



**LEOPOLDUS
LAW**

THE REAL COST OF A BET

What collegiate athletes risk when they wager on sports

BRANDON LEOPOLDUS, ESQ.

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**THE SUSPENSION IS
RARELY THE MOST
EXPENSIVE THING A
WAGERING CASE
TAKES.**

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Founder, Leopoldus Law, APC. Former professional baseball umpire.

ASSUME THE BOOK IS BEING WATCHED, BECAUSE IT IS.

Legal sports betting now lives in every pocket. The same phone a collegiate athlete uses to study film is a fully operational sportsbook, and the culture treats a wager as casually as ordering food. The NCAA rulebook did not move with that culture, and enforcement is no longer theoretical. Athletes at programs across the country have lost games, lost seasons, and in the worst cases lost their eligibility permanently, over bets they thought were too small or too routine to matter.

This guide covers what the rules actually prohibit, how much broader that is than most athletes assume, what the penalties are and what drives them, how the reinstatement process works and whose side the school is really on, when a bet crosses from a rules violation into a crime, and the part most athletes never see coming: the suspension is rarely the most expensive thing a wagering case takes.

One line governs everything below. Assume the book is being watched, because it is. Most cases surface from a data sweep, not a tip. An athlete who assumes nobody is looking is already wrong.

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Current as of mid-2026. NCAA bylaws and reinstatement guidelines change; confirm before you act. This guide is educational and is not legal advice.

**THE CATEGORY
DECIDES
THE CASE. NOT THE
DOLLAR AMOUNT.**

THE REAL COST OF A BET

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Followed by scenarios, a FAQ, a glossary, ten costly myths, and how to reach us.

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CHAPTER ONE

A SPORTSBOOK IN EVERY POCKET

How legalization made betting visible, not safe

HOW WE GOT HERE

THE CULTURE MOVED. THE RULEBOOK DID NOT.

Until recently, a federal law effectively kept state-authorized sports betting confined to a handful of places. In 2018 the Supreme Court struck that law down, holding that Congress could not command the states to keep sports wagering illegal, and the decision opened the door for state after state to legalize it.¹ Within a few years, legal, app-based sports betting spread across much of the country, aggressively marketed and frictionless to use.

That is the world a collegiate athlete now lives in: betting is legal, everywhere, normal, and one tap away, promoted during the very games they play. Into that world the NCAA's long-standing prohibition landed unchanged. The result is a culture that treats wagering as ordinary crashing into a rulebook that treats it as a serious violation, and the athletes caught in that collision are usually the ones who assumed that because betting was legal and everyone was doing it, it must be allowed for them too. It is not.

**THE GAP BETWEEN THE CULTURE
AND THE RULE IS EXACTLY WHERE
CAREERS GET DAMAGED.**

MORE TRACEABLE THAN EVER, NOT LESS

A WELL-LIT ROOM WITH CAMERAS, NOT A SHADOW TO HIDE IN

When betting was illegal and underground, there was no clean record of who wagered what. Now that it is legal and app-based, every bet is a data point in a regulated system, logged, timestamped, and attached to an account, and that data flows to integrity monitors who share it with the NCAA. The same legalization that made betting easy also made it visible, and the athlete who assumes that because betting is now normal it is also now safe has the logic exactly backwards.

The regulated, legal sportsbook is not a shadow where an athlete can hide; it is a well-lit room with cameras, and the athlete's account is one of the things being watched. This is why "assume the book is being watched" is not a scare line but a literal description of how the modern betting system works.

THE RESCINDED LOOSENING

DO NOT RELY ON A MEMORY THAT "THE RULES CHANGED"

The NCAA prohibits sports wagering by collegiate athletes, and that has not changed. A recent attempt to loosen it failed. In June 2025 a Division I body proposed letting athletes bet on professional sports; member schools approved the proposal that October; and then more than two-thirds of Division I institutions voted to rescind it on November 21, 2025, before it ever took effect.² The full ban now stands across all three NCAA divisions.

