

# SPORTS FINANCIAL LITERACY ACADEMY

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*Empowering  
Money Smart Athletes*



## About Us

- We are a group of **experienced sports financial advisors and educators**, committed to ensuring that sports professional athletes achieve **financial freedom** through full monetization of their passion for sports.
- Our team of experts possesses **in-depth knowledge** of both the **sports and financial industries** and has **teaching and educational expertise**.

## Our Mission & Vision

- Through our work with athletes, we have accumulated a vast knowledge on their **money management behaviors** and we often see that the commitment and dedication they give to the game is not the same when it comes to their personal finances and their personal lives.
- **Our mission** is to **financially educate, empower and mentor** athletes to enable them to plan their desired financial future so that they attain **financial independence** and create the **lifestyle they aspire** to have.
- **Our vision** is to **empower athletes** of all ages to become **better people**, not just better athletes.



# The Experts

- Our experts are members of the **Sports Financial Advisors Association** ([www.sportsfinancial.org](http://www.sportsfinancial.org)) whose vision is to **reverse the trend of athletes making fatal financial decisions by cultivating financial literacy as a life skill** for student-athletes, active and retired professionals, and their families.
- We choose to be part of this solution through the creation of **The Sports Financial Literacy Academy**. Through the Sports Financial Literacy Academy, we educate athletes and empower them to **make intelligent decisions**, giving them **confidence** and **control** over their financial lives.



**Athena P. Constantinou**  
*Director- International Operations*



**Candis Bowles**  
*Director of Youth Development*



**Maria Lockwood**  
*Director of U.K. Operations*



**Jon Bowles**  
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**Brian Roberts**  
*Director of Education*

# The Challenges

It is common for athletes to experience challenges in the following areas:

## *Financial Vulnerability*

Contributing factors include:

- Short income life span
- Age limitations
- Income volatility

## *Personal Growth & Development*

Sports academies currently do not devote time on the holistic development of athletes to educate them on career, lifestyle choices and success orientation

## *Post-Sports Career Development & Entrepreneurship*

Athletes need to be prepared to deal with early retirement and create support systems to help them maintain their mental, physical and financial health

# The Solution

The answer lies into educating and empowering athletes to make sound life and financial decisions by first, **cultivating financial literacy** as a life skill and second, by giving athletes the **tools to set and achieve life goals**.

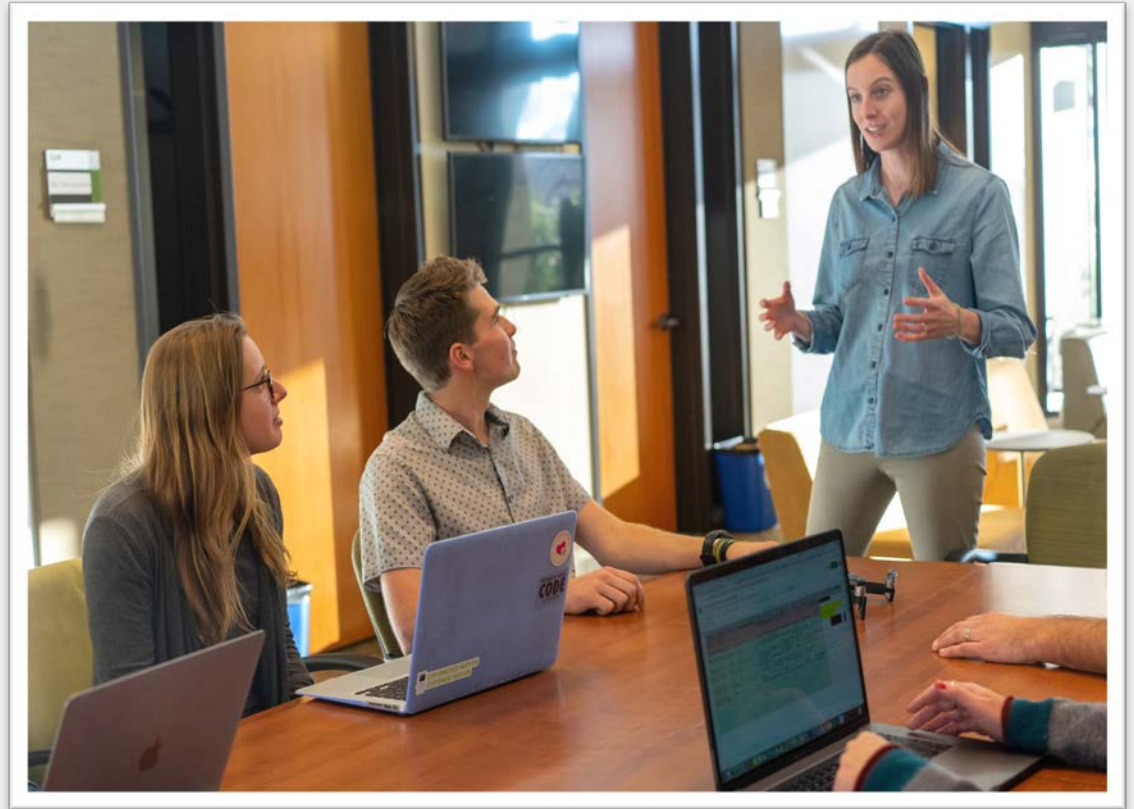
We design **educational programs** to **educate, empower** and **mentor** athletes. Our programs also help sports parents guide and support their athlete-children.

