

DIVISION III STRATEGIC ANALYSIS

Age-Based Eligibility Model

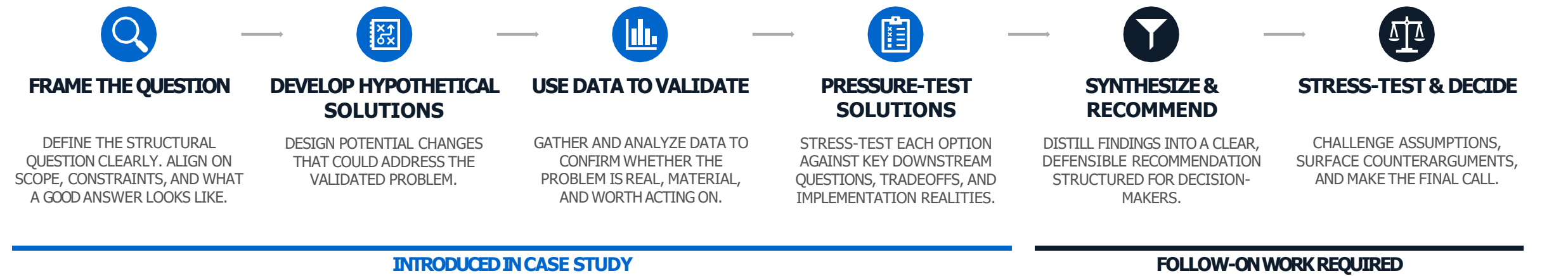
Case Study

FUNDAMENTAL CHANGES CASE STUDY

September 2026

A Repeatable Methodology for Evaluating Fundamental Changes

This six-step framework can be applied to any fundamental change idea. Using eligibility as the worked example, the pages that follow walk through Steps 1-4 to demonstrate the analysis required to identify workable solutions. Steps 5 and 6 are for the Working Group to iterate on before arriving at a defensible recommendation.



CASE STUDY: ELIGIBILITY

CONTEXT:
DIII recently voted 273–182 against a proposal to allow redshirting, but based on Spring 2026 survey responses, 60% of ADs say the DI/DII debate changes how they think about the DIII model. [Note: DI and DII adopted age-based, five-year legislation in the summer.] With graduation rates varying by tier and DI/DII alignment pressures mounting, the eligibility question is dynamic and unresolved. This case study examines what moving to an age-based model would mean for competitive impact, institutional mission, and DIII's defining four-year philosophy.

USING FRAMEWORK TO EVALUATE ELIGIBILITY MODELS:



Start with the Questions:

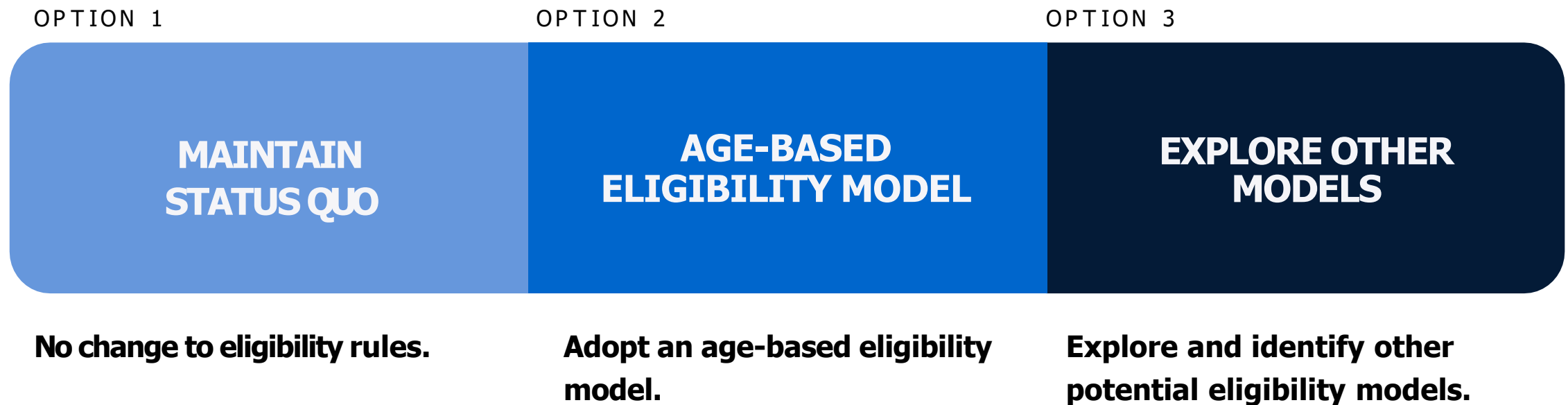
Does the current eligibility model remain an appropriate fit for Division III, given the evolving landscape?

What are the reasons to consider a change to the division's current eligibility model?

So, what do we do next?