This is a fast-moving area, and the fact that this particular loosening was rescinded does not mean the rules will hold still forever. Proposals will keep coming. The safest assumption, always, is that wagering on covered sports is prohibited, and to verify before treating anything as permitted. Enforcement is not a matter of luck: the NCAA receives wagering data from its integrity-monitoring partners, and its caseload has climbed sharply. Most violations surface through a data sweep, not a tip.²

**BETTING THROUGH A FRIEND'S
ACCOUNT
DOES NOT MAKE AN ATHLETE
INVISIBLE.**

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CHAPTER TWO

THE RULE, AND WHAT ACTUALLY COUNTS

Broader than any athlete assumes, and deliberately so

WHAT COUNTS AS A VIOLATION

THIS CATCHES ATHLETES WHO ARE CERTAIN THEY ARE SAFE

A five-dollar parlay is a wager. The rule carries no minimum dollar amount. Small does not mean safe; small means a violation for a small stake.

A bet through someone else's account is still your bet. Using a friend's or a relative's login does not launder the conduct or hide it from monitoring.

Paid daily fantasy on covered sports counts. The popular fantasy apps are not a carve-out.

"Anything of value" is broad. The stake does not have to be cash to count as wagering.

Providing information to bettors is its own violation. You do not have to place a bet at all; passing along inside information is prohibited on its own.

The breadth is the point. Good athletes get caught reasoning that a tiny bet, a bet on a pro game, a bet through someone else, or a fantasy contest is different. Under the rule, it usually is not.

THE BREADTH IS DELIBERATE

THERE IS NO EDGE OF THIS RULE TO FIND

Every carve-out an athlete imagines, only a little money, only through a friend, only a fantasy app, only a pro game, is a gap someone would exploit if it existed, and a rule meant to protect the integrity of the games cannot leave those gaps open. So the rule sweeps wide on purpose: no minimum, all covered sports at all levels, anything of value, any account, information as well as wagers.

The athlete looking for the technically-permitted version of betting is looking for something the rule was specifically designed not to have. The only reliable reading of the prohibition is the broadest one, and the only safe conduct is none. Trying to find daylight in a rule built to have none is how careful people talk themselves into cases.

**THERE IS NO VERSION OF THIS
THAT IS TOO SMALL, TOO INDIRECT,
OR TOO CASUAL TO COUNT.**

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CHAPTER THREE

THE PENALTY TIERS & THE CATEGORY

Why intuition about the dollar amount is backwards

THE FOUR TIERS

CATEGORY, NOT DOLLAR AMOUNT, USUALLY DECIDES THE CASE

TIER	WHAT IT COVERS	EXPOSURE
1	Betting on your own games, influencing an outcome, or sharing inside information with bettors	Potential permanent loss of eligibility in every sport
2	Betting on other sports at your own school	One full season of ineligibility, plus a lost year of eligibility
3	Betting on your own sport at another school	Required education, plus loss of 50% of a season
4	All other wagering, including pro sports and college sports outside your school	Sliding scale by total dollars wagered, up to permanent ineligibility

The bottom tier scales with money. But that dollar scale applies only within the bottom tier. Above it, the category, not the amount, is what governs, and that is the distinction that decides most cases.³

THE CATEGORY DRIVES THE PENALTY, NOT THE AMOUNT

THE SINGLE MOST IMPORTANT IDEA IN THIS GUIDE

A twenty-dollar bet on a college football game at another school is a Tier 3 violation that can cost half a season, while a much larger bet on a professional game an athlete has no connection to may sit in Tier 4. The athlete who fixates on the dollar figure is looking at the wrong number. The category is everything, and it is established early, often in the athlete's own first account of events. Describe the conduct carelessly and the case can land in a worse category than the facts required.

Betting a large sum on a professional game in a sport you do not even play sits in the bottom tier, while betting a trivial sum on a college game in your own sport at another school sits higher, and betting on your own team, at any amount, is the career-ending tier. An athlete reasoning from the money would rank these exactly backwards. Discard the intuition: connection and category govern, and the only conclusion that survives is to stay out of covered-sport wagering entirely.



THERE IS NO RELIABLE INTUITION HERE

The bets that feel safest are not safe, and the bets athletes assume are fine are often in the worst categories. The rule's categories do not track the athlete's sense of what feels harmless.

