

A Literature Review of The NCAA Transfer Portal: Exploring Cognitive Components of  
Student-Athlete Professional Career Development

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### **Abstract**

The content of this literature review contains existing research and a summary of gaps in the research to identify the effects of the NCAA Transfer Portal relating to the professional development of student-athletes. The literature review aims to identify how the NCAA Transfer Portal affects student-athletes' professional career development. Many athletes, fans, and spectators do not realize the effects the transfer portal has on student-athletes' cognitive, behavioral, and environmental identities. These are all factors influencing the future of these student-athletes' professional lives. Gaps in the research are completed and recommendations that inform student-athletes of the consequences regarding transferring.

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The NCAA Transfer Portal, established in 2018, has revolutionized the environment of college athletics by offering a structured process for student-athletes to transfer between NCAA institutions (NCAA, 2024). This literature review explores the history of the NCAA Transfer Portal since its inception and the cognitive components of student-athletes' professional career development. Additionally, it examines the relationship between athletic identity, career maturity, and self-efficacy. It provides insights into how three key topics—cognitive, environmental, and behavioral factors—Social Cognitive Theory (Bandura, 1986) shape the career development and career decision-making processes of student-athletes. Through an analysis of existing literature, this review offers a comprehensive understanding of the transfer portal's role in shaping the future of student-athlete career development and their autonomy to make decisions that will affect their career readiness.

The transfer portal was created as a compliance tool to systematically manage the transfer process from start to finish, add more transparency to the process among schools, and empower student-athletes to make known their desire to consider other programs (NCAA, 2023). This tool aims to ensure fairness and competitiveness in college athletics while affording student-athletes the opportunities to explore different academic and athletic environments (CollegeNetWorth, 2024). In 2022, approximately 20,000 student-athletes entered the transfer portal (Johnson, 2023). The portal serves as a tool to maintain fairness and competitiveness within NCAA athletics. However, the liquidity of transfer has blinded many athletes to the consequences of their post-athletic careers (Goldberg, 2024). As college sports continue to grow, the transfer portal remains a key player in shaping the future of student-athlete mobility and rights.

## **Background of the NCAA**

The National Collegiate Athletic Association's (NCAA) national headquarters is in Indianapolis, Indiana, and consists of 500 employees (NCAA, 2024). Their primary purpose is to support member legislation, advocate for student-athletes, and coordinate all NCAA championships. The organization consists of 1,098 colleges and universities and 102 athletic conferences. There are 350 Division I, 310 Division II, and 438 Division III schools that make up the NCAA. According to the NCAA's website (2022), there are nearly half of a million athletes that make up the 19,886 teams that compete for 90 NCAA championships in 24 sports that span across three divisions. One of the NCAA's missions is "Prioritizing academics, well-being and fairness so college athletes can succeed on the field, in the classroom and for life" (NCAA, 2025, p. 1). The NCAA grew significantly in the mid-20th century, introducing national championships and dividing schools into divisions (Sports History Network, 2024). It enforces rules governing recruitment, eligibility, financial aid, and competition across collegiate athletics. This helps maintain a level playing field and ensures some degree of fairness among institutions.

## **Background of the Transfer Portal**

The NCAA introduced the transfer portal on October 15, 2018, as part of a package of reforms aimed at giving student-athletes more control over their careers (NCAA, 2022; Zion, 2024). The Division I Council created a new "notification-of-transfer" model. Once student-athletes instruct a compliance administrator to place their name in the portal, the school has two business days to submit the information (Johnson, 2019). The previous transfer rule, which required student-athletes to get permission from their current school to contact another school before they could receive a scholarship after transfer, was intended to discourage coaches from recruiting student-athletes from other Division 1 schools (Hosick, 2018). The opportunity for

players to transfer one time without penalty has created a “free-agency frenzy” (VanHaaren, 2022, para. 5).

A rule change created by the NCAA in April 2021 enabled players, who were transferring for the first time, to enter the portal and seek opportunities at other schools without sitting out a year. (College NetWorth, 2024). Student-athletes enter their names in a database, making their contact information available to other NCAA institutions. Coaches, athletic directors, and administration from every NCAA program (Divisions I-III) have access to the portal and can search for players by name or position (Gabriel, 2024). Prior to the implementation of this rule, Division I athletes in the sports of men’s and women’s basketball, football, baseball, and men’s ice hockey were required to spend a year in residence when completing a four-year transfer, barring a waiver or a seldomly used legislative exception (e.g., discontinued/non-sponsored sport, military service). Since this legislative change was implemented, there has been a significant increase in the number of college athletes seeking to transfer (Kramer, 2023, p. 74). It allows athletes to express their intent to transfer without needing permission from their current school.

