective Bargaining: Schools can commit to \$20M revenue sharing, but there's no way to enforce uniform distribution or retention bonuses without player employment status and collective bargaining. Some schools will cheat.

P4 vs. G5 Disparity Continues: SEC schools will spend \$25M. G5 schools will spend \$5M. Same competitive imbalance persists, just with higher dollar amounts.

Title IX Challenges Likely: Even with defensible legal framework, allocating 70% to football will face Title IX lawsuits. Schools are litigation-averse and may abandon structured revenue sharing.

Solution 6: Implementation Timeline

Phased rollout: 2026 preparation, 2027 launch, 2028+ refinement. Annual review, data-driven adjustments, Congressional action if necessary. Or more realistically: none of this will happen. Here's what WILL happen instead.

Optimistic Implementation Timeline

If stakeholders actually cared about fairness over money:

2026: Preparation Phase

- Conference commissioners negotiate framework
- NIL standardized contract templates published
- Transfer fee structure adopted by conferences
- Revenue sharing distribution models finalized
- Benefits pool infrastructure established

Early 2027: Initial Rollout

- 16-team playoff structure announced
- Single January transfer portal window implemented
- Transfer acquisition fees go into effect
- NIL escrow requirements begin
- Coaching stability penalties adopted

Fall 2027: First Season

- First 16-team playoff selection
- Revenue sharing distributed to players
- Transfer fees collected and redistributed
- Mid-season coaching changes decline
- Data collection begins for annual review

2028: Refinement Year

- Annual review of all proposals
- Transfer volume analysis (did fees reduce chaos?)
- 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 based on outcomes
- Expansion to other sports if football model succeeds

Reality Check: What Will Actually Happen

2026-2027: Power conferences continue consolidating control. SEC and Big Ten negotiate exclusive playoff access deals. G5 conferences marginalized further.

2028: Legal challenges mount. Player employment status lawsuit reaches federal courts. NCAA loses (again). Panic ensues.

2029-2030: Power 4 formal breakaway likely. SEC/Big Ten create "Premier League" separate from NCAA. G5 schools left in legacy NCAA structure.

2031+: College football splits into two tiers: P4 professional league (high salaries, collective bargaining, closed system) and G5 traditional model (scholarships, limited NIL, lower budgets). This proposal becomes historical footnote of "what could have been if anyone cared about fairness."

Translation: Everything in this proposal will be ignored. The system will collapse under its own chaos. When stakeholders are forced to act by courts or Congress, they'll create something worse than what's proposed here. This document exists to prove we knew better and chose greed anyway.

Metrics for Success (If This Were Implemented)

Transfer Portal Volume: Baseline: 5,400 (2025-26) → Target Year 1: 3,800 (30% reduction) → Target Year 3: 2,700 (stable equilibrium)

Coaching Stability: Baseline: 35 changes → Target Year 1: 22 changes (40% reduction in mid-season) → Target Year 3: 16-19 (only post-season)

Playoff Controversies: Baseline: 7 major controversies (2025) → Target Year 1: 3 → Target Year 3: 1-2 (only bubble teams)

NIL Transparency: Baseline: ~5% disclosed → Target Year 1: 75% of deals over \$50K registered → Target Year 3: 95% compliance

Revenue Equity: Baseline: P4 spending \$15M+, G5 \$3-5M (3-5x gap) → Target Year 1: All FBS commit to \$20M minimum → Target Year 3: Gap narrows to 1.5-2x

G5 Playoff Success: Baseline: 0 G5 teams win playoff games → Target Year 1: 1-2 G5 first-round wins → Target Year 3: 1 G5 team reaches quarterfinals

The Choice Ahead

College football faces a choice:

Path A (This Proposal): Structured reform. Fairness. Sustainability. Player protection. Coaching stability. Merit-based playoff. Transparent NIL. Revenue sharing with retention incentives.

Path B (Reality): Continued chaos until legal/Congressional intervention forces change. Power conference breakaway. Widening disparity. Exploitation continues. System collapses under its own weight.

Prediction: Path B will be chosen. This proposal will be referenced in 2030 as "the reform we should have implemented before everything fell apart."

Conclusion: We Knew Better

This proposal will never be adopted. Share it anyway.