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CHAPTER FOUR

THE SCHOOL CONTROLS THE PROCESS

Whose side compliance is really on

THE GAP BETWEEN INTERESTS

THE SCHOOL PROTECTS THE SCHOOL

When a wagering matter surfaces, the school, not the athlete, drives the reinstatement track. The compliance office investigates, declares the athlete ineligible, and submits a reinstatement request, framing the facts and deciding how hard to push. A program often wants a wagering matter quiet and closed; an athlete wants every possible game back and the most favorable characterization the facts allow. That gap is real.

This is not a knock on compliance officers, who are usually decent people doing a hard job. It is a structural point: in a process controlled by the institution, the athlete is the one party without a dedicated voice unless they bring one.

**THE SCHOOL PROTECTS THE
SCHOOL.
THE ATHLETE NEEDS SOMEONE TO
PROTECT THE ATHLETE.**

THE ATHLETE'S OWN WORDS

COOPERATION WITHOUT AN ADVOCATE IS HOW GOOD FACTS TURN BAD

In a school-run process, the athlete's account of events is often the raw material from which the case is built, and the athlete gives that account, frequently, before anyone has explained how the facts map to the tiers or how a phrase can shift the category. A well-meaning athlete trying to be cooperative and honest can, in a single conversation, describe the conduct in a way that lands it in a harsher tier than the facts required.

An advocate whose only job is the athlete changes that dynamic entirely: the facts still come out, honestly, but they come out accurately and with an understanding of what turns on them. That is not gaming the system; it is making sure the truth is stated precisely in a process where imprecision is expensive.

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CHAPTER FIVE

WHEN A BET BECOMES A CRIME

The line between discipline and a felony

THE CRIMINAL LINE

INFLUENCING GAMES AND TRADING ON INSIDE INFORMATION

Most wagering cases are eligibility matters, serious but not criminal. But there is a line past which a bet stops being an NCAA violation and becomes a crime. The federal sports-bribery statute makes it a crime to carry into effect a scheme to influence a sporting contest by bribery, punishable by imprisonment.⁴ State bribery, fraud, and conspiracy laws reach the same conduct and more.

What lands an athlete on the criminal side of the line is influencing games and trading on inside information: point-shaving, taking money to affect an outcome, fixing a contest, or selling inside information to bettors who use it to profit. These are not just the top tier of NCAA penalties; they are potential felonies, and they have sent people to prison.

**THE DISTANCE FROM A CASUAL
VIOLATION
TO A CRIMINAL ONE CAN BE A SINGLE
BAD DECISION MADE UNDER
PRESSURE.**

THE ATHLETE IS THE EXPOSED PARTY

A RISK BEING TRANSFERRED, NOT AN OPPORTUNITY BEING OFFERED

The escalation is rarely a single dramatic decision. It often starts small, a bet on your own team's game, a piece of inside information passed to a friend who bets, a favor for someone who then asks for another. Each step feels minor, and each moves the conduct closer to the criminal line. The practical rule is a bright line: never bet on your own games, never influence an outcome, and never share inside information with anyone who might bet.

Criminal exposure does not require the athlete to profit much, or at all. The gamblers running these schemes understand that the athlete is the one taking the real risk, which is why they work to make the first step feel small. An athlete who understands they are the exposed party, not a protected insider, sees the approach clearly: it is not an opportunity being offered but a risk being transferred to them.

A large, bold, orange number 6, which serves as the chapter identifier. It is positioned on the left side of the page, below the Leopoldus Law logo.

CHAPTER SIX

THE COSTS THAT OUTLAST THE SUSPENSION

NIL clawbacks, draft stock, the permanent record, and harassment

FOUR COSTS BIGGER THAN THE GAMES

THE SUSPENSION IS JUST THE START

NIL INCOME STOPS, AND SOME CAN BE CLAWED BACK

Collectives drop suspended players because availability is the product. Termination for cause under a morals clause can require returning money already paid.

DRAFT STOCK FALLS

A wagering finding turns the evaluation question from whether an athlete can play into whether he is a liability, costing draft position and guaranteed money.

THE INTERNET KEEPS THE RECEIPT

A wagering case attaches an athlete's name to "gambling" in a headline that resurfaces in every future background check.