To give athletic departments a more feasible timeline to manage the transfer portal process, in October 2023, the NCAA Division I Council narrowed its transfer portal window from 60 days to 45 days (Wright, 2023). The “One-Time” transfer portal was an inaccurate name for the initial rollout of the platform because Division I athletes were allowed to transfer multiple times without consequences (Reese, 2023). Generally, a student-athlete who has not previously transferred from another four-year school would not qualify for the one-time exception. There is an exception to this application if their previous transfer was due to the discontinuation or no

sponsorship of their sport at their original school (NCAA, 2022). It is important for student-athletes to become informed of all of the implications if they choose to transfer.

Ultimately, the transfer portal was “created as a compliance tool to systematically manage the transfer process from start to finish, add more transparency to the process among schools and empower student-athletes to make known their desire to consider other programs” (Johnson, 2019, pg. 4). To give some numerical substance of how many athletes are transferring, according to On3 transfer portal, as of May 2023, 2,214 football players entered the NCAA transfer portal (Renford, 2023). Of this number, 1,164 (50%) were offered commitments to new teams and 50 players (2.14%) withdrew their entrees (Renford, 2023.). At the beginning of the 2023 Division I football season, 1,000 football players still had not found a new school. This is important to help the reader understand the uncertainty and risk associated with the transfer portal. The reader should note the numbers above are a startling example of just one of the many NCAA sports.

### **Defining Career Development**

Super's (1996) Career Development Model offers concepts that serve as a basis of understanding the stages of professional career growth of student-athletes. According to Super (1996), an individual's career development is a continuous journey that evolves throughout their lifetime. This model states that people go through several stages in their career development, including growth, exploration, establishment, maintenance, and decline. Each stage involves unique challenges, tasks, and transitions, which student-athletes must navigate as they progress in their professional careers. Research completed by university professors Lewis and Kosine, “examined the implications of this (exploratory stage) for the choices high school students must make concerning programs of study” (Kosine & Lewis, 2008, p. 1). There are several key

constructs included in Super's theory that serve as a foundation for the career development process, including vocational self-concept and career maturity (Kosine & Lewis, 2008, p. 229). Both of these concepts are related later in this research. Super's model highlights the dynamic nature of career development and emphasizes the importance of self-concept, career maturity, and personal values in shaping one's career choices and aspirations (Kosine & Lewis, 2009). This literature review exhibits how student-athletes progress through their time in college and focuses on Super's Career Development concepts to help guide the reader.

### **Statement of the Problem**

The increased access to the transfer portal is changing the career development of student-athletes. "Two of the most problematic aspects of the transfer portal are no mandatory orientation session for prospective transfer portal applicants highlighting the pros and cons of the decision, and there are few guardrails protecting student-athletes from making impulsive decisions" (Reese, 2023, p. 97). The purpose of this literature review is to discover effects of the transfer portal in NCAA student-athletes professional career development. This literature review aims to identify the gaps in the existing research and bridge research that exists to assist the reader to gain a sense of cognitive, behavioral, and environmental factors that shape student-athletes. Thus, the problem this paper seeks to address is: *How is the NCAA transfer portal affecting student-athletes professional career development?*

### **Significance of the Problem**

The large uncertainty associated with the transfer portal gauges the significance of the problem. The sheer number of student-athletes who have decided to transfer since the rule change in 2021 magnifies this issue. As of 2022, approximately 13% of NCAA Division 1 athletes, including all sports, entered the portal at some point during their collegiate careers

(NCAA, 2023). This statistic highlights the relevance and popularity of the portal among student-athletes. It is pertinent to note the successful completion of transfers was significantly lower, with only 7% of those entering the portal ultimately transferring to a different institution (NCAA, 2023).

Student-athletes enter this realm of change without knowing the effects it may have on their career development. Even if they end up staying at their university, their scholarships can be rescinded or reduced (Fuller, 2023). The transactional nature of the NCAA transfer process recently has been construed as “free agency,” akin to what is commonplace in professional sport (VanHaaren, 2022). The uncertainty the transfer portal presents to young student-athlete adults is evident through existing research. There has been a significant amount of research conducted to gain an understanding of college students’ career exploration, as well as their transition from college student to career professional (Janosko, 2018). These individuals are faced with establishing new relationships, making important career decisions, balancing academic and social priorities, and adjusting to independence and freedom of campus life (Grant, 2016). With these challenges comes unfamiliarity and discomfort. It is significant for student-athletes to understand the way their personal career development weighs into their decision to transfer. Timothy Neal, College Athletics administrator from Concordia University Ann Arbor suggested the need to, “Ask student-athletes if they’ve thought through making a permanent decision on a temporary issue” (McCarthy, 2022, p. 6). Collegiate student-athletes are in a critical development stage as young adults are often leaving home for the first time and forming new identities (Grant, 2016).

