

The College Wrestling Financial Playbook 2025-2026

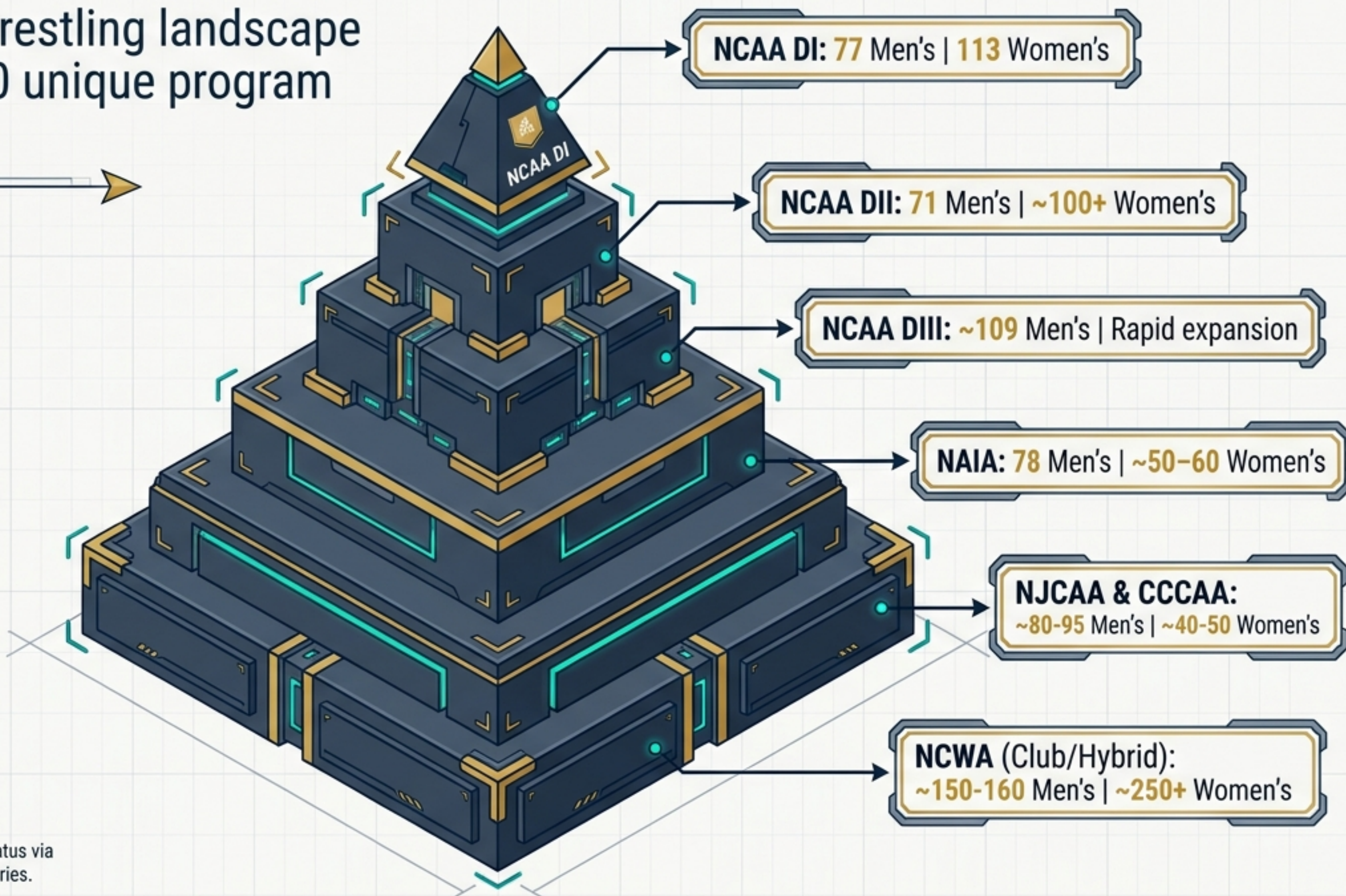


Navigating Scholarships, Roster Limits, and the True Cost of Attendance

Tactical intelligence for parents, athletes & coaches to maximize aid and minimize debt.

The collegiate wrestling landscape offers over 1,200 unique program opportunities.

The Women's Boom:
Women's wrestling is the fastest-growing collegiate segment, recently achieving NCAA championship status.



Counts fluctuate annually. Verify active status via official NCAA/NAIA/NJCAA/NCWA directories.

Division I has replaced fractional scholarship caps with strict 30-athlete roster limits.

THE OLD RULE



Pre-2025 Model:

Programs were limited to splitting a maximum of 9.9 equivalency scholarships (Men) and 10.0 (Women) across the entire team.

Policy details subject to final settlement implementation and NCAA governance adoption.

THE NEW RULE



The House v. NCAA Settlement:

At opt-in Division I schools, roster limits are now set at a maximum of 30 athletes for both men and women. Schools are authorized to provide athletic scholarships to any or all 30 rostered athletes.