THE PUBLIC REACTION IS PERSONAL

Athletes tied to a wagering case become a target for angry bettors, a documented personal-safety issue, not just a reputational one.

The suspension is a defined number of games, painful but bounded. Everything else on this page is usually larger, and no rational accounting favors the bet.

HARASSMENT, EVEN IF YOU NEVER BET

THIS LANDS ON ATHLETES WHO DID NOTHING WRONG

Athletes now routinely receive abuse and threats from bettors who lost money on their performance, none of which involved any wrongdoing by the athlete. Prop bets, wagers on an individual athlete's specific statistics, make this worse, tying a stranger's money directly to one player's line.

The practical guidance is twofold. First, understand this harassment is a known risk of the betting era, not a sign you did anything wrong, and it can escalate to genuine safety concerns. Second, know there are responses: security measures and reporting to the school, platforms, and where threats are serious, law enforcement. You do not have to absorb it silently.

**AWARENESS IS NOT PARANOIA
HERE.
IT IS A REASONABLE RESPONSE TO
A GENUINELY CHANGED
ENVIRONMENT.**

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CHAPTER SEVEN

IF AN INQUIRY STARTS, AND STAYING CLEAN

The first hours, and the habits that prevent a case

THE FIRST HOURS

EARLY MOVES SHAPE THE WHOLE CASE

- 1 Stop wagering immediately.** That includes accounts belonging to someone else and any paid fantasy on covered sports.
- 2 Say nothing until you understand the characterization.** A careless sentence can move the case into a worse category.
- 3 Get the records.** Athletes routinely describe their own cases incorrectly from memory, and a wrong category is the most expensive mistake in the file.
- 4 Bring in counsel who answers to the athlete.** Someone should be protecting the athlete inside a process the school runs.
- 5 Move fast.** Appeals carry deadlines, and partial-season math means every week of delay can cost a game.

The through-line of all five is that the case is often won or lost in how the facts are first established and characterized, which happens early and largely through the athlete.

STAYING CLEAN IN A BETTING WORLD

THE BEST CASE IS THE ONE THAT NEVER OPENS

Do not wager on covered sports, at all. The categories do not track your intuition; the only reliable safe course is none.

Do not bet through anyone else, and do not let anyone bet through you. The account holder's name does not determine whose conduct it is.

Never share inside information. Injuries, lineups, plans, anything an outsider could not know, stays with the team.

Refuse and report any approach about games. That approach is a danger signal, not an opportunity.

Know your rules, currently. Confirm the current NCAA rules for your division rather than relying on what you think you remember.

Decide the rule once, in advance, so you are not relitigating it in every moment of social pressure. A decision made in calm holds under pressure in a way a decision made in the moment does not.

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CHAPTER EIGHT

THE APPROACH, THE PEOPLE AROUND THE ATHLETE & WHY THE RULE EXISTS

Recognizing danger, and the case's whole arc

THE APPROACH: WHEN SOMEONE WANTS SOMETHING

RARELY LOOKS LIKE A MOVIE

It looks like a friendly acquaintance who asks, casually, whether a teammate is really going to play, or a new "friend" who takes an unusual interest in the athlete's games. The person may be pleasant and patient, building a relationship before the ask sharpens. The ask often starts tiny, precisely because a small first step is easier to take and harder to refuse.

The defense is a bright rule: never provide inside information to anyone who might bet, no matter how harmless the piece seems. Treat any approach as the serious danger it is: stop, say nothing further, and get counsel and tell your compliance office or the authorities. Reporting an approach is not disloyalty; it is protection.

**THE ATHLETES WHO GET
DESTROYED
ARE ALMOST NEVER THE ONES WHO
REPORTED THE FIRST APPROACH.**

THE PEOPLE AROUND THE ATHLETE

NONE OF THEM SUBSTITUTE FOR A LAWYER WHOSE ONLY JOB IS THE ATHLETE

PARENTS AND FAMILIES

Can be the voice that stops a small bet before it becomes a case, and the steady presence who insists on counsel the moment an inquiry starts.

AGENTS AND ADVISORS

Should reinforce that there is no safe wager, and make sure the athlete has counsel whose only job is the athlete from the first hours.