## **Purpose of the Project**

The decision to transfer schools might affect student-athletes' professional development. Thus, the purpose of the project is to inform readers how the transfer portal affects student-athletes' professional career development. The objective for this project is to use existing literature to answer the question: *How is the NCAA transfer portal affecting student-athletes professional career development?* This will be accomplished through a literature review providing an analysis of the NCAA Transfer Portal's impact on student-athlete career development. It explores the implications of the NCAA Transfer Portal and examines the relationship between self-efficacy and career choices among student-athletes. Additionally, this literature review applies Bandura's Social Cognitive Theory to support how cognitive, environmental, and behavioral factors shape the career development of student-athletes.

## **Methodology**

To identify what is already known about the problem, a literature review was conducted, using a wide range of academic sources including scholarly articles, books, NCAA websites, and research databases. A literature review is a written document that develops a case to establish a thesis (Machi & McEvoy, 2022). This review is based on a comprehensive understanding of current knowledge pertaining to the research question (Machi & McEvoy, 2022). Once the topic was chosen, the research was conducted using search terms and keywords relevant to the project objective.

A thorough examination of all existing literature on the topic to date was carried out. After looking into the transfer portal history, the review shifted to what literature was going to sufficiently answer the project objective, and how to connect the transfer portal with student-athlete professional career development. By using scholarly research databases such as Google

Scholar and Ebsco (All Databases), I was able to find sufficient literature relevant to support my project objective. I also used sports journal articles and professional journal reviews to support the literature found. When researching in Ebsco, I would search all databases starting with search terms such as “NCAA Transfer Portal”, and 1,094 articles populated. From there, I narrowed down the search using the search term “NCAA Transfer Portal Career Development” and found 8 results. After each search term was entered into the search engine, I would save the related articles to my account to revisit at a later time. At the end of the Ebsco search, there were 33 articles I found to be relevant to this review. Within my Google Scholar search- out of 6,600 scholarly articles populated by the search terms “transfer portal student-athlete decision making”, only 4 articles were used as support within this review. By adding the search term “transfer portal” to “career development” or “career maturity”, I was able to narrow down my search and confine the literature. Other important search terms used were collegiate athletes, athletic identity, career maturity, transition, and Social Cognitive Theory, challenges with transfer portal, and self-efficacy. There is pre-existing literature pertaining to student-athletes' personal experiences with the transfer portal and the challenges it presents to student-athletes. There are several dissertations and thesis papers written about the career development of student-athletes, but there are none specific to the transfer portal's effect on their professional career development. See table 1 for more support regarding how many articles were found per search term.

**Table 1****Key Terms Results**

<b>Search terms/ Keywords</b>	<b>NCAA Transfer Portal</b>	<b>NCAA Career Development</b>	<b>Student-Athlete Career Maturity</b>	<b>Student-Athlete Career Decision Making</b>	<b>Student-Athlete Transfer Portal</b>	<b>Student-Athlete Career Development</b>	<b>Athletic Identity Transfer Portal</b>	<b>College Athlete Self Efficacy</b>
EBSCO (All databases)	1,094 results	8 results	32 results	15 results	20 results	82 results	0 results	20 results
Google Scholar	292 results (2024)	2,740 results (2024)	3,710 results	Add transfer portal-6,600 results	1,500 results	Add transfer portal-3,000 results	729 results	Add words transfer portal-4,800 results