Our industry experts have developed a number of **tailor-made financial literacy and empowerment programs**, which can be used by a number of organizations to improve their members' financial literacy and other life skills and encourage sound money management practices.

***Such organizations include:***

- Sports Academies
- Elementary/Middle and High schools
- Universities/Colleges
- Sports Clubs
- Players' associations
- National and International Sports federations
- Education platforms and organizations

- Our standard curriculum and tailor-made programs are licensed out on an **annual basis** and they include the **teaching material, presentations and workbooks**.
- We provide **Train-The-Trainer sessions** to those charged with delivering the programs on behalf of their organizations, with the aim of enhancing the experience of delivering the program content.
- Our programs are **updated annually** and ongoing licenses are provided with the updated material.



The three pillars of our programs include:

## 01 Financial Literacy

Financial Education programs are a key essential to the optimal development of young and older athletes. The percentage of student athlete players who will go on to the **professional level**, ranges between **0,5% to 1%** of all student athletes. Therefore, the vast majority of student athletes may very well end up having a **conventional non-sporting career**.

These youngsters need to be given the necessary life skills which will help them in whatever endeavor they pursue in their life. In addition, professional athletes need to be **educated about money, personal finances and financial options** so that they acquire the ability to make wise decisions concerning money.

Financial literacy is globally acknowledged as an important element of **economic and financial stability and development**. The development of appropriate financial skills is shown to **boost entrepreneurship** and provides athletes with additional tools in case they ever experience financial hardship.



# 02 Empowerment & Mentoring

Personal development programs **strengthen the whole person**, not just the athlete!

Research shows that a large number of people, young and old athletes included, **doubt whether they can achieve their goals**. Many youngsters especially, are not motivated to achieve, do not know how to plan or make decisions, and do not feel a sense of purpose.

*Through our empowerment and mentoring programs we help athletes to:*





## 03 Sport Parenting

Sport Parenting enables parents of young athletes to **encourage and support their athlete-children** with both academics and sports and it also guides parents to **prepare for the financial challenges** of sending their children to college/university.

In addition, through our courses, parents become **better prepared** to handle the scenario where their athlete child is not professionally successful in their sport; sport parenting equips them to **deal with the hurdles** of this scenario.



Parents benefit by being **included in the development of their children** and they are given insight as to how to help their children become successful adults and guide them in designing their life after sport.

# How Do You Get Access to Our Programs?

Currently, there are **three available business models** through which you can access our programs. These are:

## THE SFLA TRAINER PROGRAM



- Our SFLA Trainer Program accepts candidates as **participating trainers** of our program.
- The participating trainers receive **Train-The-Trainer coaching** from the SFLA and they are authorized to use our program for teaching their own clientele.
- Each participating trainer is paying an **annual license fee** which depends on which course(s) they want to have access to. If a participating trainer enrolls in **more than one course**, then they receive a **discount**, as per the discount policy posted on our website.

# How Do You Get Access to Our Programs?

## THE SFLA TRAINER PROGRAM (CONT.)

- Upon enrolment, each participating trainer receives **two hours of training** and upon completion they receive an “**SFLA Trainer**” **certificate** that covers a year’s time. Each trainer receives access to our teaching material and can **download our presentations and workbooks** for distribution to their students. They are also able to download the **Train the Trainer** material.
- The annual fee covers **annual support for trainers**, who can submit questions they may have through email and receive answers within 48 hours. The annual support also covers an hourly online meeting between the trainer and the SFLA training team to discuss trends, current events of interest and suggestions as to subjects that can be included in the next year’s updated material.
- Every year upon renewal of their enrolment in the program, SFLA Trainers receive **access to the updated material** of the program and they also **receive training** on the updated material.

