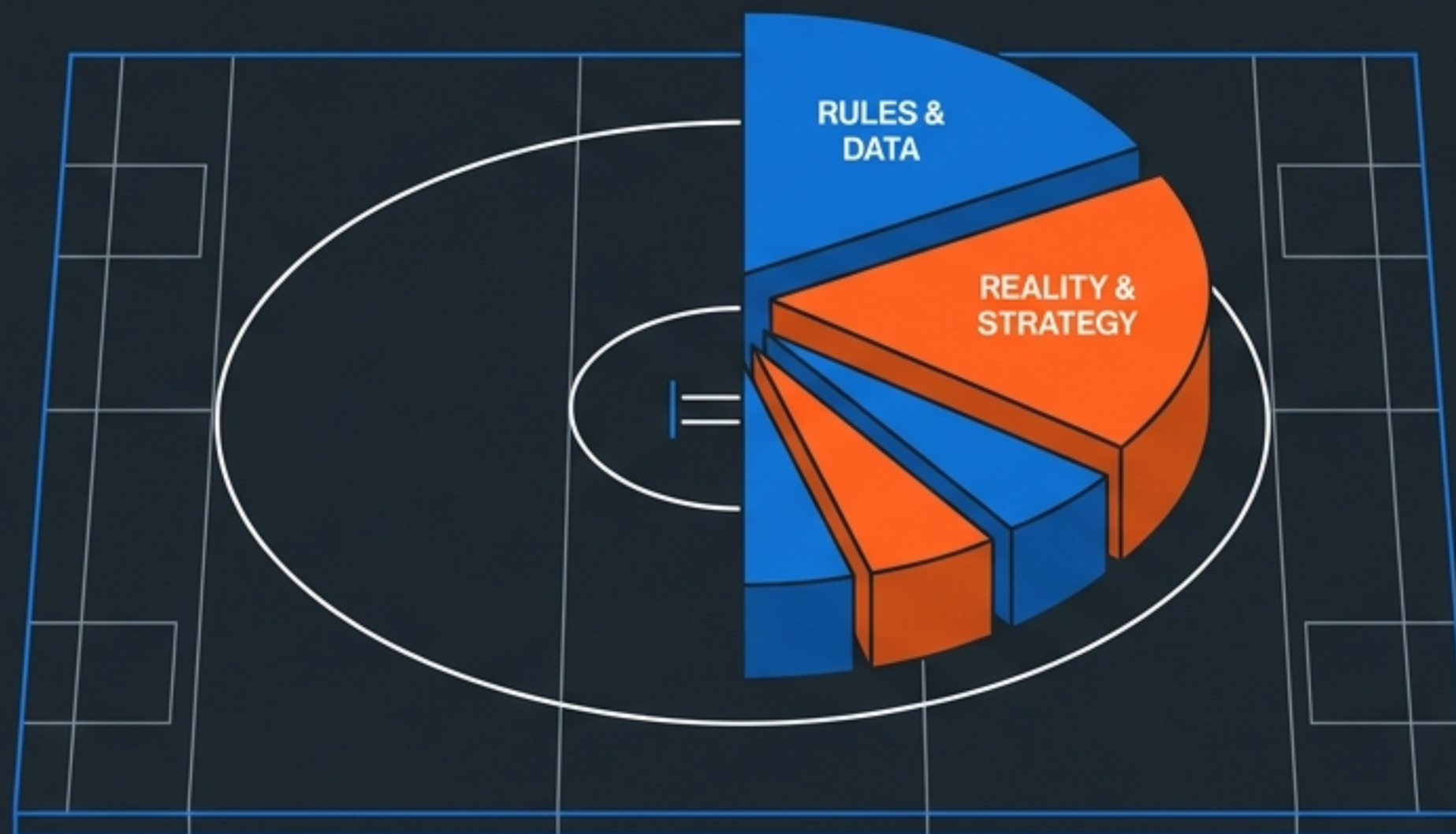


NAVIGATING THE NEW ERA OF COLLEGE WRESTLING SCHOLARSHIPS

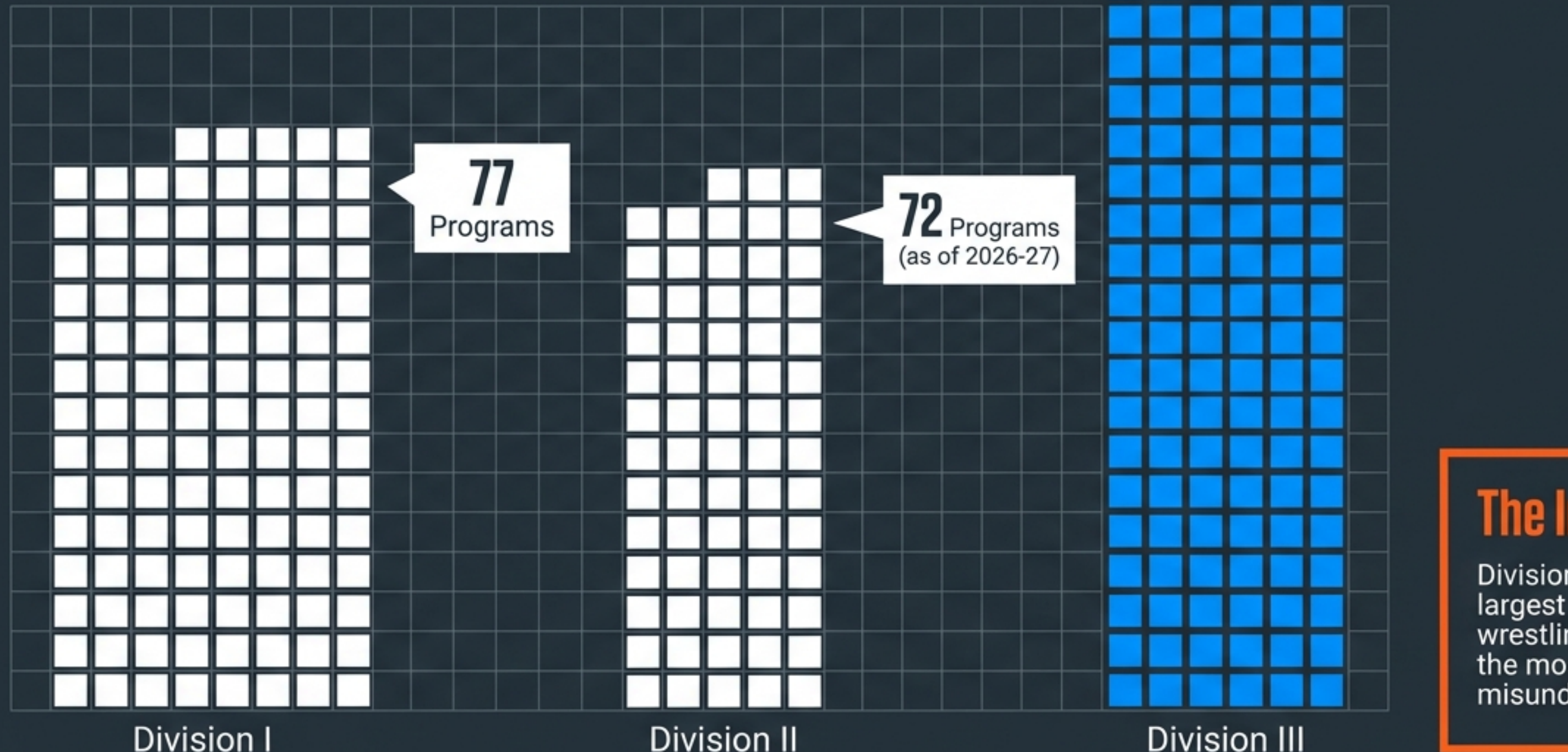
Decoding the 2025–26 NCAA rules, myths, and financial realities across Divisions I, II, and III.



THE INSIDER TAKE

The rules just changed. The way families evaluate financial aid needs to change with them.

The 2025–26 collegiate wrestling footprint spans over 275 programs.



The Insider Take

Division III represents the largest footprint of collegiate wrestling, yet remains the most fundamentally misunderstood financially.

The House v. NCAA settlement fundamentally rewrote the rules of Division I funding.

The Old Era (Pre-2025)

- Strict sport-specific scholarship caps dictated the math.
- Capped at **9.9 equivalencies** for D1 men's wrestling.



The New Era (2025 & Beyond)

- Scholarship caps are **eliminated** for 'opt-in' schools (approx. 82% of D1).
- Replaced by a rigid **Roster Limit**.



The Insider Take

The catch: Roster limits dictate how many athletes CAN receive aid, not how much money the program MUST actually spend.