COACHES AND PROGRAMS

Carry a duty to educate, going beyond "do not gamble" to the specifics that actually catch athletes.

Even the people who love the athlete most are not positioned to be the athlete's advocate inside a reinstatement process. Every one of them can help, and none of them substitutes for a lawyer whose sole duty is the athlete.

WHY THE RULE EXISTS AT ALL

THE INTEGRITY OF THE GAME IS THE ATHLETE'S ASSET TOO

Sports have value, commercial and cultural, only because the outcomes are real, because the public believes that what happens on the field is a genuine contest and not a fixed result. An athlete who bets, especially on their own games, or who trades on inside information, strikes at that trust, which is why the rules treat it as among the most serious things an athlete can do.

The betting era has raised the stakes on integrity rather than lowered them. The more money flows through legal sportsbooks, the more the leagues and regulators have at stake in proving the games are clean, and the harder they will come down on anything that suggests otherwise. These rules are not relics of a pre-betting age soon to be relaxed; they are the front line of protecting the very thing the betting economy depends on.

**THE INTEGRITY OF THE CONTEST IS
NOW
GUARDING AN ENORMOUS AND
GROWING PILE OF MONEY.**

HOW A REINSTATEMENT CASE ACTUALLY MOVES

DECISIONS MADE EARLY SHAPE EVERYTHING THAT FOLLOWS

DETECTION AND THE FIRST CONTACT

Most cases begin with data, not a confession. What the athlete says first begins to frame the facts. This is the moment to say little and get counsel.

INVESTIGATION AND CHARACTERIZATION

The school builds a picture of what occurred. This is where the category is determined, and the category usually decides the penalty.

INELIGIBILITY, THE REQUEST & THE DECISION

The school submits a reinstatement request. Reinstatement staff set conditions, and appeals move on deadlines where every week can cost a game.

The case is largely shaped early, in the facts and their characterization. The athlete who waits to get help until late in the process has often already lost the moments that mattered most.

SCENARIOS FROM THE FIELD

THE TWENTY-DOLLAR BET THAT COST HALF A SEASON

An athlete placed a small bet on a college football game at another school, a sport that was also his own. Under the tiers it was a Tier 3 violation, costing him half a season regardless of the trivial amount.

THE ACCOUNT THAT WAS NOT REALLY SOMEONE ELSE'S

An athlete bet through a roommate's account, believing that kept his name clean. Integrity monitoring surfaced the pattern anyway, and it looked like concealment on top of the original violation.

THE INFORMATION THAT BECAME A CRIME

An athlete passed a friend a lineup change before a game as a favor. The friend bet on it. It was providing inside information to a bettor, and a step toward the criminal side of the line.

MORE SCENARIOS FROM THE FIELD

THE CLAWBACK NOBODY EXPECTED

An athlete with real NIL income was suspended for a wagering violation. A collective invoked the morals clause, terminated for cause, and demanded return of money already paid. The games came back. The money did not.

THE APPROACH HE REPORTED

A new acquaintance eventually asked for a small piece of inside information in exchange for a favor. The athlete recognized the approach, declined, and told compliance and counsel. The relationship ended, and so did the risk.

FREQUENTLY ASKED QUESTIONS

SPORTS BETTING IS LEGAL NOW. DOES THAT MEAN I CAN DO IT?

No. Legal under state law does not make it permitted under NCAA rules. The prohibition remains across all divisions.

CAN I AT LEAST BET ON PRO SPORTS, SINCE IT IS NOT MY LEAGUE?

No. The change that would have permitted it was rescinded before it took effect. Betting on the pros is still a violation.

IT WAS ONLY FIVE DOLLARS. IS THAT REALLY A VIOLATION?

Yes. There is no minimum, and above the lowest tier the category, not the amount, drives the penalty.

I BET THROUGH A FRIEND'S ACCOUNT, SO IT IS NOT REALLY MINE, RIGHT?

Wrong. It is still your bet, and the monitoring is built to find it regardless of whose name is on the account.

DOES PAID FANTASY COUNT?

Paid daily fantasy on covered sports counts as wagering. The popular apps are not a carve-out.

THE SCHOOL IS HANDLING IT. DO I STILL NEED MY OWN LAWYER?