## ● THE SFLA TRAINER PROGRAM (CONT.)

The SFLA Trainer Program is open to trainers with the following backgrounds:



● **Financial background:** CFPs, CPAs, etc.

● **Education background:**  
Teachers, educators, etc.

● **Coaching background:**  
Coaches, coaching staff, etc.

## B2B MODEL

Through our B2B model, we license our programs to various **organizations**, both within the **sports industry** and the **education sector**; these organizations usually incorporate our programs as part of their teaching curriculums.

The annual licensing fee is calculated on the basis of the athlete/student range the organization falls into. We have **six different ranges** for different types of institutions and the **per athlete/student annual cost can be as little as \$10**.

### *Such organizations include:*

- Sports Academies (ages 6 to 18)
- Elementary Schools (ages 6 to 12)
- Middle/High Schools (ages 12 to 18)
- Universities/Colleges (ages 18 to 22)
- Players' Associations (ages 18+)
- Sports Clubs (ages 18+)
- Sports Federations (ages 18+)



# How Do You Get Access to Our Programs?

## B2C MODEL

- Through our B2C model, individual athletes can purchase a single license **strictly for individual use**; the license gives them access to the particular program **material for one year** and allows them to **download the program presentations and workbooks**.
- Athletes are able to go through the program modules, presentations and activities at their own pace and the cost of the annual license covers answering **up to three email queries** the athlete may have in connection with the program.
- The email queries are usually **answered within a 72-hour** time frame.



This program is designed for children ages 6-12

Our Sports Kids program addresses three different **aspects of youth development**:

Financial literacy

Youth empowerment

Sport parenting

The program which is geared towards ages 6 to 12, aims to teach children to **appreciate money** as a source of livelihood as well as teach them **how money is earned** and **how it should be spent** without wasting it.

To cater to the young age of the course audience, we have based the course delivery on **storytelling** through the “Soccertopia Stories” and **cartoon-like presentations** followed by **instructor-guided discussions**.



### *Learning Objectives:*

- Through our Sports Kids program, we want to make sure that the young athletes obtain a basic financial understanding along with the life skills that will help them:
- Practice smart spending on necessities and differentiate between needs and wants
  - Enjoy sports participation and see it as a fun activity which helps them build their character
  - Think about how they want to live their life and figure out how to accomplish it
  - Realize that it is the small daily steps that will help them build a successful life
  - Learn basic, yet useful, financial concepts through story-telling, which will help them develop healthy financial habits
  - Get ready for teenage life

**FINANCIAL EDUCATION**

Financial skills should be nurtured at an early age to help youngsters develop **healthy financial habits early on** in their life. These healthy financial habits will enable them to make wise financial decisions throughout their whole life thus contributing to their overall wellbeing.

The contents of our financial education programs include **basic financial concepts, financial goal setting** and the specifics of **creating, implementing and maintaining a spending plan.**



*The core financial literacy areas covered through our sports kids program are:*

- Introduction to money and how people earn money
- Smart spending on necessities and differentiating between needs and wants
- Invisible money – credit card spending
- Balancing spending and saving and introduction to budgeting
- Saving and growing your money and financial planning for the future
- Giving back to society through volunteerism and other forms of philanthropy
- The world of work, the difference between having job and being a business owner





## **YOUTH EMPOWERMENT**

To assist young athletes in **developing their personality** and **reaching their full potential** we have designed a sports dedicated Youth Empowerment Curriculum which is delivered through **“The Soccertopia Stories”**.

Our program aims to empower the youngsters to succeed in life by creating their own superpowers through adoption of **simple routines** in their everyday life.

The youngsters are encouraged to **channel their energy into sporting activities** through which they benefit in a number of ways, including **boosting their confidence and creativity**.

### SPORT PARENTING

Sport Parenting is considered an essential component in the sporting, educational and financial success of youngsters. The program prepares parents on how to support and encourage their children.

- It outlines necessary elements of financial education that equip and **enable parents to plan the financial future** of their young family and **create long-term financial sustainability**.
- It also teaches basic principles related to **spectator behavior, parents- sports academy relations** and **sport-experience principles** that are fundamental to the well being of athletes, and form the basis of a healthy youth development program.