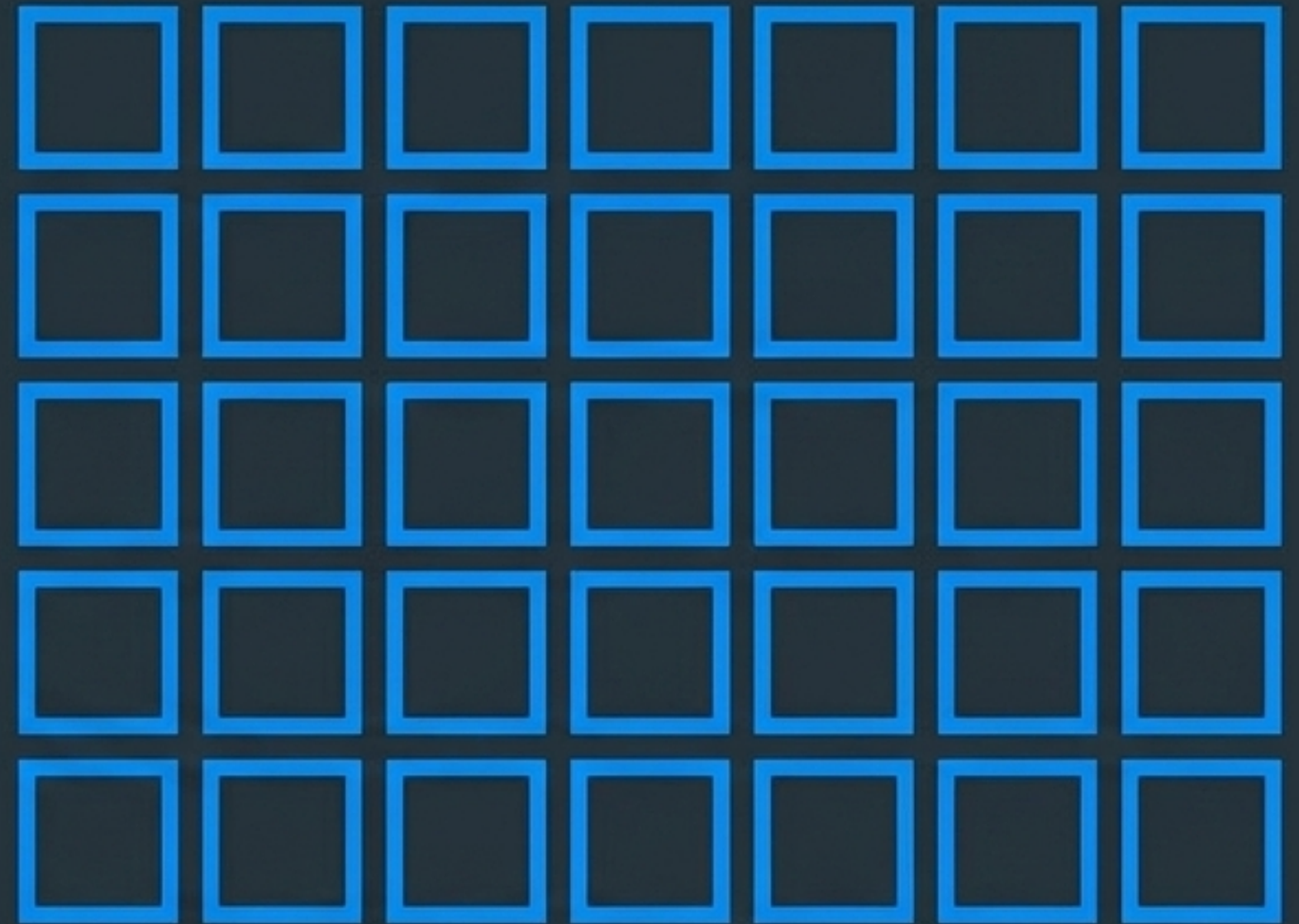
Division I programs now operate under a hard 30-man roster cap.

The Rule

Under the new opt-in framework, D1 wrestling is restricted to a maximum of 30 athletes.

The Potential

The historic 9.9 scholarship cap is dead. A program CAN legally distribute athletic aid to all 30 roster spots.



