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COMMITTEE ON
EDUCATION AND WORKFORCE
U.S. HOUSE OF REPRESENTATIVES
2176 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-6100

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December 19, 2025

Mr. Charlie Baker
President
National Collegiate Athletic Association
700 W. Washington St.
Indianapolis, IN 46204

Dear President Baker:

The recent decision by more than two-thirds of Division I schools to reject a proposed National Collegiate Athletic Association (NCAA) rule change that would have permitted student-athletes to bet on professional sports is a positive development.¹ I commend those schools, and the athletic conferences, that opposed the proposal. However, I remain concerned that the Division I Administrative Committee, the Division II Management Council, and the Division III Management Council initially supported allowing student-athletes to bet on professional sports.²

The Committee on Education and Workforce (Committee) is committed to ensuring that federal funds, including student aid provided to student-athletes under Title IV of the *Higher Education Act of 1965* (HEA), are used for lawful purposes.³ Indeed, survey data from the last few years shows that 21 percent of college students "have used financial aid and/or student loan money to gamble,"⁴ and 61 percent of student gamblers who receive financial aid agree with the statement,

¹ https://www.espn.com/college-sports/story/_/id/47051465/ncaa-votes-rescind-rule-change-allowing-student-athletes-staff-bet-pro-sports; <https://www.ncaa.org/news/2025/10/8/media-center-di-administrative-committee-adopts-proposal-to-allow-student-athletes-staff-to-bet-on-pro-sports.aspx>.

² <https://www.ncaa.org/news/2025/10/22/media-center-dii-management-council-adopts-proposal-to-allow-student-athletes-staff-to-bet-on-pro-sports.aspx>.

³ By way of context, athletic scholarships are taken into account in determining the financial need of a student under the HEA. Specifically, under the financial need calculations, federal law subtracts from an institution's cost of attendance a student's student aid index and "other financial assistance not received under this subchapter (as defined in section 1087vv(i) of this title)." 20 U.S.C. § 1087kk. Section 1087vv(i)(1) of Title 20 defines the phrase "other financial assistance not received under this subchapter" to include "all scholarships, grants, loans, or other assistance known to the institution at the time the determination of the student's need is made." Athletic scholarships fall within this broad definition.

⁴ <https://www.intelligent.com/more-than-1-in-6-college-students-used-financial-aid-student-loans-on-gambling/>

“Receiving financial aid allows me to spend more on gambling.”⁵ Accordingly, I write seeking more information to determine whether legislative changes, including amendments to the HEA, are needed to ensure federal funds are not used to facilitate sports gambling, either directly or indirectly.

The Committee’s oversight responsibilities also extend to the wise management of student loan debt, including that of student-athletes. Gambling debt, including sports gambling debt incurred by student-athletes, can impair borrowers’ ability to pay student loan obligations. Indeed, Congress has required mandatory entrance and exit counseling for student loan recipients to help ensure that borrowers understand both their responsibility to repay the loan in full as well as the potential consequences if the loan is not repaid, including damage to credit, federal collection efforts, and possible legal action.⁶

Beyond concerns about federal funds, efforts to make it easier for students to bet on sports, such as those proposed by the rejected NCAA rule, raise broader risks about the integrity of intercollegiate athletics. Recent incidents illustrate these dangers. For example, in January 2025, the actions of three Eastern Michigan University basketball student-athletes triggered an NCAA investigation. Cell phones of the players were imaged by an NCAA enforcement vendor after monitoring had revealed suspicious betting activity in three of Eastern Michigan’s games earlier in the season.⁷

Similarly, on September 10, 2025, the NCAA determined that three players who competed at Fresno State University—one of whom later transferred to San Jose State University—were ineligible to continue playing after manipulating their performances to guarantee winning bets, in violation of NCAA’s ethical conduct rules.⁸ And, on November 7, 2025, the NCAA declared six former Division I men’s basketball players ineligible to play in college sports after finding they provided information to gamblers on how they would perform during games for purposes of winning bets.⁹ Given these players’ transgressions while under the NCAA’s oversight, any efforts to move to relax NCAA gambling restrictions in the future would be imprudent.

