NCAA SNAP (Student-Athlete Needs, Aspirations and Perspectives) Study
October 2026 Survey, Executive Summary

Overview. From October 4 to October 11, 2026, NCAA Research distributed a 3-minute, confidential survey of Division I student-athletes through the Teamworks platform. Student-athletes were asked about financial wellbeing and the impact of revenue sharing on the student-athlete experience. Survey participation was voluntary and the data provided to the NCAA were de-identified. Results from the study will inform NCAA national office and Division I governance committee education efforts and policy-making in 2027.

Survey Response. All Division I schools that opted into revenue sharing in 2026-27 were invited to participate in the survey. Most invitations were distributed to campus athletics directors and senior compliance administrators via the Teamworks platform. NCAA Research sent invitations to 18 additional schools not utilizing Teamworks. Student-athlete affairs administrators and conference commissioners were made aware of the study. In total, 127 schools (39%) agreed to participate. On October 4, approximately 46,300 Division I student-athletes at participating schools received a push notification about the survey availability and saw it listed under their daily to-dos on the Teamworks app. Among the non-Teamworks users, participating schools were asked to circulate a survey link to their student-athletes.

The survey was open for eight days and responses from 7,432 student-athletes (16% of those receiving the survey link) were received. Women's sports student-athletes were overrepresented in the sample compared to annually reported Division I participation and demographics rates.

Key Findings.

Agent Representation and Revenue Sharing. Fewer than 10% of survey participants were represented by an agent, and men's sports athletes were three times more likely to have an agent (15%) as compared to women's sports athletes (5%). One in four men's sports athletes in autonomy conferences reported having agent representation as compared to 12% among those in nonautonomy conferences. The difference in agent representation among women's sports athletes in autonomy and nonautonomy programs was much smaller (6% as compared to 4%, respectively). The highest rates of agent representation within men's sports were basketball (36%), FBS football (31%) and baseball (20%). Among women's sports, the only sport with agent representation above 10% was women's basketball at 19%.

The majority (73%) in the sample reported not earning money through revenue sharing, while 12% indicated receiving such earnings and 16% were unsure whether revenue sharing was a source of their income. Men's sports athletes reported being recipients of revenue sharing at rates twice that (16%) of women's sports athletes (8%). The sports with the highest proportion of participants indicating revenue sharing earnings were men's basketball (49%), women's basketball (46%), FBS football (43%), baseball (15%), FCS football (15%), women's volleyball (13%) and women's gymnastics (12%). All other sports were below 10%.

Financial Wellbeing and Education. Nearly two-thirds of men's sports athletes indicated confidence in managing their finances, compared to 50% of women's sports athletes. While confidence and knowledge tended to rise as students moved through college, the gains realized among those in their junior year and older were more pronounced among men's sports athletes than women's sports athletes. Students who grew up in households that struggled financially reported lower confidence in managing their finances as compared to those who grew up in higher-resourced households.

About a third of men's sports participants reported knowing where to go on campus if they needed help filing their taxes, compared to about a quarter of women's sports participants.

Over 90% of participants endorsed family as source of financial advice. Among those with sports agent representation, 39% indicated that their agent was a source of financial advice, yet 91% of those with agent representation relied on family. Those who grew up in households that struggled financially were slightly less likely to rely on family for financial advice (82%) and were more likely than those from higher resourced households to rely on their coaches for financial advice (17% as compared to 12%).

Student-athletes' greatest interest in financial education was investing (66%), with taxes (52%) and savings (49%) rounding out the top three. While about equally interested in investing regardless of revenue-sharing status, student-athletes earning money through revenue sharing were more likely to be interested in tax education (57%) than those not engaged in revenue sharing (49%).

Impact of Revenue Sharing on the Student-Athlete Experience. Overall, one in ten student-athletes reported that revenue sharing has added stress to their student-athlete experience. The rates were higher among autonomy conference participants (men's sports: 15% autonomy, 12% nonautonomy; women's sports: 11% autonomy, 8% nonautonomy).

Fewer than 10% of participants agreed that revenue sharing was leading to jealousy within their team or across teams on campus. However, these rates were slightly higher at schools within the autonomy conferences (e.g., 11% of autonomy conference participants agreed that revenue sharing led to jealousy between teams on campus, as compared to 7% among nonautonomy conference participants). The only sports that reported revenue sharing leading to jealousy within the team at rates above 10% were men's wrestling (19%) and FBS Football (12%).

Men's sports athletes were more likely to agree that revenue sharing opportunities play a role in their consideration of transfer (13%) as compared to women's sports athletes (6%). The sports where this item was endorsed by 10% or more were FBS football (21%), men's golf (18%), men's basketball and FCS Football (17%), men's wrestling (16%), and men's soccer and women's basketball (11%).

Full results can be found here: [link]