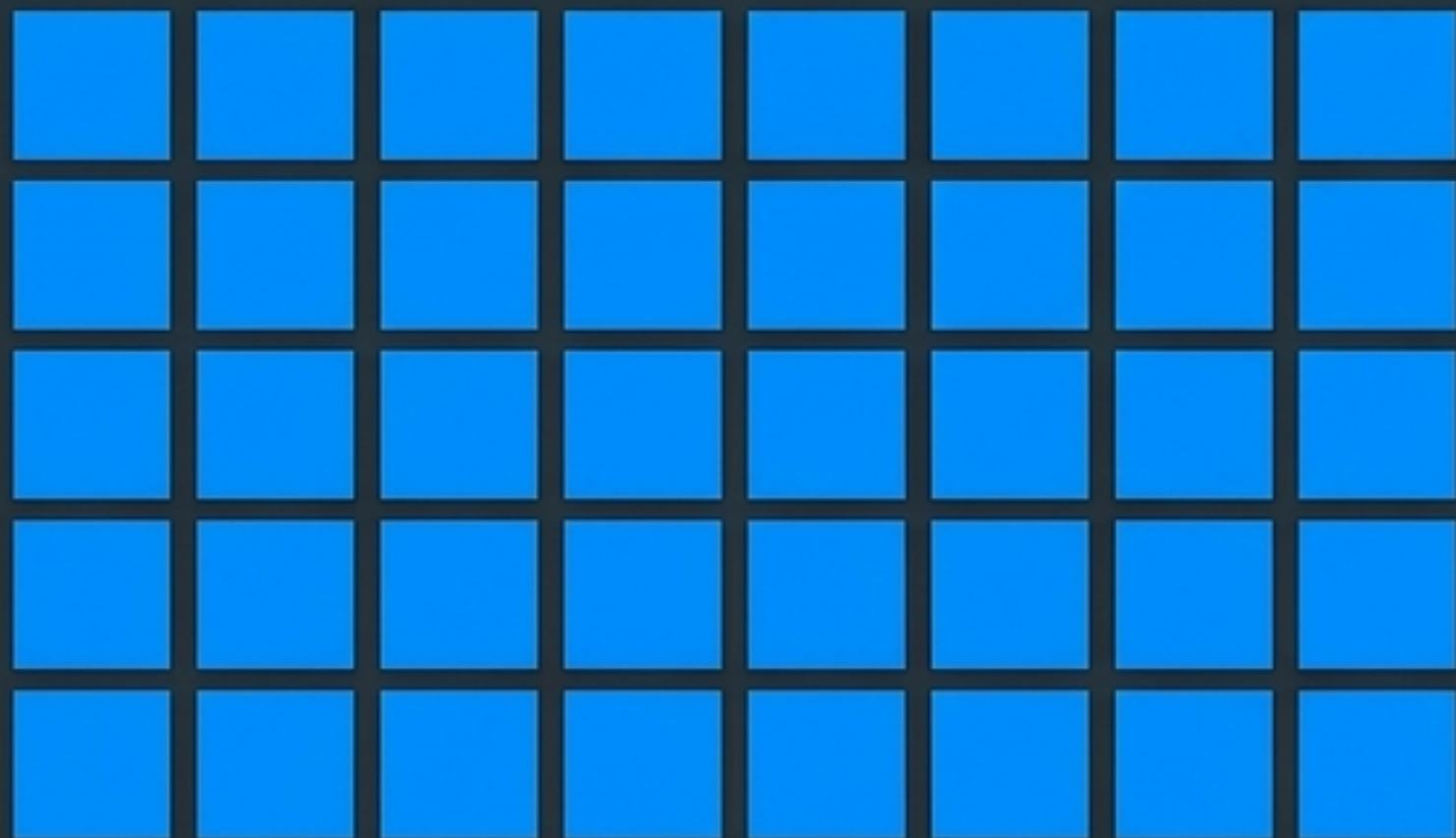
The Insider Take

The legal ceiling for scholarships has been blown off, shifting the constraint from NCAA rules to internal athletic department budgets.

Allowed capacity does not equal funded reality in Division I.

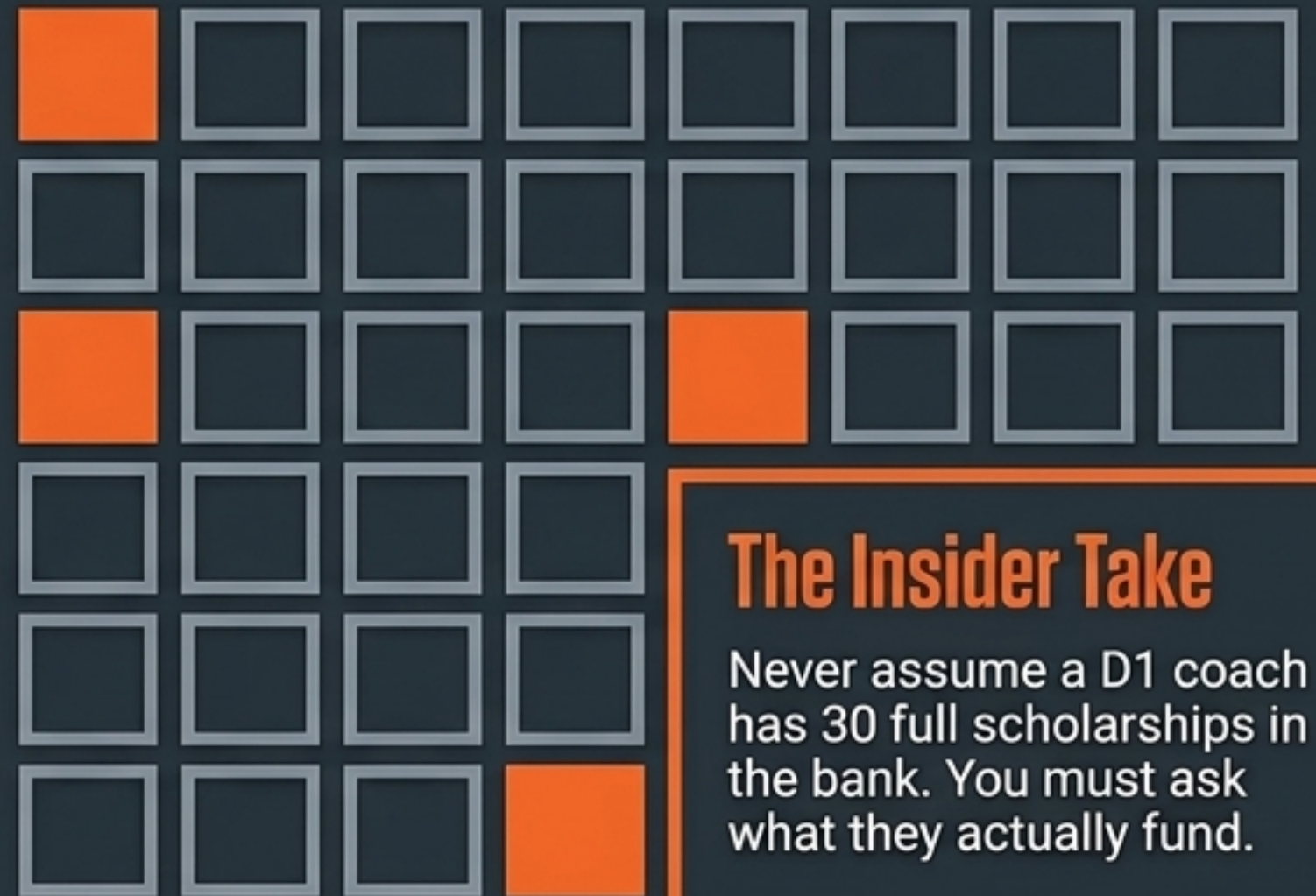
THE MYTH

"D1 programs are now handing out 30 full-ride scholarships."