**A 30-athlete roster ceiling is not a promise
a promise of 30 full-ride scholarships.**

Partial Aid

Wrestling remains an equivalency sport. Coaches receive a specific budget and divide it across the roster.

Full Rides

Full funding to the new 30 maximum is exceptionally rare.



Walk-ons

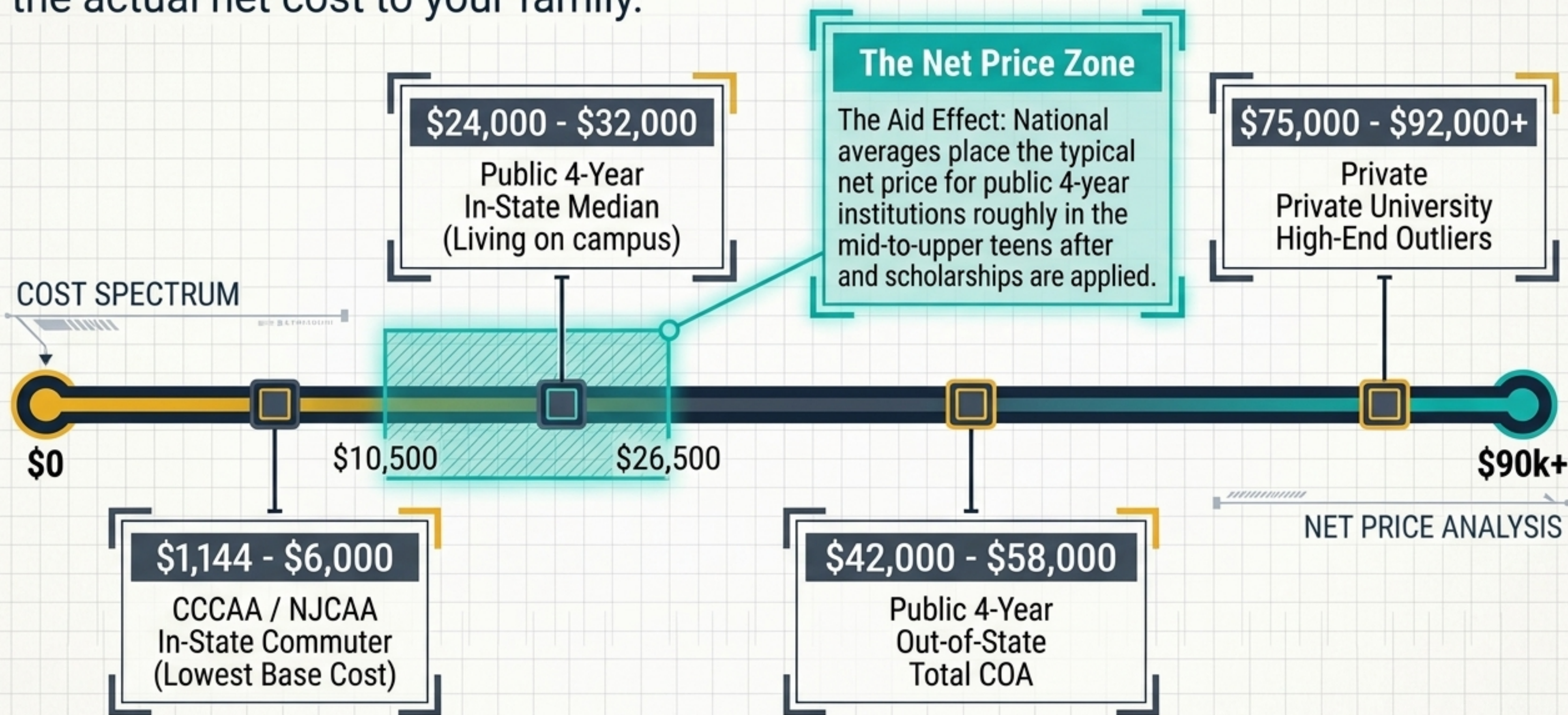
Institutional budgets dictate how much aid is actually distributed.

The Practical Reality: Budgets, not rules, dictate your actual offer. Always ask: "How many of your 30 roster spots are actually funded?"

Every collegiate governing body operates under vastly different athletic aid realities.