**DEVELOPING PROPER HABITS AS A SPORT PARENT, CREATING SPORT-LIKE CONDITIONS AT HOME FOR ACADEMIC WORK AND EVERYDAY LIFE ACTIVITIES, PLANNING FOR WAYS TO ENCOURAGE AND MOTIVATE YOUR CHILDREN, CAN HAVE A TREMENDOUS IMPACT IN SHAPING THE KIDS' CHARACTER**



## The Sports Kids Financial & Life Skills Program Contents

### YEAR 1:

#### AGES 6-7

Code	Description	Duration (minutes)
<b>SK Module 1:</b> Parents	Preparing children to succeed. Understanding your impact in your child's sport experience, motivating and encouraging your kids, proper sport parenting and spectator behavior, etc.	60
<b>SK Module 2:</b> Empowerment Story	You do not need to be a superhero to have superpowers. You can create your own superpowers which will help you have a great life and make the world a better place.	45
<b>SK Module 3:</b> Empowerment Story	Dreams and goals: Who do you want to be when you grow up and how will you do that.	45

### YEAR 2:

#### AGES 7-8

Code	Description	Duration (minutes)
<b>SK Module 4:</b> Parents	Financial education for families. How parents can start preparing for the financial burden of sending their children to university/college.	60
<b>SK Module 5:</b> Empowerment Story	Cultivating self awareness and the Superpower of Knowing yourself: Discover who you are and use your strengths to become better.	45
<b>SK Module 6:</b> Empowerment Story	Failure will be part of your life: Use it wisely and make it work for you.	45

## The Sports Kids Financial & Life Skills Program Contents

### YEAR 3:

#### AGES 8-9

Code	Description	Duration (minutes)
<b>SK Module 7:</b> Parents	Financial planning for families with young and teenage children and creating long-term financial sustainability for the family.	60
<b>SK Module 8:</b> Empowerment Story	Your attitude is your compass: With the right attitude you can be on top of the world.	45
<b>SK Module 9:</b> Empowerment Story	Be proactive and take control of your life.	45

### YEAR 4:

#### AGES 9-10

Code	Description	Duration (minutes)
<b>SK Module 10:</b> Parents	Debt and credit management for the family.	60
<b>SK Module 11:</b> Empowerment Story	The superpowers of gratitude and kindness.	45
<b>SK Module 12:</b> Empowerment Story	Habits help you achieve great things.	45
<b>SK Module 13:</b> Financial Education Story	Let's find out what money is and what it means to us and how people earn money.	45

### YEAR 5:

### AGES 10-11

Code	Description	Duration (minutes)
<b>SK Module 14:</b> Parents	Teaching children gratitude, social responsibility and giving back.	60
<b>SK Module 15:</b> Empowerment Story	Social responsibility and giving back.	45
<b>SK Module 16:</b> Empowerment Story	Discover your special interests and talents and put them to work.	45
<b>SK Module 17:</b> Financial Education Story	Smart spending, knowing the difference between things you need and things you want, saving and growing your money.	45



### YEAR 6:

### AGES 11-12

Code	Description	Duration (minutes)
<b>SK Module 18:</b> Parents	Fully support your children by getting ready for their teenage years.	60
<b>SK Module 19:</b> Empowerment Story	Dealing with negative Influences and peer pressure and coming out a winner.	45
<b>SK Module 20:</b> Empowerment Story	You will be a teenager soon: Common teenage problems and how to handle them.	45
<b>SK Module 21:</b> Financial Education Story	Money Smart Lucius talks about his plan to riches by being entrepreneurial through his lemonade business	45

## Junior & Senior Academy Financial & Life Skills Program

Our Junior & Senior Academy Level Program is designed to fulfill the **financial education** and **emotional needs** of athletes ages 12 to 18.