THE REALITY

- Effectively zero programs fund 30 full rides.
- Wrestling is a non-revenue sport; coaches operate on strict departmental budgets.
- To cover a 25–30 man roster, coaches must still rely heavily on partial scholarships.



The Insider Take

Never assume a D1 coach has 30 full scholarships in the bank. You must ask what they actually fund.

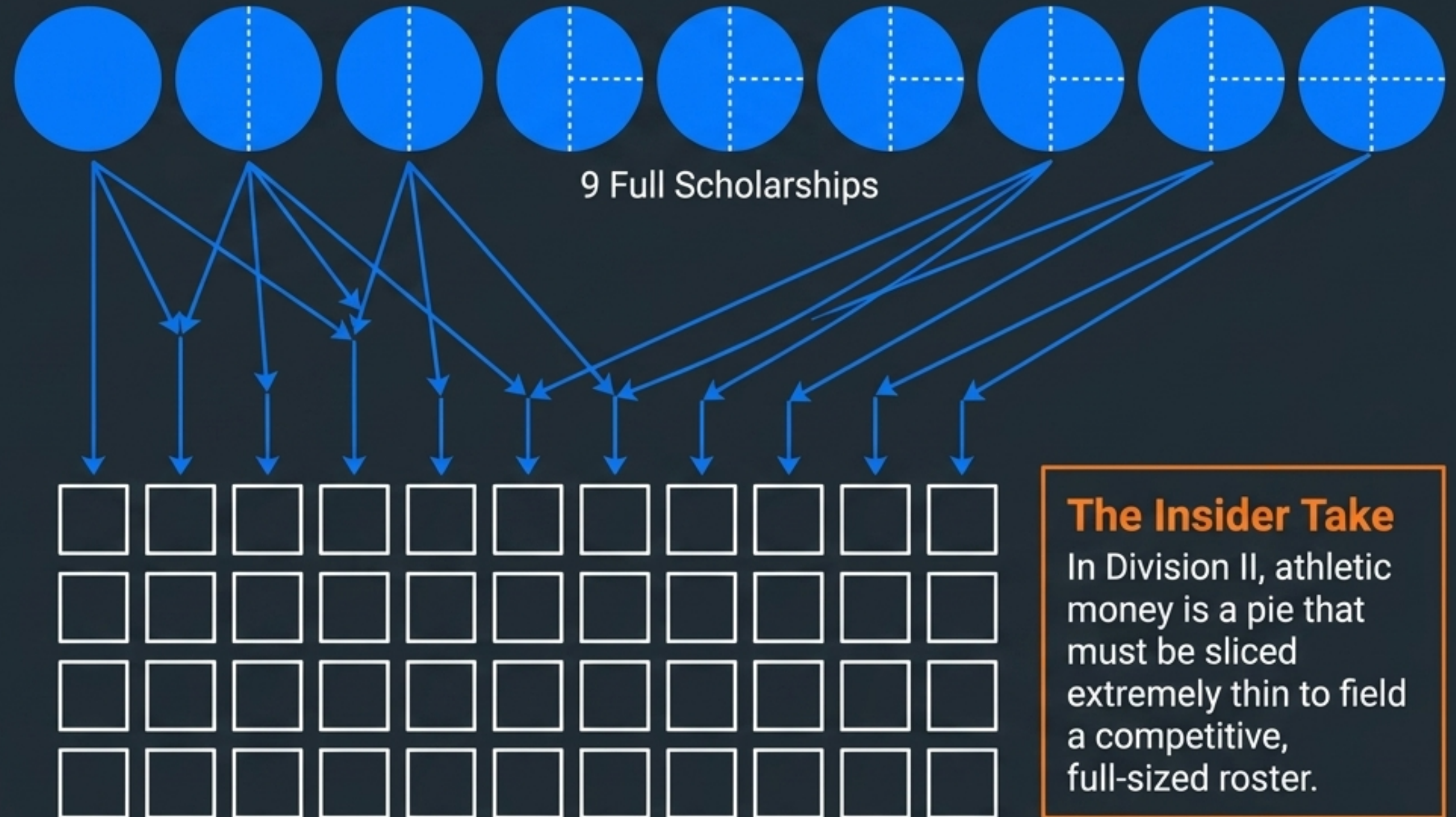
Division II remains anchored to the 9.0 equivalency model.