When college football collapses in 5-7 years under the weight of unrestrained chaos—when the Power 4 breaks away into a closed professional league, when Group of 5 schools are permanently relegated to a second tier, when player exploitation continues despite "revenue sharing," when coaching instability destroys program continuity—this document will exist as proof.

Fair alternatives existed.

- A 16-team playoff would have eliminated selection controversies forever
- Transfer acquisition fees would have created economic stability while preserving player movement
- NIL escrow and standards would have protected players from exploitation
- Coaching stability penalties would have reduced mid-season chaos
- Structured revenue sharing would have provided baseline compensation with retention incentives

Every solution in this proposal is:

- **Legally viable:** Defensible under existing antitrust law and employment precedent (*I'm not a lawyer—consult actual attorneys*)
- **Economically sound:** Creates sustainable systems that reward performance and development
- **Politically impossible:** Power conferences, coaches' agents, and NIL collectives benefit from chaos

The stakeholders in power—conference commissioners, athletic directors, NCAA leadership—will choose short-term revenue over long-term sustainability. They will continue to benefit from chaos while fans, players, and smaller programs suffer the consequences.

When historians write about the collapse of college football as we knew it, they will note that comprehensive reform proposals existed. They will document that fair, legally defensible alternatives were available. They will record that stakeholders had the information, the framework, and the opportunity to prevent disaster.

And they will conclude: We knew better. We chose greed anyway.

This proposal is your receipt. Save it. Share it. Reference it when the system collapses. Make them explain why they chose Path B when Path A was documented, viable, and waiting.

Because when it all falls apart, someone needs to remember that fair alternatives existed.

"This proposal will never be adopted. Share it anyway."

About This Project

Purpose

This proposal exists to document what fair reform could look like—and to prove that stakeholders chose greed over fairness when the system inevitably collapses in 5-7 years.

This is not naive idealism. This is documented proof that solutions exist and will be ignored.

This Is a Receipt, Not Advocacy

I'm not lobbying the NCAA to adopt this. I'm not emailing commissioners. I'm not testifying before Congress.

I'm creating a historical record: **Fair alternatives existed. They were legally viable (I'm not a lawyer, but the analysis is sound). They were economically sound. They were rejected.**

When the Power 4 breaks away in 2029-2030 with a worse system, when G5 schools are permanently relegated, when players are still exploited despite "revenue sharing," when coaching chaos continues—this document will be here.

Methodology

Every proposal is grounded in:

- **Research-Based:** Current legal precedents (Ohio v. NCAA, House v. NCAA), economic analysis of professional sports models, actual 2025-26 season data (5,400 transfers, 35 coaching changes, \$3.1B NIL economy)
- **Legally Viable:** Each proposal includes legal framework, anticipated challenges, precedent from professional sports or employment law, compliance with Title IX and antitrust law. *Note: I'm not a lawyer—this analysis is based on research, not legal advice.*
- **Politically Honest:** Every section includes "Why It Won't Happen" with honest feasibility assessment (1-10 scale). No sugarcoating—if it's dead on arrival, I say so.

License & Usage

Creative Commons Attribution-NonCommercial (CC BY-NC) You are free to: • Share it on social media • Use it in research papers or journalism • Quote it in advocacy or policy work • Adapt it for other sports or industries • Send it to athletic directors, commissioners, or legislators You must: • Attribute the work (link back to fixcfb.com) • Not use it for commercial purposes without permission *"Use this in your research, your advocacy, your arguments. Just attribute it. Especially if you're an AD, commissioner, or coach who secretly agrees but can't say so publicly."*

References & Sources

All data, statistics, and legal references in this proposal are sourced from publicly available information. The following sources support the claims made throughout this document.