**Review of Literature**

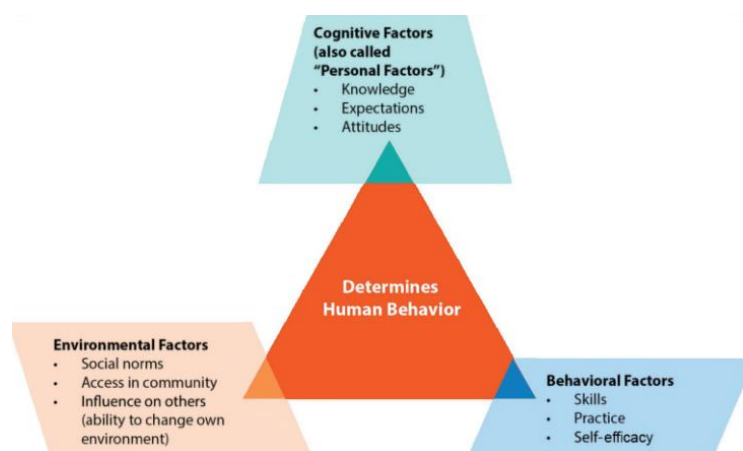
A comprehensive review of literature was conducted based on the project objective. The literature review is structured based on a theoretical framework, Bandura's Social Cognitive Theory (1986). Social Cognitive Theory originated from works and research by Bandura in the 1960s (Bandura, 1986). Bandura (1986) developed the Social Learning Theory at this time, which holds that people learn socialization, attitudes, and behaviors by observing, imitating, and acting out behaviors and actions they see modeled in their environment (Luszczynska & Schwarzer, 2015). Bandura highlighted socialization in his book, Social Foundations of Thought and Action: A Social Cognitive theory (Bandura, 1986), which helped establish the idea of socialization developing our personality, ideals, and behaviors. Then, the Social Cognitive Theory emerged from Social Learning Theory (Maxey, 2024).

Social Cognitive theory holds that though a person may learn attitudes and behaviors by mimicking modeled attitudes and behaviors, the person's cognition plays a role as the person

weighs the possible outcomes of the action (Bandura, 1986; Boston University, 2022; Luszczynska & Schwarzer, 2015). These consequences are shaped not only by the immediate environment, such as a child being burned after touching a hot surface but also by the extended environment, such as detention or reward at school or observing a criminal being arrested on television (Bandura, 1986, 1999, 2015). The person's environment and observations pattern their behaviors, but cognition plays a role in the act of following through with the action (Bandura, 1986; Boston University, 2022; Luszczynska & Schwarzer, 2015). Of course, cognitive processing will not function at the same level for all persons. The level of a person's cognitive function will have an effect on their ability to process information, knowledge, and skills as well as the level of environmental exposure to consequences (Bandura, 1986). Figure 1 below illustrates the idea of Social Cognitive theory, and that human attitudes and behaviors are formed when cognition and cognitive abilities, environmental factors, and behavioral factors (skills, abilities, practice, and reinforcement) are combined (Bandura, 1986).

Figure 1

### Social Cognitive Theory



Note. Social Cognitive Theory Model (Sbccimplementationkits.org, 2022).

Social Cognitive Theory is composed of cognitive factors, environmental factors, and behavioral factors as provided below related to the research topic.

### **Theoretical Framework: Application of Bandura's Social Cognitive Theory**

Social Cognitive Theory offers a comprehensive framework for understanding how learning takes place within a social context, emphasizing the dynamic between a person, their environment, and their behavior (Nickerson, 2024). This theory introduces other personal concepts such as self-efficacy; and defining this gives the reader a deeper understanding of athletes' self-identity. Self-efficacy is an important motivational construct that can affect choices, effort, persistence, and achievement (Schunk & Dibenedetto, 2020). Another applicable concept of Bandura's theory (1986) is observational learning or "vicarious learning".

Observational learning is when individuals acquire knowledge, skills, attitudes, and beliefs by watching the action of others and the consequences that follow, leading to the modeling and adoption of observed behaviors (McLeod, 2024). Watching how others handle the complexities of transfer could impact their career decision making. If perceived rewards outweigh the perceived costs, the behavior is more likely to be imitated (Connolly, 2018, p. 27). People are more likely to copy behavior if they believe the benefits of doing it are greater than the negatives. Social Cognitive Theory can help us understand how student-athletes' athletic and academic experiences shape their career preparation and development.

Student-athletes are subject to be motivated more by what happens around them (like their environment and social influences) than by internal emotions. "Bandura's Social Cognitive Theory proposes that people are driven not by inner forces, but by external factors" (CommGAP, n.d., p. 2). Analyzing these experiences through the framework of Social Cognitive Theory

allows for a deeper understanding of how the structures of collegiate athletics and the effects of the transfer portal shapes student-athletes' professional career.