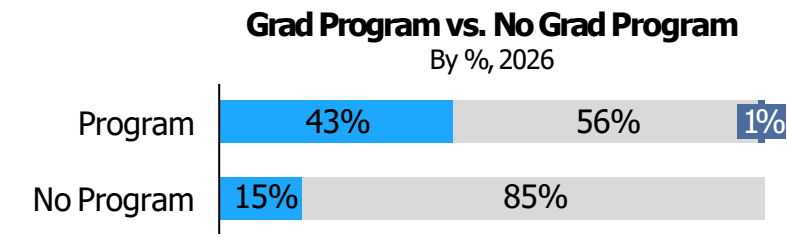
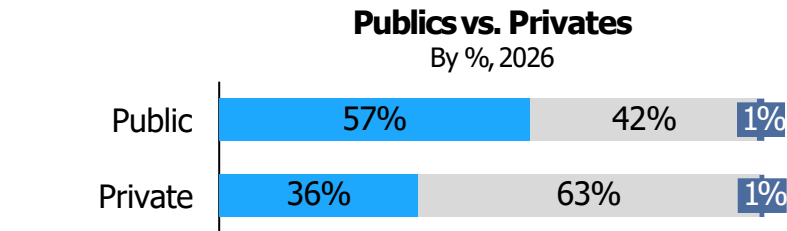
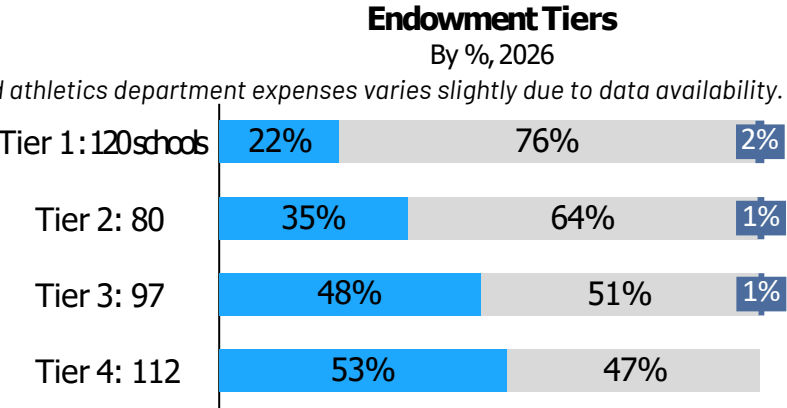
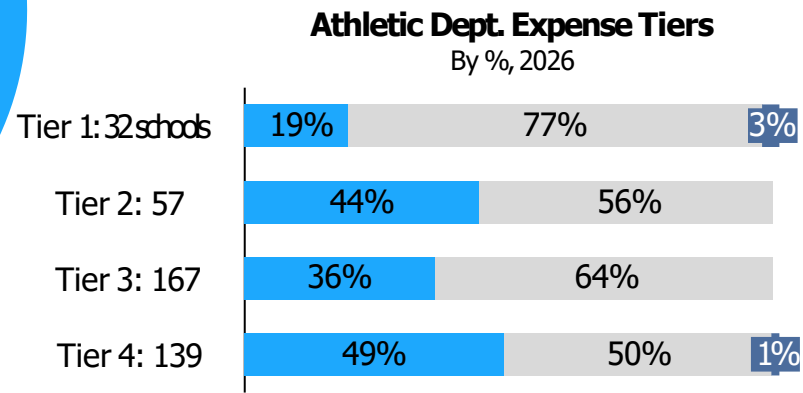
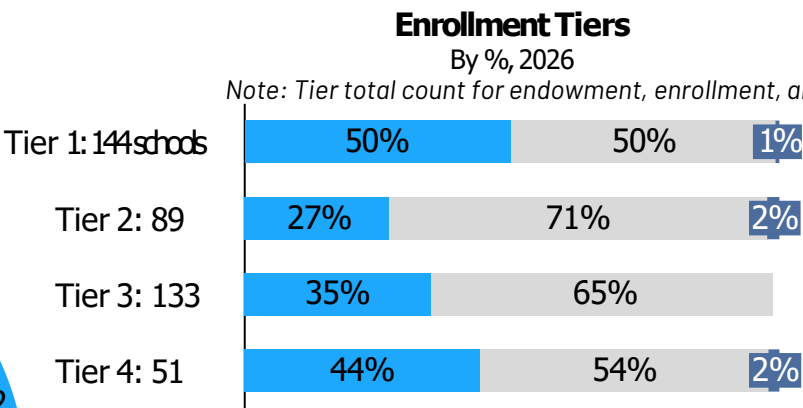
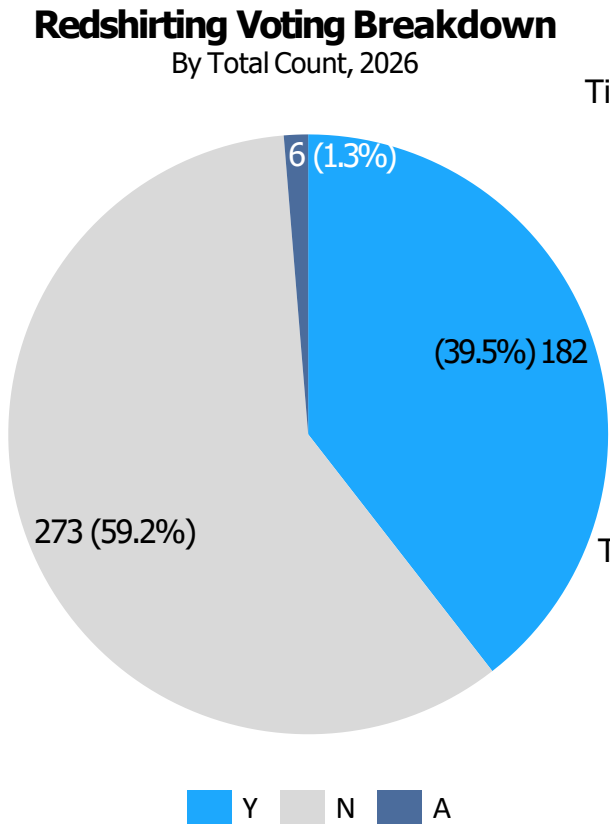
Next, form hypothetical solutions: As eligibility policies continue to evolve across the NCAA, Division III faces a strategic choice of maintaining its current model as a distinctive division or adapting to broader trends.

Potential Solutions: Maintain status quo, adopt an age-based model or explore other models.