Through our Junior & Senior Academy Level courses, we want to make sure that athletes obtain a **basic financial understanding** along with the **life skills** that will help them:

- Realize that it is the small daily steps that build success
- Be able to juggle their academic and sports lives
- Get ready for college life
- Think about how they want to live their life and figure out how to accomplish it
- Create a circle of trustworthy people and professionals which will support them in different areas of their lives
- Learn basic, yet useful, financial concepts
- Be conservative with finances and be able to set a budget and follow it
- Realize that a sports career is usually a short one and in case they go professional they should prepare themselves for a second career

This program is designed for athletes ages 12-18



**YOUTH EMPOWERMENT & FINANCIAL EDUCATION & SPORT PARENTING**

*The program's Youth Empowerment lessons explain concepts such as:*

- Goal setting
- Cultivating self awareness
- Dealing with failure and developing resilience
- The compound effect of small daily steps
- The importance of one's attitude
- Being proactive and seizing opportunities
- Habits and discipline
- Choices and responsibility
- Navigating the NCAA recruitment process

It also it helps young athletes build **communication skills**, deal with **peer pressure** and negative influences, as well as prepare them for **post-university life** whether that is in professional sports or in any other field.



*The core financial literacy areas covered are:*

- Money concepts
- Needs and wants
- Savings and how money grows
- Spending habits and financial psychology
- Budgeting
- Banking
- Credit and debt
- The basics of personal financial planning
- Philanthropy
- Helping others and volunteer work

The curriculum includes presentations about the **sudden wealth phenomenon**, **financial setbacks**, **investments**, **risk management**, **building the sports personal brand and NIL**, **career development**, **entrepreneurship** and **business fundamentals**.