### **Behavioral and Cognitive Factors of Student-Athlete Career Development**

Upon gaining an understanding of Bandura's Social Cognitive Theory, its core principles began to align with existing research on how the NCAA transfer portal impacts the career development of student-athletes. By utilizing keywords such as career development, career decision-making, career maturity, Social Cognitive Theory, self-efficacy, athletic identity, and observation learning in research databases, several scholarly articles can be categorized more clearly under five themes. These five themes are student-athletes career decision-making, self-efficacy, athletic identity, identity foreclosure, and student-athlete career maturity. To follow the structure of the literature review, these themes were best described categorizing within two of Bandura's key components: behavioral and cognitive factors. The third component of Bandura's theory, environmental factors, will be later depicted within this review. While separate, behavioral and cognitive factors are deeply interconnected. Cognitive factors shape behavior and can influence how we act (Bandura, 1986). Behavior factors influence cognition and can shape the way we think. The behavioral component of the Social Cognitive theory is based on skills, practice, and self-efficacy (Bandura, 1986). The cognitive component focuses on the mental processes that individuals use to make sense of their experiences (Bandura, 1986). Bandura (1986) described the cognitive component as a critical influence on human behavior. In summary, the behavioral component focuses on external behaviors and how they are shaped by observational learning. The cognitive component focuses on internal processes and decision-making. Both are similar and clearly depicted within one section of the literature review.

### **Student-Athletes Career Decision-Making Self-Efficacy**

Career decision-making self-efficacy (CDSE), or a person's confidence in making career decisions, is an important factor in the career development process of student athletes (Burns et al., 2013). Career decision making makes up a part of these athletes' career development. Self-efficacy (Bandura, 1971) refers to a person's belief in their capability to perform specific tasks or achieve particular goals. A study completed by Yang and Gysbers (2007) showed individuals who reported low self-efficacy and higher distress also reported feeling a lack of career readiness, a lack of self-confidence, and lower levels of support related to career development when making the transition between college and their intended career. Authors Taylor and Betz's (1983) study showed the concept of career decision-making self-efficacy focuses on an individual's confidence in their ability to make effective career decisions. This self-confidence athletes must obtain when making career decisions, including whether to pursue a professional sports career or transition into a different field, can significantly impact their choices and overall career satisfaction (Thomas et al., 2024). Student-athletes require confidence to make informed decisions about their future careers. Individuals with an internal locus of control believe that they are in control of these outcomes and that they can influence these outcomes directly (Burns et al., 2013).

Career Decision-Making Self-Efficacy is cognitive because it reflects individuals' mental processes, like self-reflection, problem-solving, and decision-making. It is behavioral also because it influences how individuals act in the process of making career decisions. Literature by Lent and Hackett (1987) found self-efficacy plays an important role when influencing how individuals approach career-related challenges. This could play a key role in student-athletes' when deciding to transfer.

## **Athletic Identity and Identity Foreclosure**

Student-athletes are always adapting to new challenges and changes presented in their everyday lives. Providing literature to describe athletic identity and identity foreclosure can assist athletes with understanding their behavioral changes that may lead them to want to enter the transfer portal. Literature by Comeaux and Harrison (2011) and Gayles and Hu (2009) states that student-athletes with higher levels of athletic identity and sport commitment tend to report lower scores on measures of personal adjustment to college, academic engagement, and integration into their campus communities. “Therefore, the increased academic risk of transferring coupled with high athletic identity scores results in many transfer student-athletes struggling towards or unable to achieve the ultimate goal of graduation” (Verburg, 2022, p. 18). Kisinger et. al. (2015) found high levels of athletic identity among student athletes and a “clear focus on sport over school” (p. 1). Kisinger goes on to conclude that students with high athletic identity view the college years as a stepping stone to professional status as opposed to an opportunity to get a degree. A study titled, “The Role of Athlete Identity, Motivation, and Satisfaction on the Mental Well-Being of Division I Collegiate Athletes” completed July 2024 (Watson et al., 2024) found results that suggest the relationship between athlete identity, motivation, and satisfaction seem to play a significant role in overall mental well-being and should be explored further in future interventions and research. Putting all their effort into chasing the dream of a college or professional career, young athletes are often raised with an athletic identity that becomes so dominant that they may be unable to think of themselves as anything else other than their athletic identity (Chun et al., 2023).

Athletics at the expense of academic exploration can be associated with a phenomenon known as identity foreclosure (Oregon, 2010). Identity foreclosure can be defined as an

individual who has failed to thoughtfully investigate other available roles and has made a premature, serious commitment to a socially prescribed role (Miller & Kerr, 2003). Literature by Brewer and Petitpas (2017) has revealed that athletic identity foreclosure can lead to adverse consequences for athletes, including increased substance abuse, decreased career development, heightened burnout, and difficulties transitioning out of sports.

