

Dear 2018 NFL Draft class,

April 29, 2018

First off, congratulations! I can only imagine the emotions that are going through your head right now. All the early morning and late night practices and lifts are finally paying off. An immense amount of effort has gotten you to this point in your football career, and your dream of playing in the NFL is coming true. However, with this great privilege comes a lot of responsibility. A lot of you are coming out of college either your junior or senior year which puts you at about 21 to 23 years old. With that said, I know this may go over your head, but becoming rich overnight does not mean you will be rich forever. I have seen men and boys alike fall because of one reason; they do not know how to manage their money! That is where my firm comes in.

Before I start to explain what I can do for you, I think it is important to look at the players that have come before you in giving you some statistics about what lifestyle is to come. First, the average career of an NFL player is 3.5 years. This is a concise amount of time to make a living to sustain you for the rest of your life. That is why 78% of all retired NFL players go bankrupt or are in financial stress after just two years removed from the league. These statistics should scare you and make you think about what should or should not be purchased.

My staff and I are committed to ensuring your financial success from the moment you sign all the way to your death. Because so many players are suffering after their playing days, we want to be there for you.

To ensure your success, we have three notions we believe that, if followed, will provide you with a wealthy life. First, manage your assets with a stable base. You should not get baited into a startup business who are only looking for wealthy people to invest in. A good motto is, "if it sounds too good to be true, then it is." While it is not flashy, your assets should be in a low-risk market because it is not known when retirement will be. For that same reason, there should be a good amount of liquidity in those assets. Second, you should never fall into the, "get a million, spend a million" mindset. This is dangerous because the contracts do not include tax and other expenses you have to pay on a day to day basis. A cut of your paycheck should always be invested or put away for future use. Lastly, budgeting is everything. A great motto to live by is to buy only one of everything. You get one house and one car and one boat (if needed). No man should need to have five cars and three houses. To ensure a long wealthy life one of everything will go a long way.

While being one of the most important days of your life, this is also the most pivotal. The way you handle yourself and your money so crucial from now on. The wrong moves will put your future self into a giant hole that for many is impossible to get out of. Take it from the 78% and take care of your money! Please contact us if you are interested in our services.

All the best,

NFL Financial Advisors