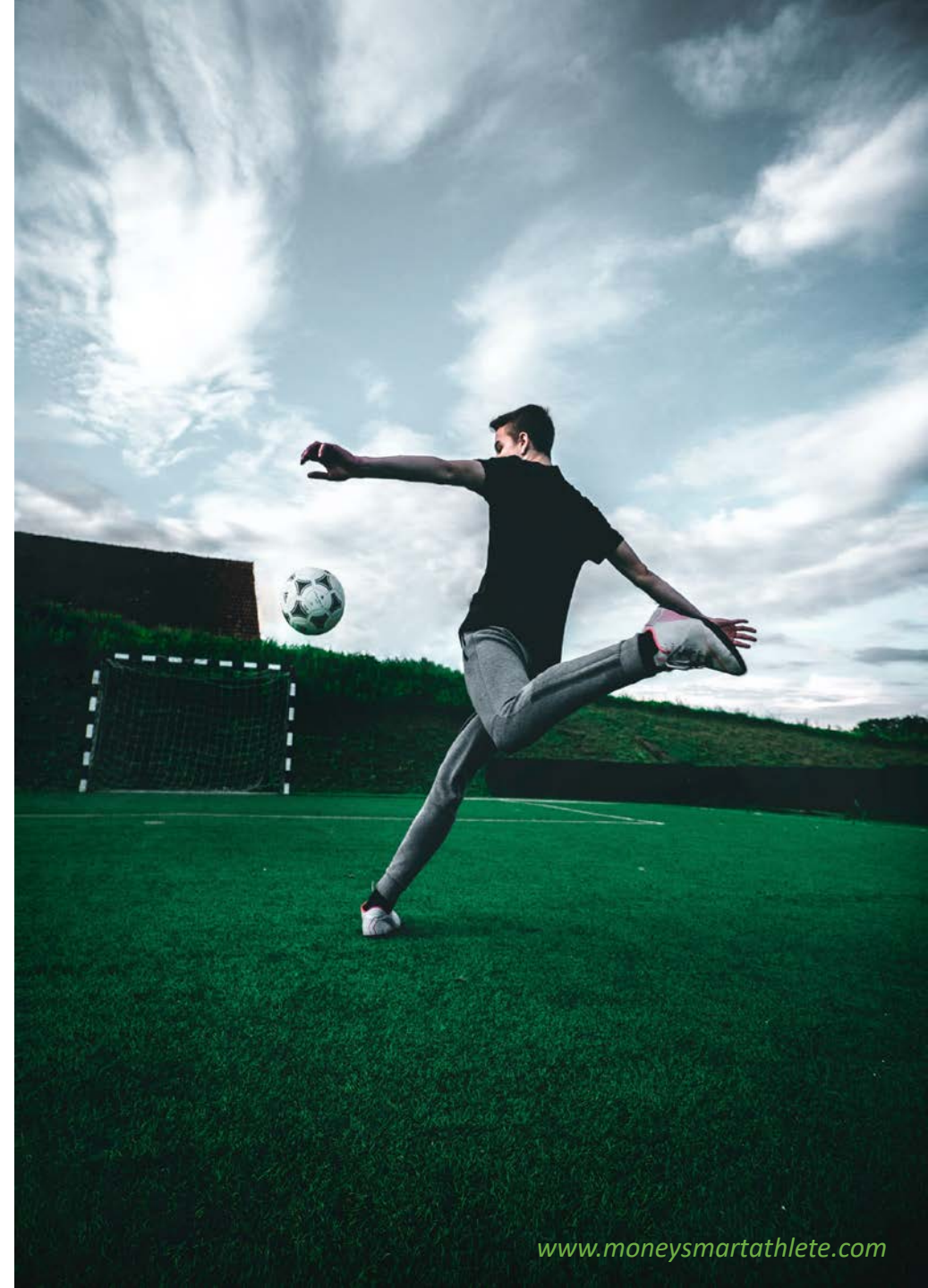


### SPORT PARENTING

The Parents' modules guide parents in supporting their children with both **academics and sports**, they discuss how parents can prepare for the **financial challenges** of sending their children to college, and they include **personal financial planning concepts** for families with young and teenage children.

They also include presentations designed to help parents guide their children through college/university **recruitment** and enable them to make the **right decisions** for their future.

***THE ROLE OF SPORTS ACADEMIES SHOULD BE EXPANDED TO A HOLISTIC MODEL OF ATHLETE DEVELOPMENT AND PROVIDE TRAINING FOR THEIR STUDENTS IN ESSENTIAL LIFE SKILLS***



### JUNIOR ACADEMY YEAR 1:

#### AGES 12-13

Code	Description	Duration (minutes)
<b>JA Module 1:</b> Parents	Preparing children to succeed	60
<b>JA Module 2:</b> Parents	Financial education for families	60
<b>JA Module 3:</b> Empowerment	The challenges of being a teenager and how to deal with them	45
<b>JA Module 4:</b> Empowerment	Small, repeated steps lead to success	45
<b>JA Module 5:</b> Empowerment	Goal setting	45
<b>JA Module 6:</b> Empowerment	Self-awareness	45
<b>JA Module 7:</b> Financial Education	Money Concepts – What is money and what it means to us	45
<b>JA Module 8:</b> Financial Education	Financial psychology	45
<b>JA Module 9:</b> Financial Education	How money is earned	45
<b>JA Module 10:</b> Financial Education	Needs vs wants	45

### JUNIOR ACADEMY YEAR 2:

#### AGES 13-14

Code	Description	Duration (minutes)
<b>JA Module 11:</b> Parents	Fully support your children during their teenage years	60
<b>JA Module 12:</b> Parents	Financial planning for families	60
<b>JA Module 13:</b> Empowerment	Failure is part of success	45
<b>JA Module 14:</b> Empowerment	Gratitude, kindness and giving back	45
<b>JA Module 15:</b> Empowerment	Your attitude is your compass	45
<b>JA Module 16:</b> Empowerment	Be proactive and take control of your life	45
<b>JA Module 17:</b> Financial Education	Spending habits	45
<b>JA Module 18:</b> Financial Education	Savings and how to grow your money	45
<b>JA Module 19:</b> Financial Education	Philanthropy and social responsibility	45
<b>JA Module 20:</b> Financial Education	Explaining banking, credit and debt	45

### JUNIOR ACADEMY YEAR 3:

#### AGES 14-15

Code	Description	Duration (minutes)
<b>JA Module 21:</b> Parents	Teaching children gratitude, social responsibility and giving back	60
<b>JA Module 22:</b> Parents	Debt and credit management for the family	60
<b>JA Module 23:</b> Empowerment	Discover your special interests and put them to work	45
<b>JA Module 24:</b> Empowerment	Dealing with negative influences and peer pressure	45
<b>JA Module 25:</b> Empowerment	Habits and discipline	45
<b>JA Module 26:</b> Empowerment	Choices and responsibility	45
<b>JA Module 27:</b> Financial Education	The basics of personal financial planning and your first financial moves	45
<b>JA Module 28:</b> Financial Education	The financial planning process	45
<b>JA Module 29:</b> Financial Education	Let's create our budget	45
<b>JA Module 30:</b> Financial Education	Let's talk entrepreneurship	45