Murphy et al. (1996) explored the relations among identity foreclosure, athletic identity, and career maturity in a sample of 124 Division I student athletes and found identity foreclosure and athletic identity to be inversely related to career maturity. These researchers asserted that limited exploration of alternative roles and strong, exclusive identification with the athletic role are related to delayed career development. Shurts and Shoffer (2004) concluded that student-athletes are more likely than their non-athlete peers to prematurely foreclose on their identity. They further asserted that prematurely foreclosing on one's identity when there is a 98–99% chance that the opportunity to compete professionally will conclude after college is detrimental to the student-athlete's career development (Linnemeyer and Brown, 2010, p. 618).

### **Student-Athlete Career Maturity**

Another variable to understand student-athletes' career development is career maturity. "Career maturity measures an individual's cognitive readiness to cope with the tasks associated with various stages of development, with the readiness established by completing the various career development tasks" (Murray, 2024, p. 44). Part of understanding the foundation of professional career development for these student-athletes is knowing how they began their collegiate journey. Super's theory recognizes that career development does not end in young adulthood but continues throughout life, resulting in an increased sense of career maturity (Kosine & Lewis, 2008, p. 229). These student-athletes are in the exploration phase of their

career development, constantly looking for new opportunities. Before the transfer portal, student-athletes were making a monumental decision to choose their next four years committed to one university. Because of the easier access to transfer, athletes have greater opportunity to restart their careers, athletically and academically, brand new. “If student-athletes do not feel appreciated or recognized for their efforts, or if they do not get enough opportunities to contribute to the team, they might decide to look for other options by entering the transfer portal” (Michaud, 2024, p. 30).

Additional studies utilized past interviews to compare the career maturity of collegiate student-athletes in their beginning and later years of eligibility (Lally & Kerr, 2005). The interviews showed the student-athletes career maturity progression, all who had all but discarded their sport as career ambitions and instead focused on academics in their final years of eligibility. Another study by Navarro (2012) studied the life experiences of 29 senior student-athletes to understand career aspirations for those nearing the transition to life after sport. The study discovered that student-athletes recognized the unlikelihood of a career competing in professional athletics, while nine of the 29 participants reported academic majors that didn't align with their career aspirations and were dictated by the time constraints of athletic obligations (Navarro, 2012). These decisions were influenced by time constraints from their athletic commitments.

### **Environmental Factors of Student-Athlete Career Development**

The next key component in understanding student-athletes professional career development is identifying valid environmental factors (Bandura, 1986) that may have an impact on whether it is necessary to transfer or not. Environmental factors represent situational influences and environments in which behavior is performed, while personal factors include

instincts, drives, traits, and other individual motivational forces (CommGAP, n.d., p. 2). College athletes are both students and athletes and differ from other university students in social environment, personality, contexts, and pressure they face in career development, and life experiences and cognition that are based on their living environment (Chan, 2024). With student-athletes being a part of a team, their teammates are a major part of their everyday lives.

Interacting with teammates provides an environment where student-athletes feel valued, welcomed, and connected (Toney, 2021). Social Cognitive theory holds that knowledge, and 39 attitudes are formed and influenced by those in our immediate environment first, and our secondary environment as well (Bandura, 1986). Those sources are likely caregivers, extended family, school, and even the media (Luszczynska & Schwarzer, 2015). The environmental component is why modeling and reinforcing attitudes are so important in Social Cognitive theory (Bandura, 1986). Two common themes that emerged within the environmental factor of Banduras' Cognitive Theory include literature on Student-Athlete Sense of Belonging and Student-Athlete Academic Difficulties.

### **Student-Athlete Sense of Belonging**

The critical consequence of transferring is its potential impact on a student-athlete's sense of belonging on campus (Cooper & Hawkins, 2014). However, student-athletes who transfer may face challenges in establishing this sense of belonging, given the disruptions in their academic and athletic pursuits. "In terms of college, sense of belonging refers to students' perceived social support on campus, a sensation of connectedness, and the experience of mattering or feeling cared about, accepted, respected, valued by, and important to the campus community or others on campus such as faculty, staff, and peers" (Strayhorn, 2019, p. 4). A dissertation written by Simpkins (2024) conducted research on a similar topic; the purpose was

to examine the sense of belonging for student-athletes in the current environment of college athletics. In their findings after interviewing 7 collegiate athletes, they concluded, “The transfer portal was viewed positively as the avenue to leave an institution if things were not going well and still have the ability to compete immediately” (Simpkins, 2024, p.104). Student-athletes’ sense of belonging can be aided or increasingly complicated with the transfer portal. It is valuable to use existing research on the sense of belonging to further understand the environmental factors affecting student-athletes.