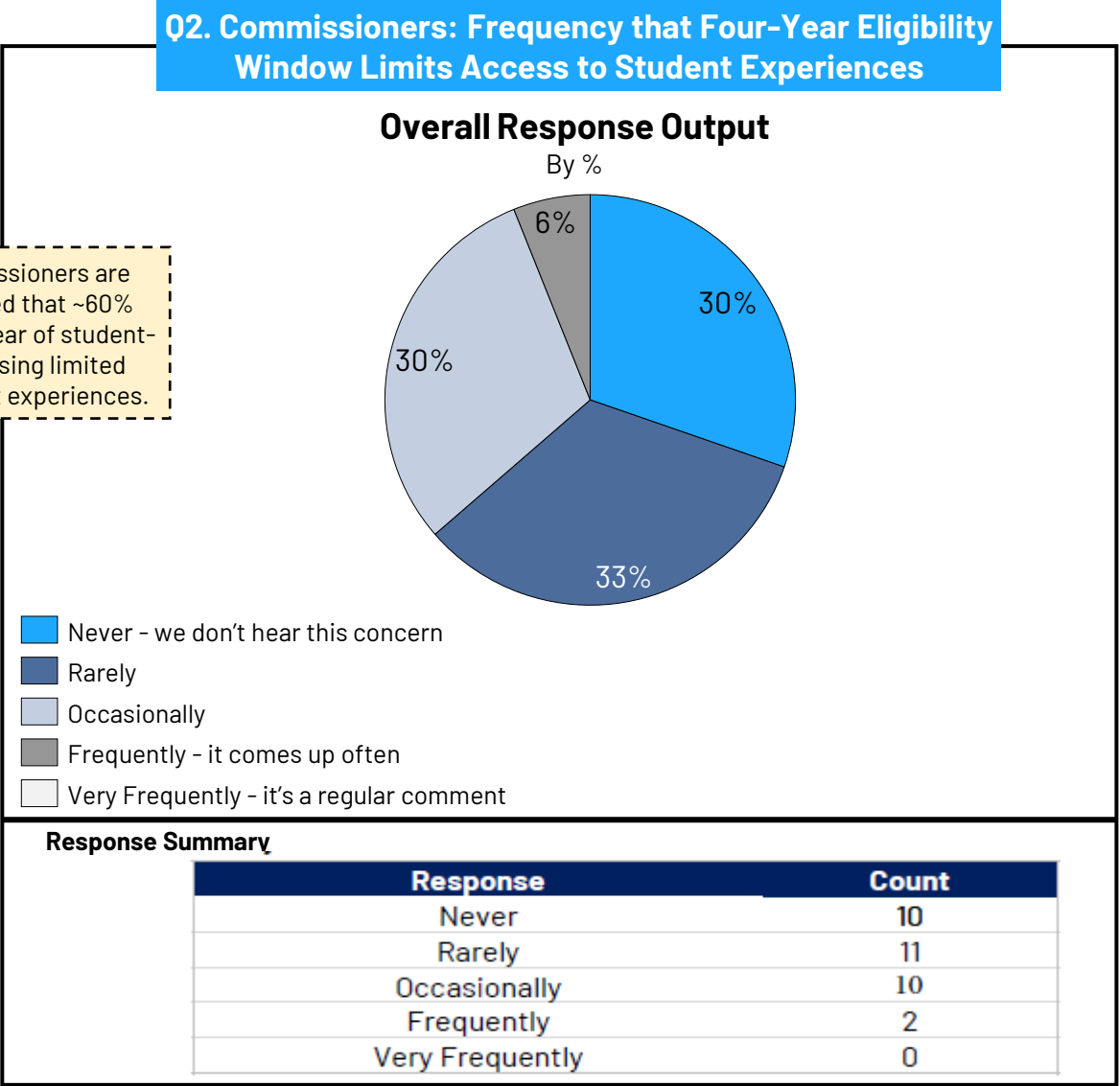
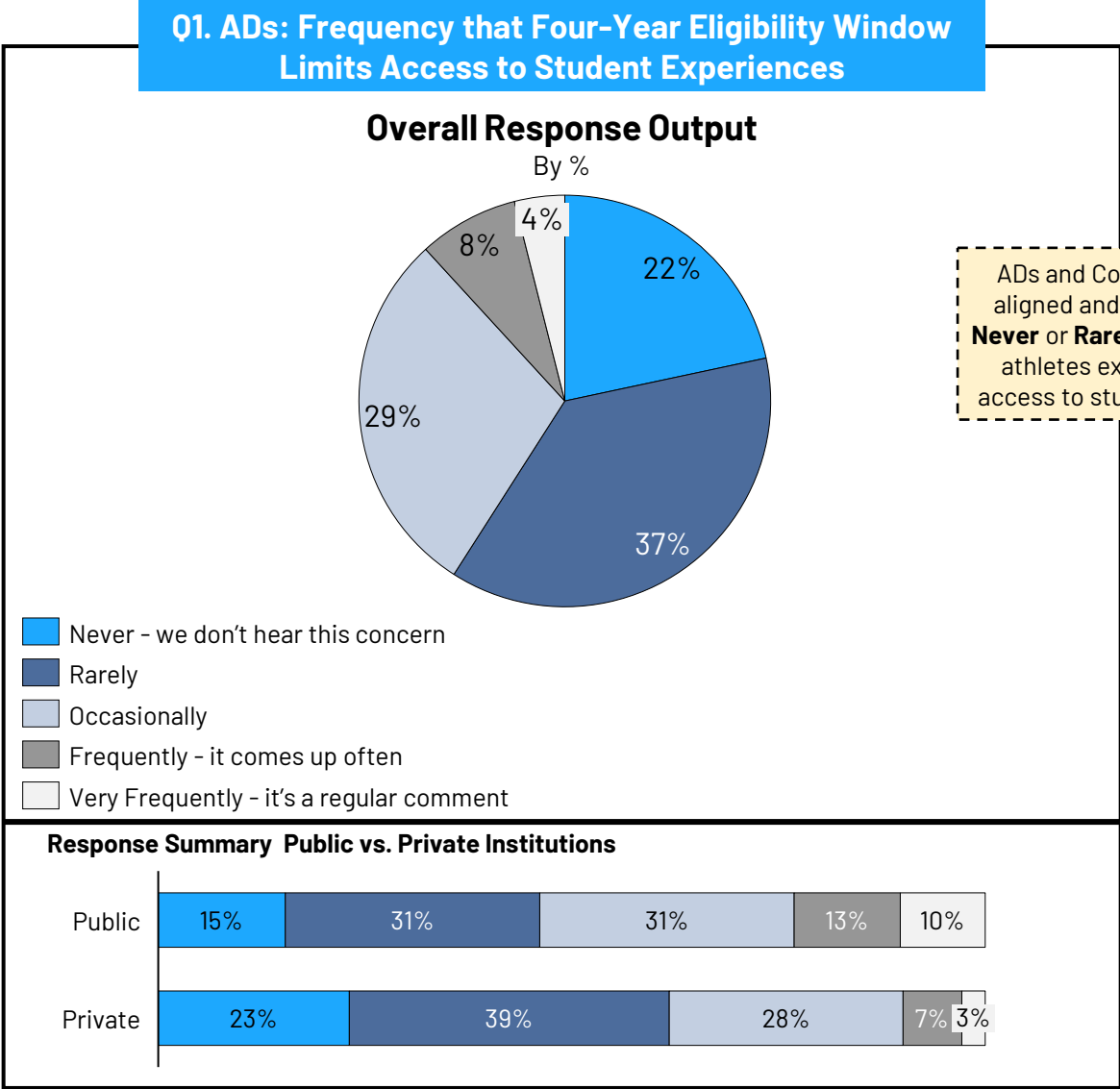
**...let's look at the data before we
pressure test the potential solutions**

NCAA DIII January 2026 Vote on Redshirting



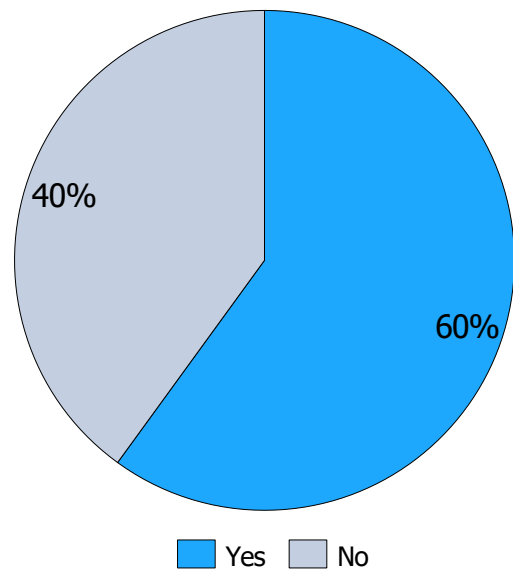
The vote split reflects a resource divide. High-endowment schools and schools with no graduate programs strongly opposed redshirting while high-enrollment schools were its biggest proponents, suggesting enrollment-dependent schools favored the flexibility of redshirting while competitively advantaged schools voted against.

