



## Your journey, your future

### NCAA college pathway wraparound support

In partnership with **Basketball New Zealand**, we're here to support prospective and current student-athletes and their families as they explore the evolving US college landscape. Recent changes now allow athletes to earn income from their personal brand — opening doors to financial independence and greater professionalism while pursuing a tertiary qualification.

However, for New Zealand athletes, international status introduces added complexity. Tax and immigration implications must be carefully managed to ensure compliance and maximise opportunities.

#### Our advisory team can help you:

- Understand the impact of NIL (Name, Image, Likeness) rules
- Navigate cross-border tax obligations
- Address US visa and tax residency considerations
- Plan for long-term financial wellbeing

#### No surprises. Just support.

We offer transparent, flexible services with no hidden costs. You choose the level of support — from full advisory to targeted guidance — and receive clear, upfront quotes so you can make confident, informed decisions.



**BASKETBALL**  
New Zealand

## Minimise complexity, maximise potential

#### Our comprehensive services include:

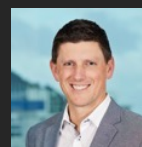
- **Contract Review** – Assess NIL and athlete contracts for international tax risks before signing.
- **NIL Negotiation Support** – Help you and your team secure favourable terms with tax considerations in mind.
- **Tax Residency Assessment** – Confirm your NZ and US tax residency to avoid double taxation.
- **Annual Tax Residency Reviews** – Monitor changes in your status and filing obligations.
- **NIL Income Advisory** – Strategic guidance on managing NIL earnings across borders.
- **Tax Structure Setup** – Build compliant, tax-efficient structures using treaty insights.
- **Tax Return Filing** – Prepare and lodge NZ and US tax returns, optimising deductions.
- **Post-NCAA Advisory** – Ensure your financial setup remains fit-for-purpose after college.
- **Settlement Payment Guidance** – Advise on tax implications of the House settlement payments.

### Contact us for a complimentary 1-hour consultation

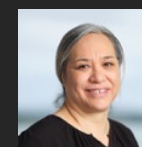


Meet in person or online to discuss your tax and financial concerns around NIL and the US college pathway.

#### Our Team:



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## NIL checklist

We strongly recommend obtaining a professional assessment of your financial situation as you make your college decision. This will help you manage your tax obligations in New Zealand and the USA. Planning ahead can save you time and money. Things to think about:

### Confirm your tax residency status

Determines what income is taxed and where. Ensure I am not double taxed.

#### Things to consider:

How long do I intend to be away from NZ?

How often will I return to NZ and how long will my stays be?

What personal and economic ties will I retain in NZ?

What personal and economic ties will I establish overseas?

#### Who can help?:

A NZ-based accountant or tax advisor with tax residency expertise.

An US accountant or tax advisor with tax residency expertise.

### Contractual arrangements

Does my contract work for me?

#### Things to consider:

Is this the most tax efficient outcome for me?

Are there image rights or other extraordinary items in the contract that I need to review ?

What services (if any) will I be required to perform?

Where and when am I required to perform services?

#### Who can help?:

A lawyer or your player agent to understand and explain what the contractual terms mean.

A NZ-based tax advisor to identify potential tax efficiencies before signing your contract.

### Banking arrangements

What banking services will I need while I am away in NZ and USA?

#### Things to consider:

Do I need to keep any NZ bank accounts open?

Will I need an overseas bank account?

How can I minimise foreign exchange movement and costs when I bring money back to NZ?

Does the NZ income I receive while I am away have tax withheld at the correct rate?

#### Who can help?:

Your current NZ based bank or foreign exchange dealer.

Your player agent who may have overseas banking contacts.

### Record Keeping

Am I keeping adequate records to allow my NZ accountant to prepare my tax return in NZ and/or USA?

#### Things to consider:

Do I have payslips or documents showing my income and any tax paid?

Have I kept records for other income like rent, dividends, or interest?

Am I accurately tracking expenses that directly relate to my NIL income?

#### Who can help?:

Your accountant can provide you with a comprehensive record keeping checklist and tips to stay accurate.

## Building a strong team

- As your career advances it is important to build your network of 'trusted advisors' who have expertise in different areas (i.e. investment advice, lawyers, banking, accounting and tax, relationship property, etc.)
- Reach out to your player agent or Deloitte who will be able to provide introductions or references to suitable advisors.