### **Student-Athlete Academic Difficulties**

Balancing the demands of athletics and academics presents a challenge for student-athletes, and this complex relationship has been a popular subject of study within existing literature. Several studies have highlighted the difficulties student-athletes face when trying to juggle their athletic commitments with their academic responsibilities, exposing the potential consequences and implications for their career development. One article highlighted time spent training, competition schedules, dealing with injuries, sport-specific social support, and playing status are just a few challenges student athletes have to consider (Lopes Dos Santos, 2020). Relating to athletes’ career development, academia is a key part of their professional career success. “Today it takes a student with strong academic experience, self-confidence, abilities, and social support to successfully combine athletic participation with coursework leading to a meaningful college degree (Coakley et al., 2024). In a situation where an athlete is struggling with academics, career guidance and academic support may or may not be a reason why an athlete chooses to enter the transfer portal.

## Summary of Outcomes

To summarize the relevant literature that applies to student athletes and career development, five common areas emerged. These common areas were found by integrating similar concepts found within the existing literature. Keywords used to find relevant literature were career development, career decision-making, career maturity, Social Cognitive Theory, self-efficacy, athletic identity, sense of belonging and academic difficulties. These can be condensed for the reader within five themes:

1. Student-Athletes Career Decision-Making and Self-Efficacy: the ability to determine self-success plays a crucial role in student-athletes career decisions. Self-efficacy in career decisions is a person's belief in their ability to explore careers, set goals, and transition to new opportunities.
2. Athletic Identity and Identity Foreclosure: Determining athletic identity within themselves helps the student-athletes self-esteem inside sport and in their careers. Identity foreclosure helps summarize what happens when the athlete limits oneself to basing self-worth solely on their sport and not their professional careers.
3. Student-Athlete Career Maturity: Career Maturity refers to the student-athletes' ability to navigate one's values, interests, goals, and life after athletics. It relates to their readiness to handle the tasks associated with the different stages of one's career professionally and athletically. This concept supports depending on one's career maturity, they might be more likely to transfer universities.
4. Student-Athlete Sense of Belonging: Sense of Belonging is a concept determined how athlete's environments can shape their self-concept of their athletic team,

community, and university. It helps the athlete understand the natural desire to feel accepted, valued, and connected to the people around them. Transferring schools may be a positive or negative experience, dependent on their sense of belonging on the other side of the transfer portal.

5. **Student-Athlete Academic Difficulties:** Academic difficulties play a key part in the athlete's decision to stay in their current environment or make the decision to transfer because of academic struggles. Student-athletes who struggle academically may feel more inclined to enter the transfer portal to seek other academic opportunities. Student-athletes who lack academic support might be prompted to transfer to find a more successful path for their professional success.

As this summary shows, there is a gap in the research regarding student-athletes considering their academic and professional career changes with their decision to transfer. While various aspects of these identities have been explored individually, there is a notable gap in research that simultaneously investigates the transfer portal, athlete identity, career development, and their interactions in one review. "The extent to which college student-athletes are prepared to enter the workforce upon graduation is an important concern to universities, the National Collegiate Athletic Association, and to many college student-athletes themselves" (August, 2018, p. 1).

### **Recommendations**

After identifying existing literature on the NCAA transfer portal and its effects on student-athletes career development, my hypothesis emerges: Transfer student-athletes are likely to exhibit lower levels of athletic, academic, and professional commitment, especially in a new environment with unfamiliarity. In addition, they may face a diminished sense of career

decision-making self-efficacy compared to their counterparts who remain at a single institution. After finding literature regarding the topic, there were no specific articles about how the transfer portal affects student-athletes professional career development. After summarizing theories used in this review and how it relates to the career development of student-athletes to come, the question remains: What do student-athletes need to know with the transfer portal and how it may affect their professional career development?

My first recommendation for future research would be to understand the perception future employers might have of athletes who decide to transfer from one or more schools. What might a recruiter for a professional job or career perceive if their candidate has transferred universities two or three times? Loyalty is a vital part of self-identity and needs to be considered when deciding to transfer. Former Notre Dame women's basketball coach Muffett McGraw openly discussed the state of NCAA athletics in an interview conducted by CNN in 2023, "What about education? What about that degree? What are we teaching these kids? They come in with one foot already out the door and they can go where they want if it doesn't work out for them – if they don't like what they are doing. What are we teaching them about commitment and staying and fighting through adversity and all the things that sports really teaches you?" (McGraw, 2023) Investigating questions regarding possible future employment would increase understanding.