Q1/Q2. Based on what you’ve heard from your institution’s / conference’s student-athletes, how often do they express that the four-year eligibility window limits their access to holistic student experiences?



Q3. Does the concept of a five-year eligibility model being considered at Division I and Division II impact how you think about the Division III four-year eligibility model?

Q3. DI/DII Five-Year Eligibility Model Impact on Thinking on the DIII Four-Year Eligibility Model



Most ADs and Commissioners indicate DI and DII eligibility proposals change how they view DIII eligibility, indicating that despite a recent vote rejecting the adoption of redshirting, **the issue remains dynamic and unresolved.**

Response Summary

Response	Count
Yes	153
No	102

Briefly describe your thinking on how the DI/DII eligibility model impacts your thinking on the DIII model:

Pro DI/DII Model

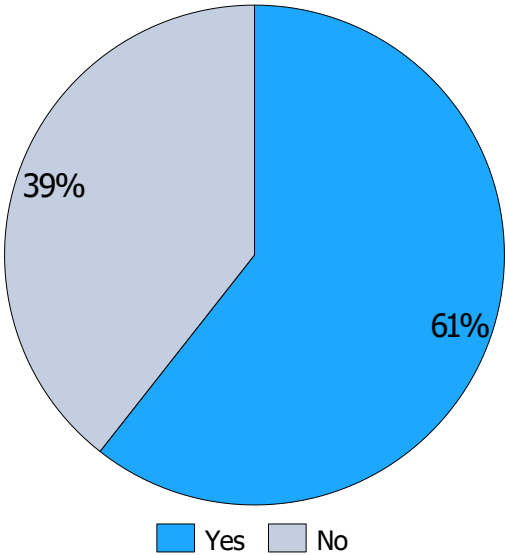
- If Division I and II adopt the five-year eligibility model, then Division III should as well. This needs to be standard for all divisions in case there are transfer scenarios.
- We will lose kids to DI or DII because they can have an additional year at those divisions. This will make us look like we are 'less than'.
- We need consistency... if we have different standards, it will definitely make us look inferior and put us at a disadvantage.
- For the MAJORITY of our students, college is no longer a four-year experience.
- If the other two divisions offer five years of competition and DIII stays at four, DIII will be at a disadvantage in recruiting students to its programs.
- The 5-year model highlights how added flexibility can better support student-athlete persistence, academic exploration, and participation following disruptions.

Maintain Current DIII Model

- With most Div III institutions being private schools, I'm not sure the five-year model is as pertinent to our student athletes.
- It causes me to think we need to stay away from this model. This is not what DIII should be doing.
- This will hurt the more expensive private schools that promote a four-year college exp.
- Our institution has a four-year experience philosophy that currently matches D3. If the NCAA D3 changed that would be in direct conflict with our institutional policies.

Q4. Does the concept of a five-year eligibility model being considered at Division I and Division II impact how you think about the Division III four-year model?

Q4. Impact of the DI/DII Five-Year Model on DIII Four-Year Model Thinking



Most ADs and Commissioners indicate DI and DII eligibility proposals change how they view DIII eligibility, indicating that despite a recent vote rejecting the adoption of redshirting, **the issue remains dynamic and unresolved.**

Response Summary

Response	Count
Yes	20
No	13

Briefly describe your thinking on how the DI/DII eligibility model impacts your thinking on the DIII model:

Higher ed has changed dramatically since DIII's inception... I worry that if we continue to refuse to evolve, we are going to limit who we serve and limit the potential positive reach of the student-athlete experience.

It makes me more committed to retaining the 4-year model - we are not DI or DII and most DIII institutions have very different missions.

I think philosophically, Division III would like to hold to the notion of getting student athletes out in four years... but I think it will be very challenging for our Division to be different in this space than our DI and DII counterparts.

Five years of eligibility is attractive to certain student-athletes and will limit recruiting opportunities and may negatively impact enrollment if DIII has four years while other divisions offer five years.

Things change... I think we should be open to considering an eligibility window that positions Division 3 to be competitive with DI and D2.

We are in the same marketplace, competing with DII and lower-level DI for prospects

If Division I and II move toward a five-year eligibility model, it could significantly influence student-athlete expectations across all divisions regarding development time, transfer flexibility, academic pacing, and overall participation opportunities.

Division III is having an identity crisis... If we cannot remain the division that holds athletics as a co-curricular activity, we will have lost that identity.

Q5. Approximately how many eligibility waivers has the NCAA granted student-athletes at your institution in the past year?

Health-related waivers dominate the request mix (physical and mental health), and approval rates run high: 76% of institutions had at least three quarters of their waivers approved. Academic/enrollment waivers also outpace financial hardship requests.

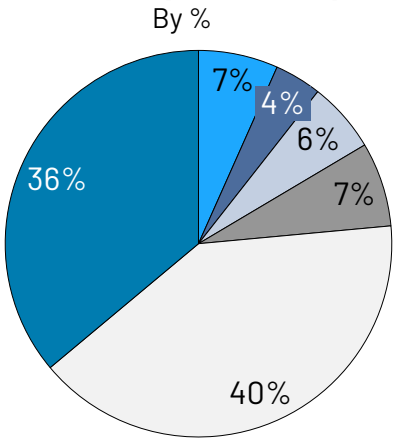
Q5. Total Counts by Waiver Granted Type

Waiver Type	0 Waivers	1-5 Waivers	6-10 Waivers	11+ Waivers
Medical / Injury Hardship	15	151	64	25
Mental Health Hardship	140	92	0	0
COVID-19	171	38	10	11
Academic / Enrollment	166	59	2	3
Financial Hardship	215	12	0	0
Other	66	6	1	0

Note: For Q5, Respondents may have included waivers granted by their conference or other delegated authority, in addition to those granted directly by the NCAA.