The Rule

D2 was unchanged by the recent D1 settlement. The athletic aid limit remains strictly capped at 9.0 equivalencies per team.

The Mechanism

Coaches chop up 9 full scholarships' worth of money into fractions (e.g., 18 half-scholarships or 36 quarter-scholarships) to cover rosters of 30+ athletes.



The Insider Take

In Division II, athletic money is a pie that must be sliced extremely thin to field a competitive, full-sized roster.

Full athletic rides are exceedingly rare at the Division II level.

The Myth

"If I make a D2 roster, I am competing for one of nine full athletic rides."

The Reality

- Most programs do not even max out the 9.0 limit.
- Using one full scholarship on a single athlete drains 11% of the total team budget.
- The overwhelming majority of D2 wrestlers receive partial athletic aid combined with academic money.



The Insider Take

Holding out for a 100% athletic scholarship in D2 will leave most recruits empty-handed.

Division III operates under a strict prohibition on athletic aid.



The Rule

NCAA Division III schools cannot offer athletic scholarships. Zero exceptions.

The Pivot

However, “no athletic scholarships” absolutely does not mean “no financial aid.”

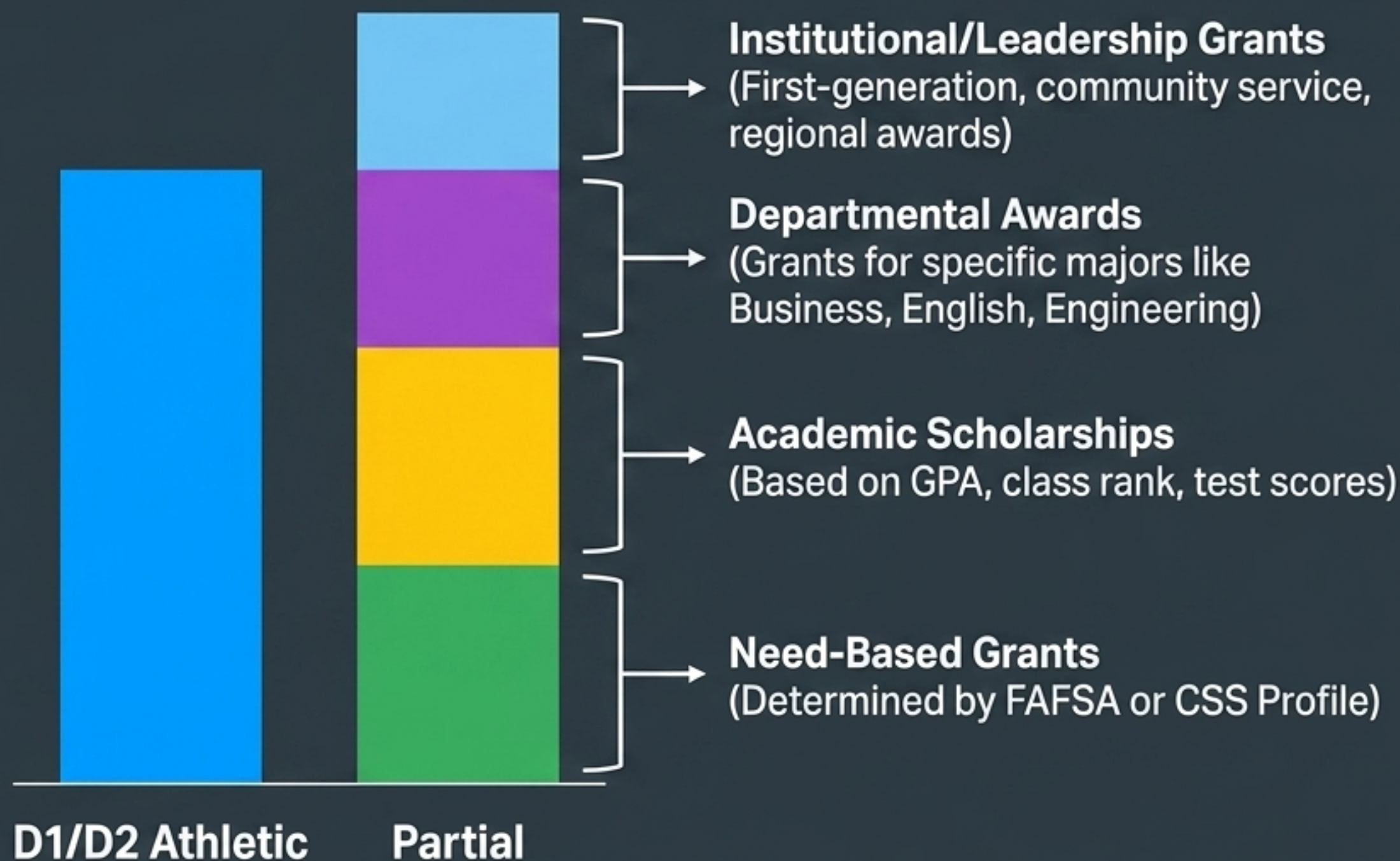
The Insider Take

D3 programs cannot pay you for your double-leg takedown, but they can aggressively fund your academic and personal profile.