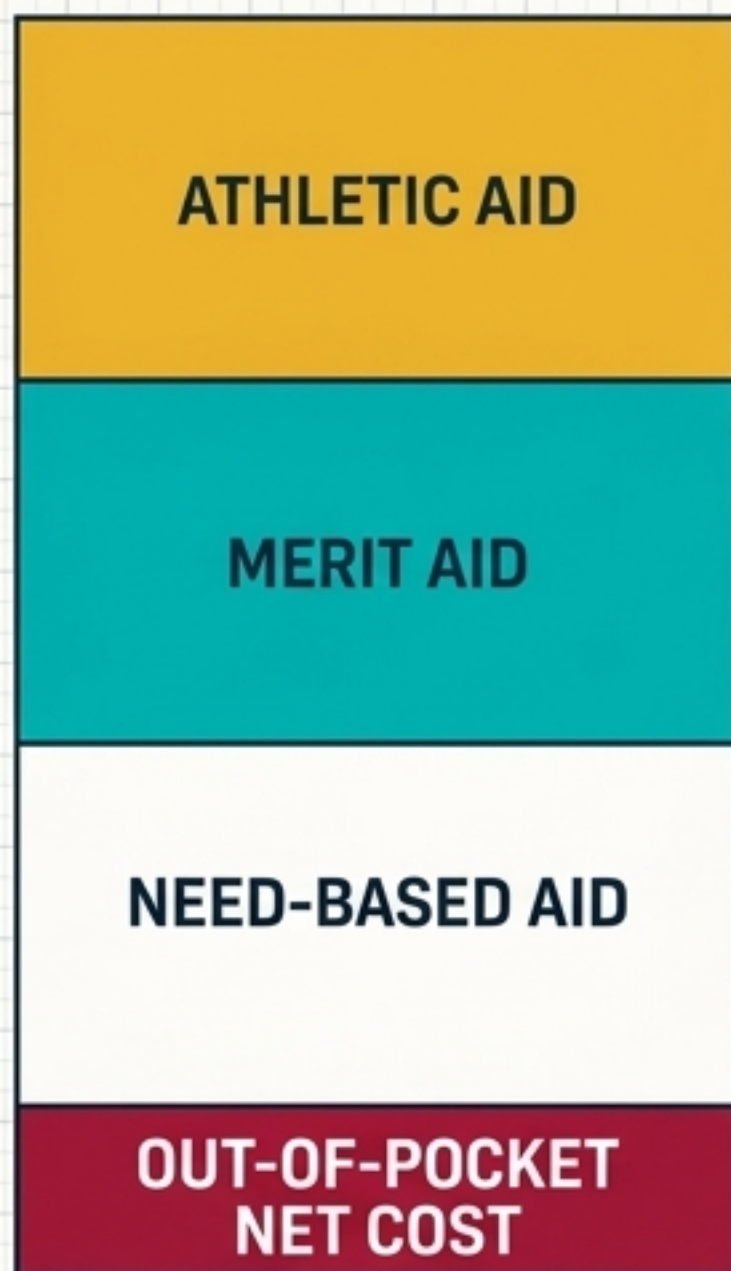
GOVERNING BODY	ATHLETIC AID LIMIT	THE PRACTICAL REALITY	COST PROFILE
NCAA DI	Max 30 Roster (Post-House)	Discretionary funding; partials common	High variance
NCAA DII	9.0 Equivalencies (Men)	Unaffected by House settlement	Mid-to-High
NCAA DIII	0 Athletic Scholarships	Need/Merit aid only	Often Private/High Sticker
NAIA	~8-10 Equivalencies	Spread thin as partials	Mid-to-High
NJCAA	Up to 18-20 per team	Varies heavily by school	Low
CCCAA	0 Athletic Scholarships	State law prohibits athletic aid; relies on fee waivers	Lowest Subsidized Cost

The published sticker price rarely reflects the actual net cost to your family.



Athletic aid is only one piece of the funding stack required to cover tuition.

TOTAL COST OF ATTENDANCE
\$50,000



The Athletic Slice

Because full rides are rare, expect athletic aid to act as a 25%-50% discount, not a complete solution.

The Merit Slice

A high GPA unlocks institutional academic money that stacks directly on top of your athletic offer.

The Need Slice

Federal and state grants (FAFSA) lower the floor further based on household income.

Out-of-Pocket Net Cost

CORE INSIGHT: A \$60k Private College with heavy merit aid frequently results in a lower net cost than a \$30k Out-of-State Public College with zero aid

Leveraging the community college pipeline can slash total undergraduate debt in half.



The Junior College Advantage

Utilizing a CCCAA or NJCAA program for the first two years allows student-athletes to mature athletically while completing general education requirements at a fraction of the cost.

The Trade-off

CCCAA programs offer strictly \$0 in athletic scholarships, but with in-state tuition routinely under \$1,200 annually, the baseline cost requires zero athletic subsidy to be affordable.

Model scenarios with partial aid to reveal the true leverage of every recruitment offer.



Step 1: Model the Math

Assume 0%, 25%, and 50% athletic aid against a school's published Cost of Attendance (COA) to stress-test affordability.



Step 2: Ask the Hard Questions

Never assume a 30-roster limit means a fully funded team. Ask coaches directly: "What is the average partial package for a returning starter?"



Step 3: Look Past the Sticker Price

Always compare Net Price vs. Sticker Price. Maximize your AC and financial packaging, as GPA and FAFSA results often dictate the true cost of your degree.