Q6. Percentage of Eligibility Waivers Approved in the Past Year

Overall Response Output



- Not applicable - we did not submit any waivers
- Less than 25% approved
- 25-50% approved
- 51-75% approved
- 76-99% approved
- 100% approved - all submitted waivers were approved

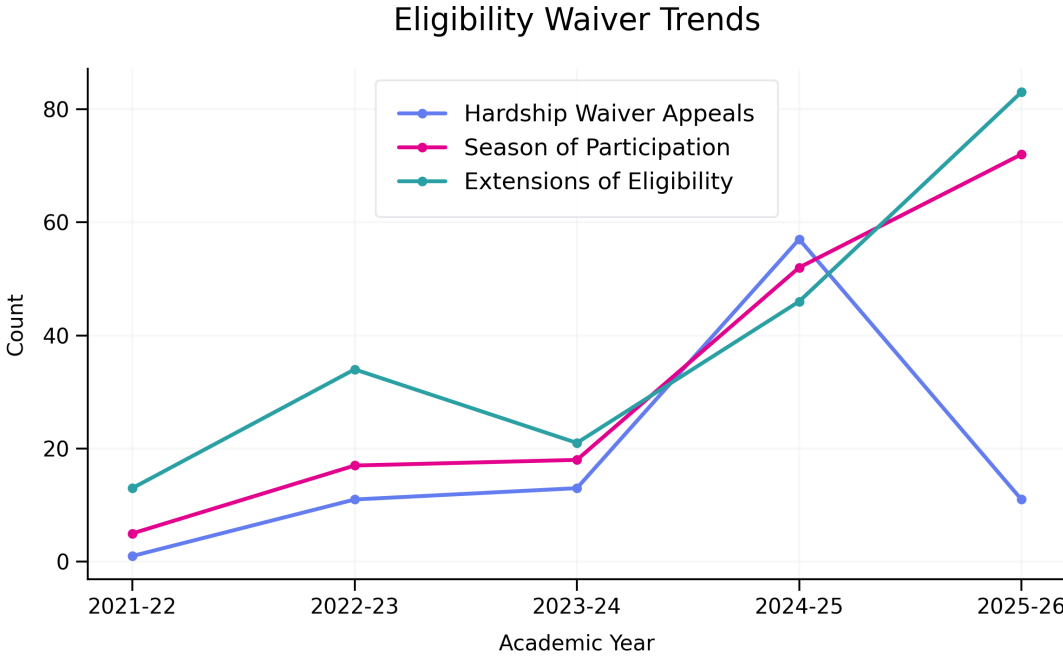
Response Summary

Response	Count
N/A	17
Less than 25%	10
25-50%	15
51-75%	18
76-99%	103
100%	92

The chart below shows trends across three eligibility waiver types processed by the NCAA national office from 2021-22 through 2025-26.

Dates (Decision date start – decision date end): August 1 – July 31

Academic Year	Hardship Waiver Appeals	Season of Participation	Extension of Eligibility	Total
2021-22	1	5	13	19
2022-23	11	17	34	62
2023-24	13	18	21	52
2024-25	57	52	46	155
2025-26	11	72	83	166



Key Trend Highlights

- Extensions of eligibility waivers increased overall from 13 to 83, reaching the highest level in 2025-26.
 - Season of Participation waivers showed steady growth, rising from 5 to 72 over the period.
 - Hardship Waiver appeals peaked at 57 in 2024-25 before declining to 11 in 2025-26.

The publicly available 2024 IPEDS graduation rates include the percentage of 2018 full-time, first-time enrollees that completed a BA/BS at the institution they initially enrolled at three time points: four-year, five-year and six-year. These are student-body rates. The Department of Education publishes six-year rates for Division I and Division II scholarship student-athletes. Four-year and five-year rates for student-athletes are not calculated by the Department of Education.

The chart below shows the 2024 student body federal graduation rates.

Division	4-year	5-year	6-year
Division I	52	64	66
Division II	36	47	50
Division III	52	62	64

81% of all students who graduate from Division III institutions graduate in four years. 97% graduate in five years. ([Link](#))

According to the latest Federal data, 36% of Division III institutions offer a program categorized as a Masters level program. 17% are categorized as a doctoral level. Another 32% offer some level of post BA/BS degrees.

Factors Contributing to Decision to Attend Current College

(Responses Among Division III Nontransfers)

>50%
among M/W
athletes

	Men's Sports (N=3,642)	Women's Sports (N=2,895)
Chance to play my sport at the NCAA level	82%	80%
Academics	77%	84%
Liked the people on this team	57%	62%
Proximity to home	52%	55%
Cost of college	49%	52%
Quality of the athletics facilities	44%	43%
Expectations of others	41%	39%
Presence of a particular coach	40%	35%
Friends at this school	34%	27%
Exposure I would get on this team	33%	33%
Coach promised a certain role / playing time	27%	27%
Reputation for developing pro or Olympic athletes	14%	5%
NIL opportunities	9%	5%

7-10 percentage
points lower for
M/W 4-yr transfers

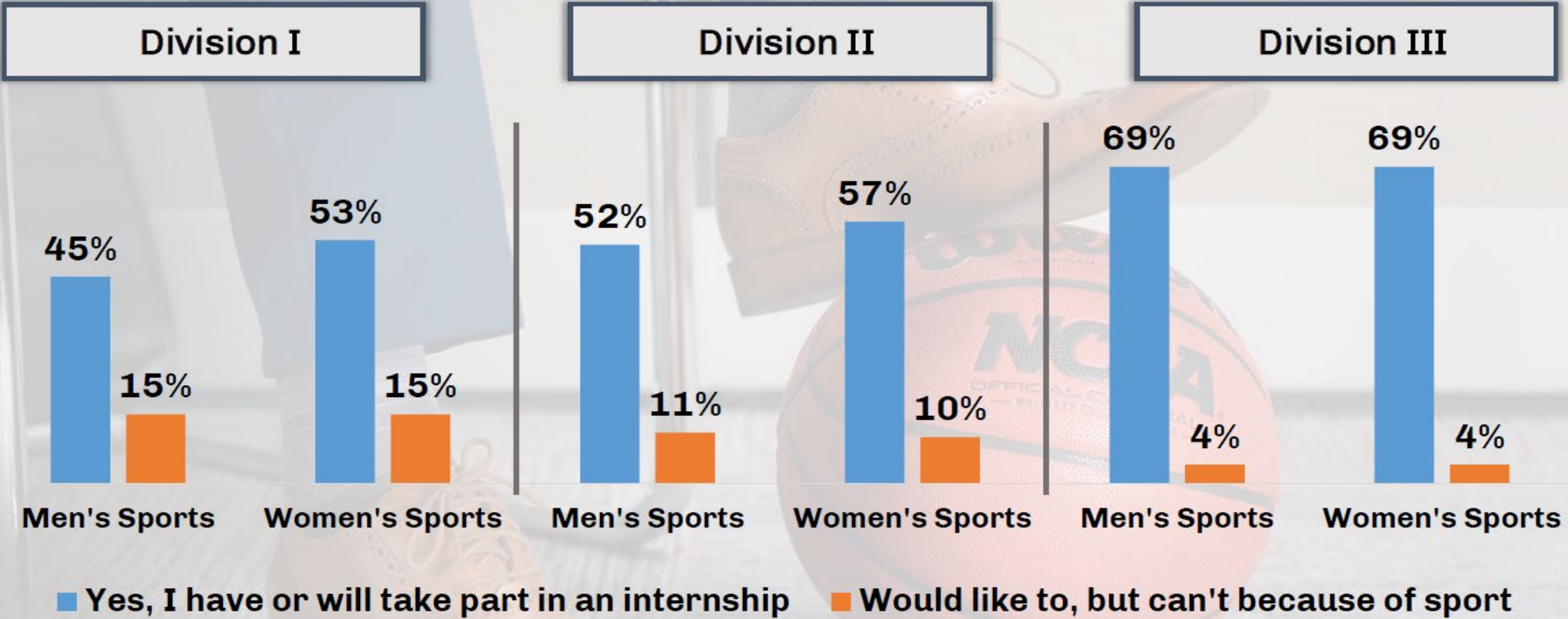
10-11 percentage
points higher for
M/W 4-yr transfers

26-32
percentage
points higher for
M/W 4-yr
transfers

Note: Table sorted by men's sports nontransfer endorsement percentages. Source: NCAA GOALS Study (2025).