The Division III "Financial Aid Stack" replaces the athletic scholarship.

The Insider Take

A D3 coach's real power lies in advocating for you with the admissions and financial aid offices.



A strong D3 aid package routinely beats a D1 or D2 partial scholarship.



The Myth	The Reality	The Mechanism
"D3 is too expensive because they can't give me wrestling money."	Because the D3 aid stack pulls from up to five different institutional buckets, the final out-of-pocket net cost can be vastly lower than a D1/D2 partial offer.	You are evaluating total cost of attendance versus total institutional aid, rather than hunting for a single athletic check.

The Insider Take

Stop looking at the origin of the money. Look only at the bottom line of the invoice.

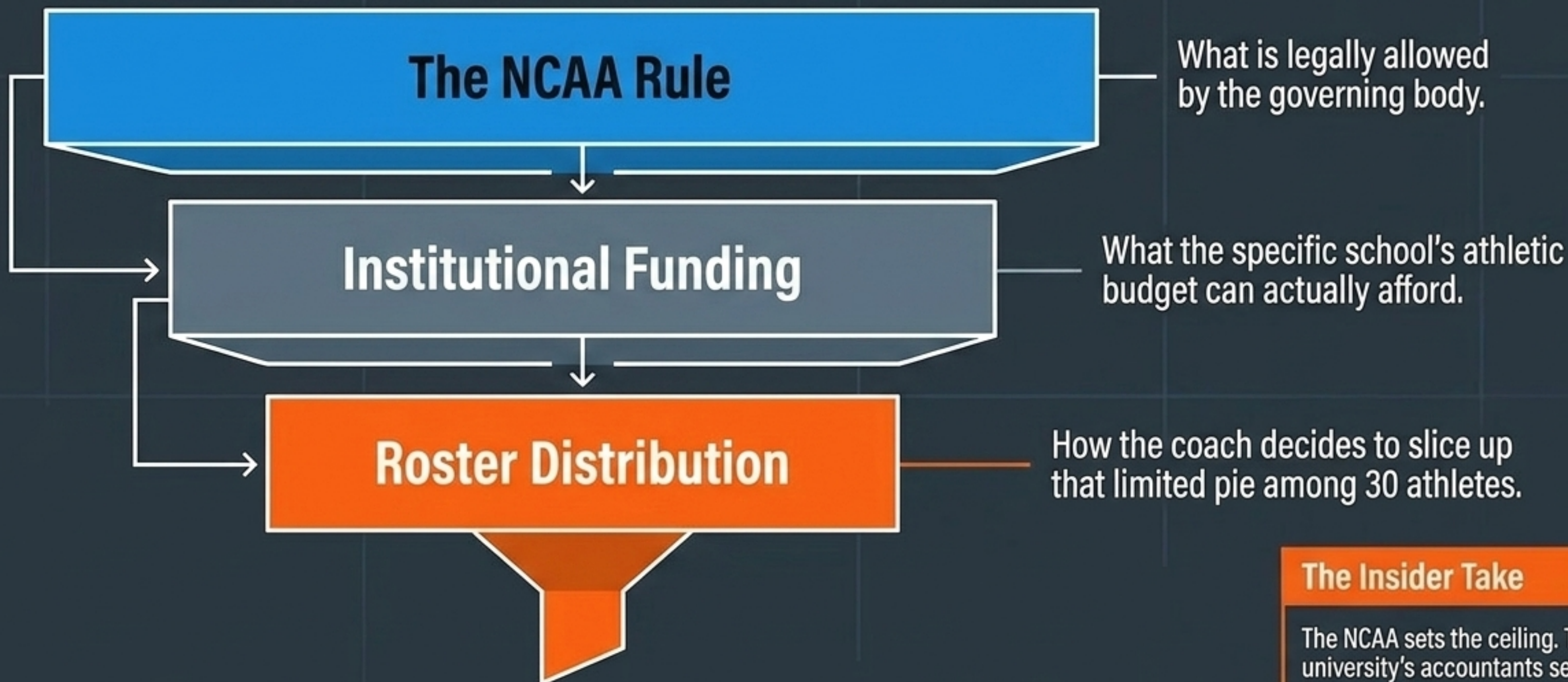
The 2025–26 Divisional Scholarship Matrix

Division	Program Count	Current Rule	Allowed	Funded Reality
Division I	77 Programs	30 Roster Cap (Opt-in)	Up to 30	Mostly partials; very few, if any, fund 30 full rides.
Division II	72 Programs	9.0 Equivalencies	9 Full Rides	Highly fractured partial aid; full rides rare.
Division III	126+ Programs	0 Athletic Aid	\$0 Athletic	Substantial stacks of need/merit/academic aid.

The Insider Take

Keep this matrix handy. It represents the actual math behind every recruiting pitch.

Beware the "Full Ride" Illusion: Allowed does not equal in the bank.