My second recommendation for each NCAA athletic department to survey all transferring student-athletes to identify the different reasons for transfer. Once this research is identified, career development athletic departments might be able to make better informed decisions related to policy and procedures for student-athletes; and how they can improve themselves for life after sport. Alternatively, if a lower career maturity level is discovered, it may be recommended that student-athletes utilize all of their resources including student-athlete

development courses and extra-curricular team gatherings to help surround themselves with people to strengthen their professional career goals.

Athletic departments such as University of Nebraska-Lincoln helps student-athletes develop after the end of their athletic eligibility through post-eligibility programming (Martin, 2018, p. 18). The University of Nebraska-Lincoln Post-Eligibility Opportunities program provides letter-winning alumni a one-semester scholarship, valued up to \$7,500, to apply toward an internship, study abroad experience or graduate school at the University of Nebraska-Lincoln or the University of Nebraska Medical Center (Martin, 2018, p. 17). There are some universities that offer graduate scholarships to former student-athletes, which is a strong incentive to graduate. This program allows student-athletes to pursue developmental experiences outside the traditional college classroom (Martin, 2018, p. 18).

There needs to be a more effective demand for student-athletes to participate in career development programs (Camp, 2019, p. 13). Athletic department heads play an influential role in these student-athletes' lives, and it is important they gain guidance through their athletic and academic journeys. It is possible that transferring schools could cause more unfamiliarity in their future professional careers. It is possible the school they transfer to does not have the same coursework as their previous school, causing a major setback in their academic development, thereby possibly affecting professional career development. There is a gap in the literature regarding whether or not transfer student-athletes struggle with finding their previous major at their new university and how this affects career development.

Student-athletes must understand their consequence of transfer before making this life-altering decision. After transferring, the environment they are in, the academia they are offered, athletic identity, and overall career path is changed forever. As a former student-athlete who is

now in the professional world, I have asked myself how I can relate these cognitive, behavioral, and environmental factors to my future professional career developments. I have found that employers find value in finishing your academic and athletic career; others may find similar conclusions.

A third recommendation is that further research be conducted concerning the impact of the NCAA Transfer Portal on student athletes' career development. This can be completed by a focus group or case study at an NCAA-affiliated school to hear directly from student-athletes who have transferred. Results of this study might differ based on Division I, II, or III student-athletes, as these schools have different career development programs accessible to them. Evaluating their experiences with the transfer portal will help student-athletes and athletic administrators identify what factors significantly affect their professional career development.

### **Conclusion**

This literature review aimed to examine the various career-driven attributes of student-athletes and how the transfer portal could impact student-athletes professional career development. In conclusion, the NCAA transfer portal appears to create instability and seems to incentivize a short-term results model for those who are not willing to work hard and endure the process of earning their spot within the athlete's current team (Simpkins, 2024). Defining the relationship of student-athletes' career decision making self-efficacy, career maturity, athletic identity, and identifying academic difficulties of student-athletes is a unique, complex area of research. "Career development is extremely important for student-athletes given that the majority of them do not go on to play their sport professionally after graduation" (Tyson, 2024, p. 13). Student-athletes are busy individuals with many moving parts going on in their daily life, from practice, academics, and planning for their professional futures. There is existing literature

displaying what the transfer portal is; however, there is limited literature to support the consequences athletes face after transferring universities, specific to their professional career development. Another gap in the literature presents itself regarding the question: How many of these athletes had to change majors due to this schooling change? Athletes need to become educated of the magnitude of their decision before transferring schools. Based on what I know, I can conclude the transfer portal has likely made an evolutionary impact on student-athletes' career development; it is just not clear what the impact is. There are many arguments made to put the transfer portal in a positive light regarding the student athletes' freedom in the choice of transfer. However, these athletes may be giving up their professional career they originally chose to do when they were initially recruited in high school. The literature emphasizes the importance of examining the portal's impact on the diverse array of student-athletes across all sports, and the unique challenges in their careers to come. There is a need for empirical research to explore the dynamics of transfer student-athletes' identities, career development, and campus integration. After reviewing existing literature, understanding these cognitive factors and challenges one may face as a student-athlete, it is recommended to share these conclusions with other athletes.

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