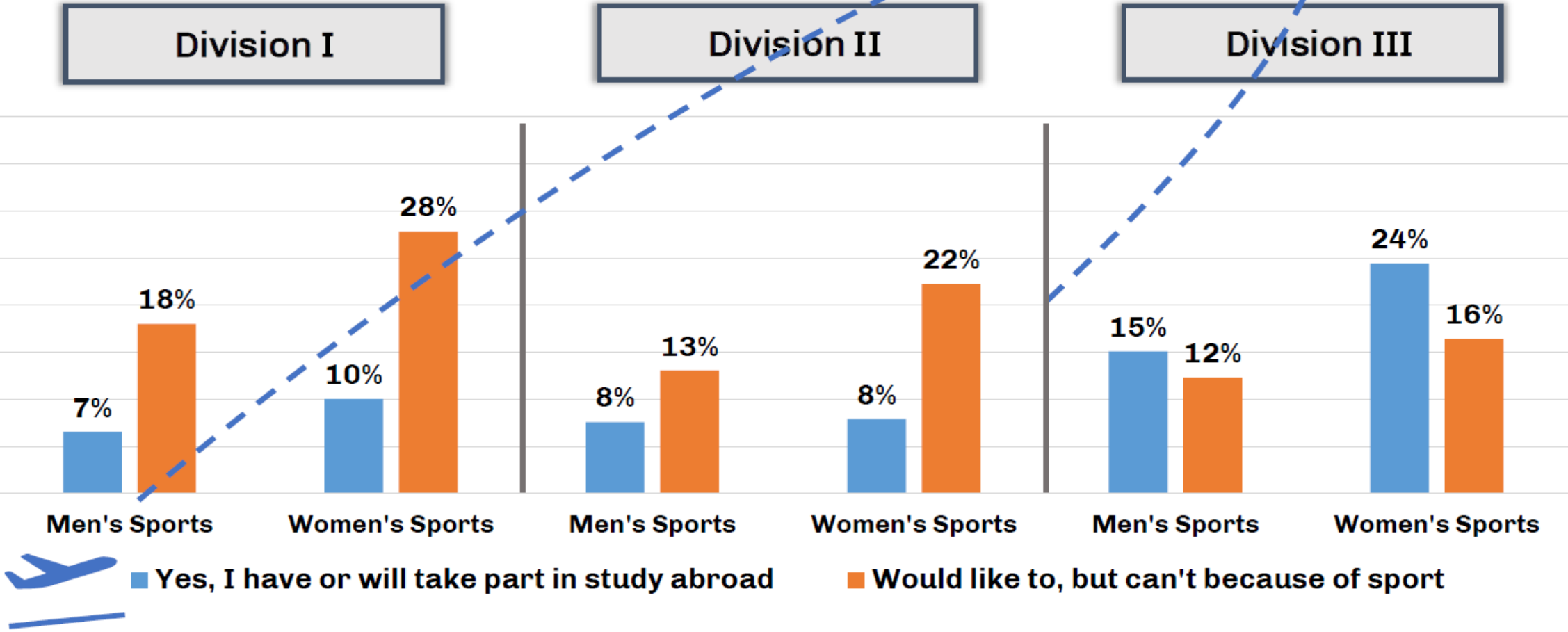
Internship Opportunities

(Those in their junior year and above)



Source: NCAA GOALS Study (2025).

Study Abroad Opportunities



Source: NCAA GOALS Study (2025).

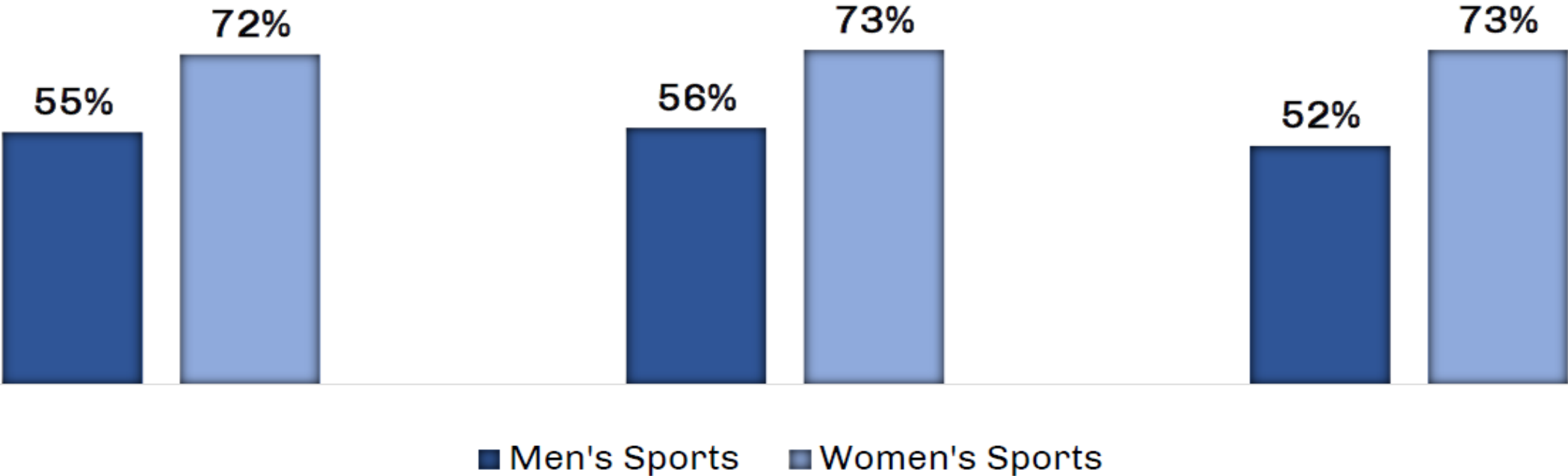
Likelihood of Attending Graduate School or Obtaining Advanced Professional Degree at Some Point after College