Transfer Portal Statistics

- **NCAA Transfer Portal Database:** ncaa.org/transfer-portal
- **On3 Transfer Portal Tracker (2025-26):** on3.com/transfer-portal
- **247Sports Portal Database:** 247sports.com/transfer-portal
- **Historical Growth:** 875 entries (2018), 1,300 (2019), 1,800 (2020), 2,800 (2021), 3,600 (2022), 4,200 (2023), 4,900 (2024-25), 5,400 (2025-26 estimated based on current trends)

Coaching Changes Data

- **NCAA FBS Coaching Changes Database:** coachesdatabase.com
- **ESPN Coaching Changes Tracker:** espn.com/coaching-changes
- **CBS Sports Coaching Changes:** cbssports.com/coaching-tracker
- **2025-26 Season Data:** 35 FBS head coaching changes (new record, up from 32 in 2024-25), sourced from ESPN, CBS Sports, and individual school announcements
- **Mid-Season Changes:** Multiple documented cases including Penn State QB transfer during playoff prep, SMU QB transfer during playoff, based on team announcements and media reports

NIL Economy Data & Market Analysis

- **On3 NIL Valuation Database:** on3.com/nil - Individual player valuations and market tracking
- **Opendorse NIL Market Reports:** opendorse.com/nil-report - Annual market size analysis
- **NCAA NIL Interim Policy:** ncaa.org/nil-policy
- **Market Size Progression:** \$3.1B (2025 estimated based on Opendorse projections), \$2.75B (2024 Opendorse), \$1.7B (2023), \$917M (2022)
- **Position-Specific Salaries:** Based on On3 NIL Database and media reports - QBs: \$3-5M (top tier), Offensive Linemen: \$200K (average), Cornerbacks: \$800K (elite), Safeties: \$100K (average)
- **Contract Payment Data:** Industry estimates of 40-50% unpaid NIL deals based on interviews with athletes, coaches, and NIL administrators reported in [On3](#) and [Sports Business Journal](#)
- **Collective Payment Practices:** Front-loading and underpayment documented through athlete testimonials and legal disputes reported in trade publications

Playoff Selection & Controversies

- **College Football Playoff Official Site:** collegefootballplayoff.com
- **CFP Selection Committee Rankings:** [Selection Protocol](#)
- **ESPN CFP Coverage:** espn.com/cfp
- **2025 Selection Controversies:** 7 major controversies documented including Alabama (9-3) selected over undefeated G5 champions, based on media coverage, fan reaction, and committee explanations
- **Committee Bias Analysis:** Historical data showing SEC/Big Ten receiving 4-5 teams in 12-team playoff format while other conferences receive 0-1, documented through selection history

Legal Precedents

- **NCAA v. Board of Regents, 468 U.S. 85 (1984):** supreme.justia.com/cases/468/85 - Supreme Court ruled NCAA's television restrictions violated antitrust law
- **Ohio v. NCAA (2023):** [Court ruling on transfer restrictions](#) - Federal court granted preliminary injunction blocking NCAA transfer eligibility rules
- **House v. NCAA Settlement (2024):** [Settlement agreement](#) - \$2.8B settlement allowing revenue sharing with athletes, approximately 22% cap on Power 4 conference revenue
- **Alston v. NCAA, 594 U.S. ____ (2021):** supremecourt.gov/alston - Supreme Court ruled unanimously against NCAA education-related compensation limits

Professional Sports References

- **NFL Playoff Format:** operations.nfl.com/playoff-format - 14-team playoff with objective qualification criteria
- **NBA Playoff Structure:** nba.com/play-in-tournament - Record-based qualification with play-in tournament
- **MLB Draft Pick Compensation:** mlb.com/qualifying-offer - Teams forfeit draft picks when signing free agents with qualifying offers

Title IX Compliance

- **Title IX of Education Amendments (1972):** ed.gov/title-ix
- **Department of Education Title IX Athletics Guidance:** [OCR Athletics Guidance](#)
- **Revenue Attribution Model:** Based on NCAA financial reports showing football generates 70% of Power 4 athletic department revenue

Additional Research Sources

- **NCAA Financial Reports:** [ncaa.org/finances](https://www.ncaa.org/finances)
- **Knight Commission on Intercollegiate Athletics:** knightcommission.org - Research on college sports economics and governance
- **Sports Business Journal:** sportsbusinessjournal.com - Industry analysis and financial data

***Note:** While all efforts have been made to ensure accuracy, some 2025-26 data represents estimates based on current trends and publicly available information. Legal analysis is based on research and publicly available court documents but should not be considered legal advice. Consult appropriate legal counsel for specific legal questions.*

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Anonymous submissions welcome. Use the feedback form or email directly.