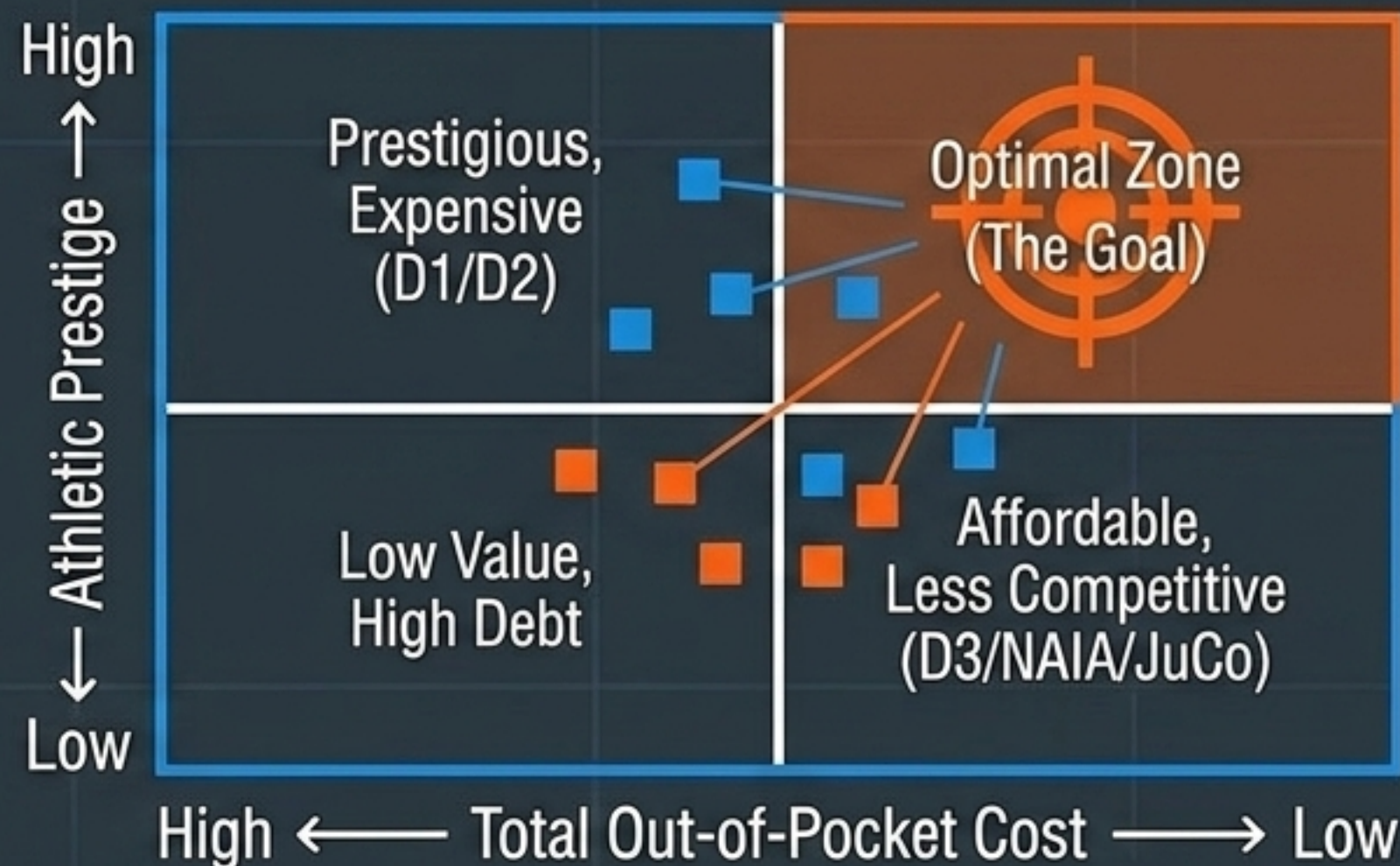
The modern recruiting strategy: Optimize for cost, not division labels.

The Paradigm Shift

Families must stop chasing the phrase “Athletic Scholarship.” It is an ego metric that often leads to higher debt.

The Goal

Chase the lowest “Total Out-of-Pocket Cost of Attendance.” It does not matter if the money comes from athletic budgets, academic merit, or need-based grants. Money is money.



The Insider Take

The most successful recruits let go of the D1 label and follow the math.

The Recruit's Dashboard:

Essential questions to ask coaches



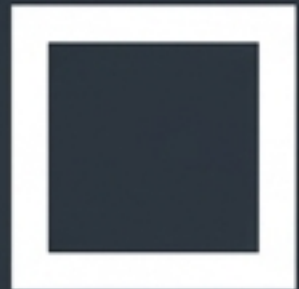
For Division I

Has your program opted into the 30-roster limit, and how many of those 30 spots are actually fully funded by the department?



For Division II

Are you fully funded at the 9.0 equivalency cap, and what is your average partial award for an incoming freshman?



For Division III

Can you facilitate a 'pre-read' with the financial aid office to estimate my total merit and need-based stack?

The Insider Take

Control the recruiting narrative by asking the questions most families are too intimidated to bring up.