(Percentage Who Endorsed “Somewhat Likely” or “Very Likely”)

Division I

Division II

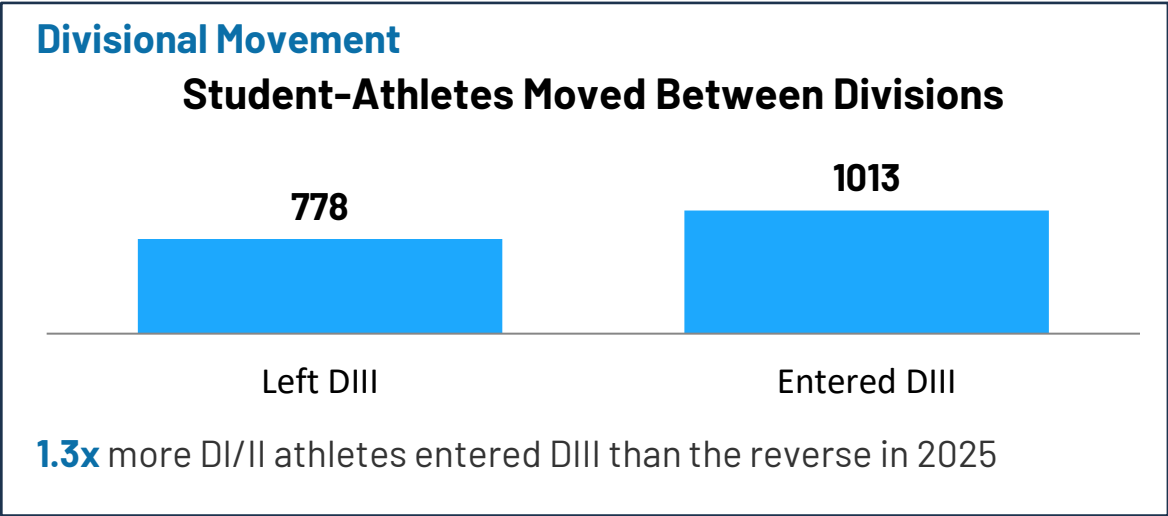
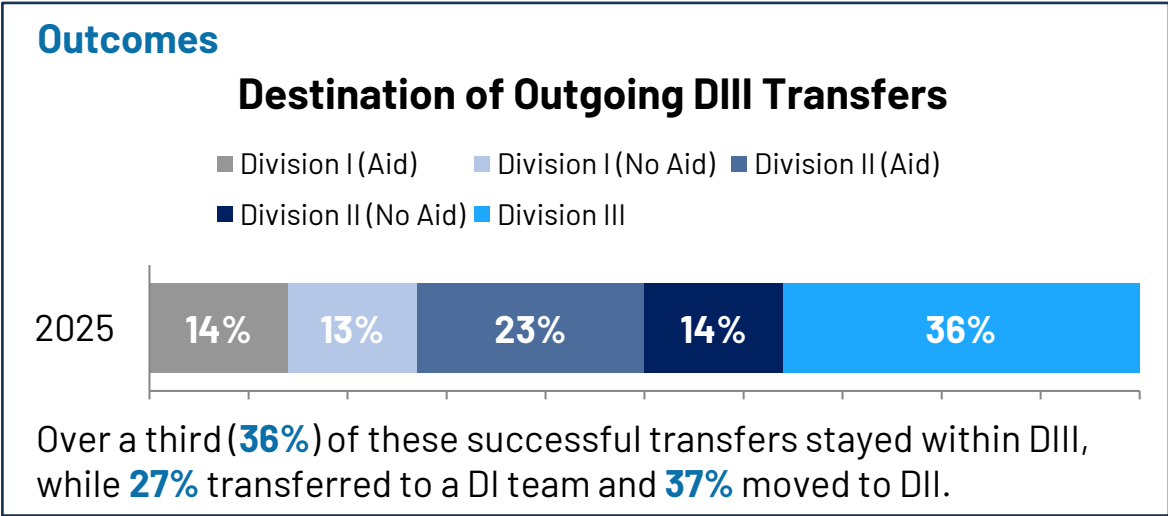
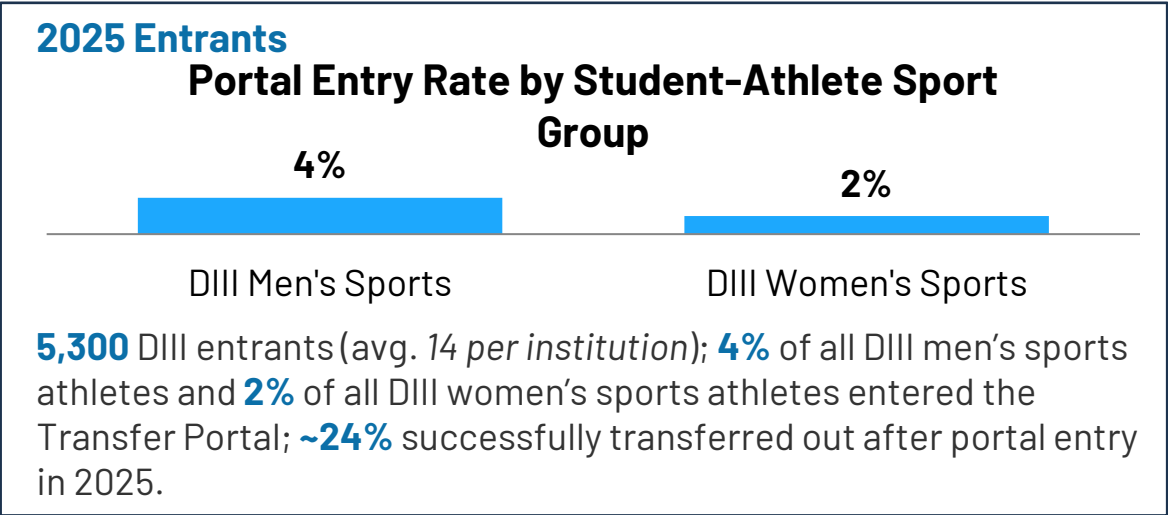
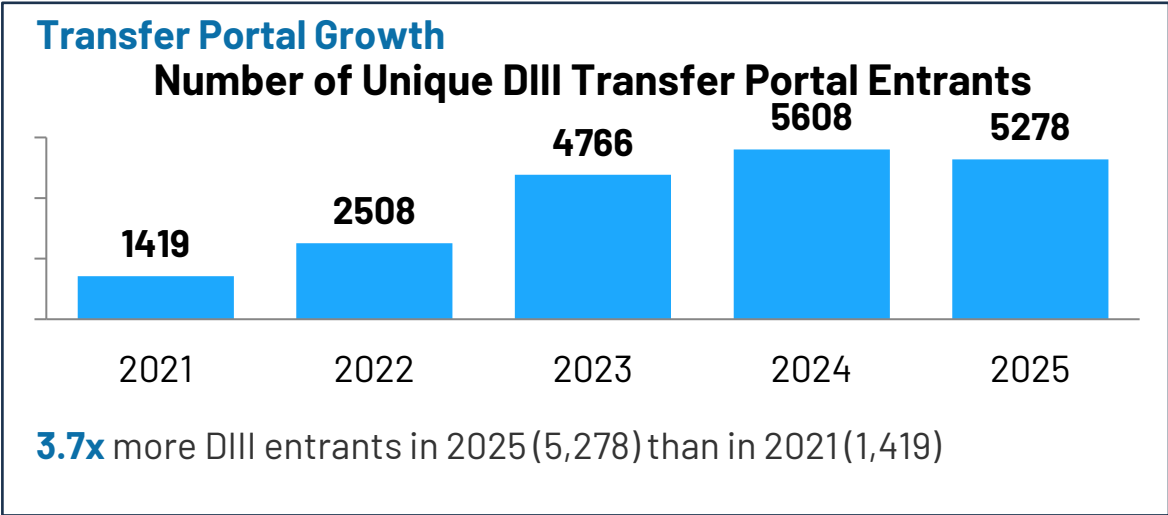
Division III