With the defeat of the proposed rule, the *status quo ante* of the NCAA bylaw § 10.3’s sports wagering prohibition remains.¹⁰ The schools that rejected the rule acted positively and prudentially. I trust the NCAA’s committees and councils will follow the schools’ wisdom should the issue arise again. Whether implicit or direct, the encouragement of gambling debt—

⁵ *Id.*

⁶ 20 U.S.C. § 1092(l)(2)(H) & (I) (entrance counseling); *see also*, 20 U.S.C. § 1092(b)(1)(A)(ii) (exit counseling/debt management strategies) and 20 USC § 1092(b)(1)(A)(vi) (exit counseling/consequences of defaulting on a loan).

⁷ <https://www.ncaa.org/news/2025/10/24/media-center-3-former-eastern-michigan-mens-basketball-student-athletes-did-not-cooperate-with-investigation-into-potential-sports-betting-conduct.aspx>.

⁸ <https://www.ncaa.org/news/2025/9/10/media-center-ncaa-uncovers-sports-betting-related-game-manipulation-and-other-violations-by-3-di-mens-basketball-student-athletes-eligibility-revoked-permanently.aspx>.

⁹ <https://www.ncaa.org/news/2025/11/7/media-center-6-former-mens-basketball-student-athletes-committed-ncaa-violations-involving-betting-related-game-manipulation.aspx>.

¹⁰ A copy of the NCAA’s bylaws are on file with the Committee.

either through the endorsement of proposed NCAA rules or through the actual or potential use of federal funds for gambling—is a serious concern.

To help the Committee to better understand the circumstances that led to the proposed rule and to consider potential legislative changes to the HEA, please provide the below listed documents and provide a briefing to Committee staff no later than January 5, 2026. I expect those providing the briefing to be well-prepared to respond to all questions associated with the rule.

Please produce the following documents (see enclosed instructions) no later than January 5, 2026:

1. Copies of all minutes, notes, and any memorialization of meetings of the Division I Administrative Committee, the Division II Management Council, and the Division III Management Council, whether separate or joint meetings, wherein the proposed rule or matters relating to the rule were discussed.
2. For the period January 1, 2024, through the date of your response, copies of all written and electronic materials the NCAA has required its member schools to distribute to student-athletes, staff members of an institution's athletics department, nonathletic department staff members who have responsibilities within or over the athletics department, and staff members of a conference office about the risks or dangers associated with sports wagering.
3. All communications and correspondence, including but not limited to email, email attachments, texts, letters, memoranda, and other documentation and virtual meeting recordings of or between any of the following officials (during the period January 1, 2024, through the date of your response) relating to the proposed rule:
 - a. Josh Whitman, Chair of NCAA Division I Administrative Committee
 - b. Timothy Sands, Chair of NCAA Division I Board of Directors
 - c. Christopher Pietruszkiewicz, Vice Chair of NCAA Division I Board of Directors
 - d. Roberta Page, Chair of NCAA Division II Management Council
 - e. Erin Lind, Vice Chair of NCAA Division II Management Council
 - f. Jason Verdugo, Chair of NCAA Division III Management Council
 - g. Rob Larson, Vice Chair of NCAA Division III Management Council

Congress's oversight powers are derived from the U.S. Constitution and have been repeatedly affirmed by the United States Supreme Court. Under House Rule X, the Committee's legislative and oversight jurisdiction is broad, extending to "education . . . generally" and "laws, programs, and Government activities relating to domestic educational programs and institutions and programs of student assistance within the jurisdiction of other committees."¹¹ This includes enforcement of the HEA.

¹¹ RULES OF THE HOUSE OF REPRESENTATIVES, 119th Cong. at 7, 10 (Jan. 16, 2025), <https://rules.house.gov/sites/evo-subsites/rules.house.gov/files/documents/houserules119thupdated.pdf>.

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December 19, 2025
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Should you have any questions please contact Kent Talbert at kent.talbert@mail.house.gov or Eli Mitchell at eli.mitchell@mail.house.gov or either at 202.225.4527.

Sincerely,

A handwritten signature in black ink, reading "Tim Walberg". The signature is fluid and cursive, with the first name "Tim" and last name "Walberg" clearly legible.

Tim Walberg
Chairman
House Education and Workforce Committee

Enclosure (Instructions)