Yes. The school's interests are not identical to yours; you need someone whose only job is protecting the athlete.

MORE FREQUENTLY ASKED QUESTIONS

BETTERS ARE HARASSING ME AND I NEVER EVEN BET. WHAT CAN I DO?

This is a known harm of the betting era and not your fault. Document it, report it, and involve law enforcement where threats are serious.

SOMEONE KEEPS ASKING ME ABOUT MY TEAM. IS THAT A PROBLEM?

It can be the beginning of a serious one. Never share inside information, and treat a persistent approach as a danger signal to refuse and report.

WILL A WAGERING CASE FOLLOW ME TO THE PROS?

It can, in two ways: draft-diligence integrity questions, and a permanent search result that resurfaces in every future background check.

I ALREADY PLACED SOME BETS. WHAT SHOULD I DO RIGHT NOW?

Stop wagering immediately, do not try to explain or fix it on your own, and get counsel who answers to you before you talk to anyone about it.

DOES THIS APPLY TO ME IF I AM NOT IN DIVISION I?

The prohibition applies across all three NCAA divisions. Confirm the current rules for your specific level, but do not assume you are exempt.

A GLOSSARY

Sports wagering. Betting money or anything of value on a sport in which the NCAA sponsors a championship, at any level; prohibited for collegiate athletes.

Bylaw 10.3. The NCAA ethical-conduct rule that prohibits sports wagering, providing information to bettors, and soliciting or accepting wagers.

Covered sport. Any sport in which the NCAA sponsors a championship, including professional versions of those sports.

Tier. A category of wagering violation; above the lowest tier, the category, not the amount, drives the penalty.

Reinstatement. The process by which a school seeks to restore an athlete's eligibility after a violation; controlled by the school.

Integrity monitoring. The data systems that feed wagering information to the NCAA; the reason most cases surface from a sweep, not a tip.

Inside information. Non-public information about a team or game; sharing it with anyone who might bet is a serious violation and a step toward a crime.

Point-shaving / fixing. Influencing a game's outcome or margin for betting purposes; potential federal and state crimes.

Prop bet. A wager on an individual athlete's specific statistics; a driver of targeted harassment.

Morals / eligibility clause. NIL contract terms that let a deal be terminated, and money clawed back, when an athlete is suspended.

Anticommandeering. The constitutional principle applied in the case that legalized state sports betting.

Sports bribery. The federal crime of carrying out a scheme to influence a sporting contest by bribery; the criminal line past the NCAA rules.

The approach. A contact seeking inside information or influence over a game; the most dangerous moment in the subject.

Conduct clock. The idea that violating conduct accumulates only until the athlete actually stops wagering.

Characterization. How the facts of a case are described and mapped to a tier; often decided early, where a wrong account becomes the costliest mistake.

TEN MYTHS THAT END SEASONS

EACH SOUNDS REASONABLE. EACH HAS COST A REAL ATHLETE REAL GAMES.

1. **"Betting is legal now, so I can do it."** Legal under state law is not the same as allowed under NCAA rules.
2. **"The rules changed to let me bet on pro sports."** That change was rescinded before it took effect.
3. **"It was only a few dollars, so it does not count."** There is no minimum. Category, not amount, decides the case.
4. **"I used someone else's account, so it is not my bet."** It is still your bet, and routing it through another name can make it look worse.
5. **"Fantasy is not gambling."** Paid daily fantasy on covered sports counts.
6. **"Nobody is actually watching."** Integrity monitoring feeds the NCAA, and most cases come from a data sweep.
7. **"Sharing a lineup is no big deal."** Providing inside information is a serious violation on its own, and a step toward a crime.
8. **"The suspension is the whole cost."** Lost NIL income, draft stock, the permanent record, and safety risk often cost far more.
9. **"The school will take care of me."** The school runs the process for the school. You need someone whose only job is you.
10. **"If I never bet, betting cannot hurt me."** Angry bettors harass athletes who never wagered at all.
11. **"Sharing information is not gambling, so it is fine."** Providing inside information is its own serious violation, even without placing a bet.
12. **"One small favor for a friend cannot be a felony."** The line to a crime is crossed in small steps, and a single piece of information can be exactly that step.

