

WHERE PLAYERS BECOME PROSPECTS

D1 ISN'T THE ONLY DOOR.

Most families walk into recruiting with one division in mind: **Division I**. It's the one they see on TV. The one coaches talk about. The one that feels like making it. **It's also a small fraction of college athletics.**

INSIDE THIS GUIDE

5 PATHS.
1 RIGHT FIT.

5

PATHS TO COLLEGE FOOTBALL

880+

SCHOOLS ACROSS ALL FIVE

3/5

DIVISIONS AWARD REAL ATHLETIC \$\$

1%

OF HS ATHLETES PLAY D1

THE RIGHT FIT IS RARELY THE BIGGEST NAME.

Here's the problem with the D1-or-bust mindset: there are five major paths to playing in college, and **three of them award more athletic scholarship money than people realize.**

D2 stacks partial awards with academic aid into packages that rival D1. NAIA programs hand out substantial athletic money at smaller schools. Junior colleges run as a development engine — many D1 transfers came up through JUCO. D3 awards zero athletic dollars but routinely costs families less than a state school once academic aid is layered in.

The right fit is the one where you'll **play, develop, and graduate** — not the one with the loudest name. Here's how the divisions actually compare.

§ 03 / THE TALE OF THE TAPE

SIDE BY SIDE.

Schools, roster spots, athletic money, and who each division is built for — at a glance.

DIVISION	SCHOOLS	ROSTER SPOTS	ATHLETIC \$	BEST FOR
D1 NCAA D1 NATIONAL STAGE	263 FBS + FCS	SMALLER ELITE SPOTS	● YES - VARIES	Top-tier athletes who can compete nationally .
D2 NCAA D2 BALANCE + REACH	161 + SCHOOLS	MEDIUM REAL SNAPS	● YES - OFTEN PARTIAL	Athletes who want serious competition + balance .
D3 NCAA D3 ACADEMIC-FIRST	95 + SCHOOLS	LARGER MORE SPOTS	● NO - ACADEMIC ONLY	Strong students who want to keep playing .
NAIA NAIA SMALLER SCHOOL, REAL \$\$	95 + SCHOOLS	MEDIUM FLEXIBLE RULES	● YES - STACKABLE	Smaller-school feel with scholarship money on the table.
JUCO NJCAA TWO-YEAR SPRINGBOARD	120 JUCO TOTAL	VARIES BY SUB-DIVISION	● D1 + D2 ONLY	Two-year path for development or a grades reset .

§ 04 / DIVISION BREAKDOWN

KNOW THE PATH. KNOW THE PLAY.

Five divisions. Five stories. The scholarship reality, the on-the-field reality, and the kind of recruit each one is actually looking for.

DIVISION 01 NCAA DIVISION I THE NATIONAL STAGE. FULL-TIME COMMITMENT.	WHAT IT IS The highest level of college athletics. Big schools, big budgets, big TV deals — Power Five conferences plus mid-majors.	SCHOLARSHIPS Big changes in 2025. For D1 schools that opted into the House settlement (every Power Four program included), the old 85-scholarship FBS cap is gone. Football now runs under a 105-player roster limit , and any player on the roster can receive a full, partial, or no scholarship. FCS and D2 football still run partial-award equivalency models. Ask the coach which model the school is using.	BEST FOR Athletes who can show elite measurables, elite production at high-level events , and the academic profile to qualify through the NCAA Eligibility Center.	REALITY CHECK Roster spots are capped (105 in FBS) and competition is national. With more aid available, walk-on culture is shrinking and every roster spot is recruited. Time commitment is essentially full-time alongside school.
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DIVISION 02 NCAA DIVISION II SERIOUS FOOTBALL. REAL SCHOLARSHIP \$\$.	WHAT IT IS Strong competition, often at mid-sized schools . Less national spotlight than D1, but highly competitive — many D2 athletes were also recruited by D1 programs.	SCHOLARSHIPS Available, usually as partial awards . D2 coaches stack athletic aid with academic and need-based aid to build packages.	BEST FOR Athletes who want serious competition and a real shot at scholarship money — without the full-time demands of D1.	REALITY CHECK D2 athletes often take more snaps than borderline D1 players . Practice and travel demands are real, but more balanced than D1.
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DIVISION 03 NCAA DIVISION III LARGEST DIVISION. ACADEMICS FIRST.	WHAT IT IS The largest NCAA division by school count . Liberal arts schools, NESCAC programs, and many strong academic institutions. Competitive sports, no athletic scholarships.	SCHOLARSHIPS Zero athletic money. But D3 schools award generous academic and need-based aid — and many families pay less at a D3 than they would at a state school .	BEST FOR Strong students who want to keep playing without it being their entire identity. Academic profile matters as much as athletic.	REALITY CHECK D3 is not "lesser." Many programs are competitive and well-coached. The trade-off: more academic flexibility, more time for other interests, no athletic aid.
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DIVISION 04 NAIA SMALLER SCHOOL. STACKABLE MONEY.	WHAT IT IS A separate governing body from the NCAA — its own championships, rules, and recruiting calendar. Generally smaller schools, often faith-based or regional.	SCHOLARSHIPS Available. Many NAIA programs offer substantial athletic aid , stacked with academic money for packages comparable to NCAA D1.	BEST FOR Athletes who want a smaller-school experience with real scholarship dollars on the table.	REALITY CHECK NAIA competition can be excellent. Top NAIA programs regularly beat NCAA D2 teams. Recruiting rules are more flexible — coaches can contact athletes earlier and more often.
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DIVISION 05 NJCAA (JUCO) TWO-YEAR SPRINGBOARD. STRATEGIC PATH.	WHAT IT IS Two-year colleges with athletic programs — divided into D1, D2, and D3 , with their own rules. "JUCO" is just the nickname; same organization.	SCHOLARSHIPS Available at NJCAA D1 and D2 . NJCAA D3 does not offer athletic aid.	BEST FOR Late developers , athletes who need academic help, families looking to save money, or players who want a second shot at higher-level recruiting.	REALITY CHECK JUCO is a strategic path, not a backup . Athletes use it to develop physically, fix grades, save money, or get re-recruited by four-year programs. Many D1 transfers came up through JUCO.
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§ 05 / THE HONEST ANSWER

FIT BEATS PRESTIGE. EVERY SINGLE TIME.

The right division isn't the one with the loudest name. It's the one where you'll **play**. The one where you'll **graduate**. The one where the coach actively wants you — not the one where you're the 14th option on the bench.

THREE QUESTIONS THAT MATTER

01 WILL I ACTUALLY PLAY?

02 WILL I GRADUATE?

03 DOES THE COACH WANT ME?