



NIL RESOURCE GUIDE

FLY RIGHT. KNOW YOUR VALUE. PROTECT YOUR FUTURE.

This guide is intended to help Union students & families apply the OSSAA NIL policy in real life: tracking what you earn, spotting a bad deal, and knowing who to call when you're not sure.

1. TRACK YOUR DISCLOSURE

Any NIL activity that earns you \$200 or more must be reported to school administration within 14 days. Don't wait until you're sure you've crossed the line — if you're close, disclose.

Keep a simple running log:

Date & Brand/Deal	Amount Earned — Disclosed?
Example: 3/2 — Local gym social post	\$75 — N (under threshold, still logged)
Example: 3/20 — Same gym, 2nd post	\$150 — Y (running total hit \$225)

Submit disclosure forms to the Athletic Office.

When in doubt about whether something counts, ask before the 14-day window closes.

2. MARKETPLACE VS. COLLECTIVE — KNOW THE DIFFERENCE

OSSAA allows individual, transactional NIL deals through a marketplace. It prohibits collectives — pooled booster or donor funding used to pay athletes.

Allowed: NIL Marketplace	Prohibited: Collective
Connects you directly with a brand for a specific deliverable (a post, an appearance, an endorsement)	A group of boosters, businesses, or donors pooling money to pay athletes
You're paid for a defined product or service, like a job posting	Funds are distributed without a specific, individually negotiated commercial deliverable
Example: Opendorse connects you to a local business for a paid Instagram post	Example: A “booster fund” that pays every varsity athlete a monthly stipend

***Quick Check:** If an offer sounds like a flat monthly payment tied to being on the team rather than a specific deliverable, that's a warning sign — ask before you sign.

3. WHAT YOU CAN AND CAN'T USE (Film / photos / etc.)

You CAN use:

- Highlight footage from club, travel, or non-school-affiliated competitions
- Training content shot at a private gym, home, or public park — not in school gear
- Personal photos/videos with no school logos, uniforms, or facilities visible

You CANNOT use:

- Game or practice footage or recordings from Union events
- Any video or photo shot inside a school facility (weight room, gym, field, locker room)
- School logos, mascot, name, uniforms, or spirit wear that identifies Union

***Quick check:** if it was filmed on campus, during a school activity, or in Redhawks gear — don't use it for a paid promotion.

4. READ BEFORE YOU SIGN — CONTRACT BASICS

Terms worth knowing:

- Payment terms — how much, when, and how you actually get paid
- Exclusivity clause — does this stop you from working with competing brands?
- Morality/conduct clause — what behavior could void the deal or your pay?
- Term & termination — how long does this last, and how can either side end it early?
- Rights granted — are you giving the brand rights to your image/content forever, or just for this campaign?

Before signing, ask:

- Has a parent or guardian reviewed this with me?
- Do I fully understand what I'm promising to do?
- Am I comfortable with how long this lasts and what it costs me to exit early?

***Quick check:** A parent/guardian is legally part of every NIL arrangement — loop them in from the start, not after you've signed.

5. NIL INCOME & FINANCIAL BASICS

NIL payments are typically self-employment income — no taxes are withheld automatically the way they are from a paycheck.

- Keep records of every payment: date, amount, and what it was for
- Save receipts for any expenses related to your NIL activity
- Families should talk with a tax professional about self-employment tax and whether quarterly estimated payments are needed

***Quick check:** This applies even to smaller deals — income is income, regardless of the amount.

6. RECRUITING & ELIGIBILITY AWARENESS

OSSAA Rule 9 prohibits using NIL opportunities to influence where a student attends or enrolls. This matters most during recruiting conversations or a potential transfer.

- A red flag: an NIL offer that appears, or gets unusually generous, right around an enrollment or transfer decision
- Once college recruiting is involved, NCAA NIL rules apply on top of OSSAA rules — they are not the same set of rules
- When college interest is active, involve a parent/guardian and, where possible, a professional familiar with NCAA NIL rules before agreeing to anything

7. SPOTTING RESTRICTED OR DISGUISED ENDORSEMENTS

- OSSAA prohibits endorsing gambling, alcohol, tobacco, firearms, adult entertainment, banned substances, or unlawful activity. Some offers disguise these categories:
- “Energy” or supplement brands that are actually alcohol-adjacent or contain banned substances
- Sports betting apps or affiliate/referral links, even if framed as “picks” or “entertainment” content
- Vague wellness or supplement companies with unclear or unlisted ingredients

***Quick check:** If you're unsure whether a brand fits a restricted category, ask before posting — not after.

8. WHERE TO FIND PROFESSIONAL HELP

Union Public Schools can ONLY point you toward categories of professional support — ***but cannot arrange, recommend a specific provider, or negotiate on your behalf.***

- NIL education platforms (e.g., NCAA/state association NIL education resources)
- Sports-focused CPAs or tax preparers familiar with self-employment/1099 income
- Attorneys who review athlete or influencer/endorsement contracts
- Independent financial advisors experienced with young or first-time earners

***Quick check:** Choosing and vetting a specific professional is a family decision — the school's role is to make sure you know these categories of help exist.

9. FOR COACHES & STAFF - KNOW YOUR LIMITS

Coaches, administrators, teachers, and other staff are considered “School Actors” under OSSAA policy and may not arrange, negotiate, facilitate, or provide NIL compensation — even informally or with good intentions.

- You can share this guide and the SOAR NIL Statement with athletes and families
- You can direct questions to the Athletic Office
- You cannot connect an athlete with a brand, negotiate terms, or be involved in securing a deal (unless the staff member is the athlete's own parent/guardian)

10. QUICK REFERENCE

- Disclosure threshold: \$200+ → form due within 14 days
- Allowed: NIL marketplaces, non-school footage, third-party brand deals
- Prohibited: collectives, school logos/uniforms/facilities/footage, restricted-industry endorsements, enrollment-linked offers
- **Questions: Union Redhawks Athletic Office — Emily Barkley, Athletic Director - barkley.emily@unionps.org**