Note: Top 2 points on a 5-point scale. Participants who completed their bachelor's degree are excluded. Examples of advanced professional degree include law degree, medical degree, master's degree, doctorate, etc. Source: NCAA GOALS Study (2025).



NCAA Division III Transfer Portal Data



Notes: Multisport entrants counted only once. Those who entered and were later withdrawn are included. Division III student-athletes are not required to be entered into the Transfer Portal; data may be incomplete. Percentage of schools using the Portal takes into account active Division III members. Data accessed 1/5/2026.

Top 5 Reasons for Transfer

(Percentage of Division III transfers endorsing each item)

Men's Sports	
More playing time	33%
Better academic opportunity or preferred degree / major	32%
Needed change from previous coach / teammates	29%
Wanted to compete at a higher level	25%
Other personal reasons	24%

Women's Sports	
Better academic opportunity or preferred degree / major	45%
To improve my mental health or well-being	44%
Needed change from previous coach / teammates	40%
Other personal reasons	31%
More playing time	29%

Note: Number of transfers in responses: 639 DIII men's sports participants and 304 DIII women's sports participants. Participants encouraged to select all that apply. Source: NCAA GOALS Study (2025).



Additional financial data points the DIII Analysis Working Group has collected and is sharing to help frame the discussion.

Financial cost. New data shows that college costs averaged \$34,019 for families in 2025-26, up 10% year-over-year, with public and private schools averaging \$31,886 and \$47,032, respectively. Families contributed to pay for 49% of total spending, with grants and scholarships covering 27%. Full report. ([link](#))

Federal assistance. There is limited federal aid for undergrads in a 5th year. There are new federal limits on international student-athletes (for example, they may not stay beyond four years unless they obtain a waiver). The Parent Plus loan is now capped at \$20,000 per student each year and a \$65,000 aggregate.

Student loan debt. Students who borrowed to pursue their bachelor's degree in 2025 took out an average of \$35,639 in education loans. ([link](#))

The Options Exist: There is more than one way to evolve eligibility guidelines.

But viable on paper is not the same as identifying the most appropriate model for today.

Next, the real test: Do these potential new eligibility rules solve the issues they are trying to address? Or do they create more challenges?

Discussing new rules is easy. Making it work is where the challenge lives.

1. Implementation Logistics/Changes

What are the implementation impacts of a new model?

- What is the impact on athletics staff (ATCs, SIDs, compliance officers)?
- Is there an impact on admissions? Retention of student-athletes?
- What are the impacts on facilities? (e.g., residence halls, dining halls).
- Are there public policy implications?
- Does a new model change roster sizes? Have participation implications?
- How does a new model interact with financial aid eligibility, transfer rules, and compliance certification?

2. Student-Athlete Impact

How does a new model impact the student-athlete experience?

- Are there age considerations?
 - How many student-athletes are older than 24?
 - What is the average age of entering student-athletes?
 - What number of seniors/graduates are on rosters?
- Would student-athletes lose opportunities? Gain opportunities?
- Will there be an impact on clinical rotations and gap years?
- What is the impact to the progress toward degree?

3. Institutional Impact

Identify campus and conference impacts.

- Are there financial impacts? Revenue impacts?
- What are your institutional policies regarding gift aid for fifth year students?
- How many of your student-athletes come in with college credit? What is the average number of credits?
- What is the impact on recruiting? Incoming new student-athletes?
- How many hardship waivers were processed by the conference?

4. Overall Considerations

What are possible overall considerations?

- Should there be a cap on the number of fifth-year roster spots per team or sport?
- What is the impact on your institutions and conference's eligibility standards?
- What is the impact if the division retains the current eligibility model?
- What is the impact on the division's philosophy statement?

IT MIGHT SOLVE THESE CHALLENGES

...BUT IT MIGHT ALSO CREATE NEW CHALLENGES

Student Welfare Alignment

Students on non-traditional paths —study abroad, clinical rotations, gap years —gain a structure that reflects how college is actually lived.

Waiver Process Relief

A clearly defined five-year clock could reduce medical hardship waivers, potential lawsuits, and eliminate inconsistency from case-by-case adjudication.

Recruiting Consistency with DI/DII

Alignment removes the recruiting disadvantage DI/DII faces from students who can extend eligibility by choosing DI or DII.

Graduation Rate Support

Lower-endowment schools —where grad rates trail Tier 1 by 10–15 points —gain structured room for athletes to complete degrees.



Student Financial Strain

Student-athletes must weigh the long-term financial burden of a fifth year against its potential impact on their future opportunities.

Competitive Resource Gap

Schools with graduate programs and larger rosters gain the most from a fifth year. The competitive resource gap could widen rather than narrow.

DIII's Identity

The four-year model is a Division III differentiator from DI/DII. Abandoning it removes the clearest signal of what the division stands for.

Resource Strain

An additional year of participation means additional AT, coaching, compliance (e.g., age verification and matriculation date tracking) and facilities costs that under resourced departments cannot absorb.

Do the benefits of eligibility expansion outweigh the disruption cost?

Synthesize and recommend: Distill the findings into a clear, defensible recommendation structured for campus and conference decision makers to make an informed vote at the 2027 NCAA Convention.

Stress-test and decide: Challenge assumptions, surface counter arguments and make the final decision regarding how institutions and conferences will vote at the 2027 NCAA Convention.