The thread through every myth is the same false comfort: that legal, small, indirect, or casual means safe. Under these rules it does not.

WHAT TO DO NEXT

Whether protecting a clean career or facing an inquiry, here is the order.

-
- 1** Do not wager on covered sports, at all, at any amount, on any level, through anyone.

 - 2** Never share inside information, and refuse and report any approach about influencing a game.

 - 3** Confirm the current NCAA rules for your division and any state rules, rather than relying on the culture or a memory.

 - 4** If an inquiry starts, stop wagering immediately, say nothing careless, and get the actual records first.

 - 5** Bring in counsel who answers only to the athlete, from the first hours.

 - 6** Get the category right, because a wrong category is the costliest mistake in the file.

 - 7** Move fast, because appeals carry deadlines and delay turns into lost games.

 - 8** If betting-related harassment reaches you, treat it as a safety matter and get help.

 - 9** Decide the rule once, in advance, and firmly. A decision made in calm holds under pressure.
-

The real cost of a bet is far more than the bet, and it is paid in the currency an athlete can least afford to lose. Take this seriously, and get the right person in the room before you say another word.

A portrait of Brandon Leopoldus, a man with short brown hair and a slight smile, wearing a dark blue button-down shirt. He is positioned in front of a blurred background that appears to be a computer monitor displaying a website with blue and white elements.

— ABOUT THE AUTHOR

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Brandon Leopoldus umpired in professional baseball before he ever practiced law. Five leagues. Seven playoff series. Two All-Star games. One championship series. One infamous appearance on SportsCenter. That path, through the minor leagues and an Olympic family, is the lens he brings to every matter at Leopoldus Law, APC.

Leopoldus Law represents collegiate athletes in eligibility, NCAA, and sports-governance matters, including sports-wagering cases. Brandon has significant experience in NCAA disciplinary matters and has served as an expert witness on NCAA regulations. He sits on the board of the Sports Lawyers Association and teaches Sports Law at Loyola Law School.

The firm works with athletes, entertainers, and the people who advise them. Sports clients only. No exceptions.

ENDNOTES & DISCLOSURES

A NOTE ON HOW TO USE THIS GUIDE

This guide is educational and current as of mid-2026. NCAA bylaws and reinstatement guidelines change, this area is moving quickly, and specifics stated here may have changed or may not fit a particular case, division, or state. It is not legal advice, and reading it does not make Leopoldus Law your lawyer. Confirm the current rules before relying on them in any specific matter, and get counsel early if a wagering question reaches you.

ENDNOTES

1. *Murphy v. Nat'l Collegiate Athletic Ass'n*, 584 U.S. 453 (2018) (striking down the Professional and Amateur Sports Protection Act on anticommandeering grounds and clearing the way for states to legalize sports wagering; the decision is the reason legal, app-based sports betting is now ubiquitous).
2. NCAA Division I Manual, Bylaw 10.3 (Ethical Conduct — Sports Wagering) (prohibiting staff and student-athletes from wagering money or anything of value on any sport in which the NCAA conducts a championship, at any level, and prohibiting providing information to or soliciting or accepting wagers). In November 2025, Division I membership rescinded a proposed change that would have permitted wagering on professional sports, leaving the full prohibition in place across all divisions. NCAA rules change; confirm the current bylaw.
3. NCAA Division I Committee on Student-Athlete Reinstatement, sports-wagering reinstatement guidelines (establishing tiered penalties keyed to the category of wagering and, at the lowest tier, the total dollar amount wagered). These guidelines are revised periodically; confirm the current version and your division's rules.
4. 18 U.S.C. § 224 (the federal sports-bribery statute, making it a crime to carry into effect a scheme to influence by bribery any sporting contest, punishable by imprisonment). State bribery, fraud, and conspiracy laws may also apply to point-shaving, fixing, or selling inside information; confirm the applicable law.

DISCLOSURES

This guide has been prepared by Leopoldus Law, APC for educational purposes. It is current as of mid-2026; NCAA bylaws and reinstatement guidelines vary and change. It is not legal advice, and reading it does not make Leopoldus Law your lawyer.

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