### SENIOR ACADEMY YEAR 1:

#### AGES 15-16

Code	Description	Duration (minutes)
<b>SA Module 01:</b> Parents	Supporting your child with academics and sports	60
<b>SA Module 02:</b> Parents	Financially preparing to send your kids to college	60
<b>SA Module 03:</b> Empowerment	NCAA recruitment criteria - Part 1	45
<b>SA Module 04:</b> Empowerment	NCAA recruitment criteria - Part 2	45
<b>SA Module 05:</b> Empowerment	Motivation, momentum, acceleration	45
<b>SA Module 06:</b> Empowerment	Powerful communication skills for success	45
<b>SA Module 07:</b> Financial Education	Athletes financial education: Dealing with the financial challenges & vulnerability of athletes	45
<b>SA Module 08:</b> Financial Education	The sudden wealth phenomenon, financial setbacks & coping with family and societal pressures	45
<b>SA Module 09:</b> Financial Education	Creating a winning team of advisors	45
<b>SA Module 10:</b> Financial Education	The economic environment & contracts	45

### SENIOR ACADEMY YEAR 2:

#### AGES 16-17

Code	Description	Duration (minutes)
<b>SA Module 11:</b> Parents	NCAA recruitment criteria	60
<b>SA Module 12:</b> Parents	How parents can help their children in the NCAA recruitment process	60
<b>SA Module 13:</b> Empowerment	Mastering the negative	45
<b>SA Module 14:</b> Empowerment	Continuous learning is an investment	45
<b>SA Module 15:</b> Empowerment	Navigating the NCAA recruitment process – Part 1	45
<b>SA Module 16:</b> Empowerment	Navigating the NCAA recruitment process – Part 2	45
<b>SA Module 17:</b> Financial Education	Taxes, salary, caps and sports unions	45
<b>SA Module 18:</b> Financial Education	Investments: An overview	45
<b>SA Module 19:</b> Financial Education	Money management strategies	45
<b>SA Module 20:</b> Financial Education	Risk management and insurance	45

### SENIOR ACADEMY YEAR 3:

### AGES 17-18

Code	Description	Duration (minutes)
<b>SA Module 21:</b> Parents	Money management for families	60
<b>SA Module 22:</b> Parents	The day after NCAA recruitment ends	60
<b>SA Module 23:</b> Empowerment	Preparing for college and being away from home	45
<b>SA Module 24:</b> Empowerment	Student athlete issues	45
<b>SA Module 25:</b> Empowerment	The skills athletes need to design and project manage their lives	45
<b>SA Module 26:</b> Empowerment	Create your personal success story: It is up to you	45
<b>SA Module 27:</b> Financial Education	How people prepare to invest	45
<b>SA Module 28:</b> Financial Education	Brand building and NIL	45
<b>SA Module 29:</b> Financial Education	Your life plan and career development	45
<b>SA Module 30:</b> Financial Education	Business fundamentals and entrepreneurship	45

This program is designed for collegiate athletes ages 18 to 22, who may or may not end up in professional sports in the future

Being **financially literate and empowered** to live the life we aspire to have is useful to every one of us, no matter what type of career we are into and no matter at which phase of life we are.

The material contained in this particular program is geared towards all student athletes **regardless of what career path they choose to follow in the future.**

What we aim to ensure with our particular program, is that young athletes acquire a **basic understanding and education on business and financial key factors** which will help them achieve the life they aspire to have, both during their sports years and past their retirement.







**THE PURPOSE OF OUR PROGRAM IS TO PLANT THE SEEDS OF FINANCIAL LITERACY WHICH STUDENT ATHLETES WILL CONTINUE TO CULTIVATE IN THEIR ADULT LIFE**



### FINANCIAL LITERACY AS A LIFE SKILL

The Collegiate Athlete program extensively covers a number of areas including **financial psychology, personal goals, financial planning, budgeting, and pressing student athlete issues.**

The program modules prepare student athletes well for what is ahead of them whether that is a **sports career or a conventional career.** It is all about teaching useful life skills which give student athletes an edge in real life and a focus on a long term, **comprehensive life plan.**

#### *Learning Objectives:*

- Realize that they need to have a long-term financial and life plan which is in accordance with their values
- Think about how they want to live their life and figure out how to accomplish it
- Learn basic financial concepts which will help them make better financial decisions
- Realize that they may not end up having a sports career, and even if they do, it is a short one and they need to prepare for a second career
- Create a circle of trustworthy people and professionals who will support them in different areas of their lives
- Be aware that developing their personal brand will help them stay up-to-date and in the spotlight for much longer than the duration of their sports career

# Our Programs

## College/University Athletes Financial & Life Skills Program Contents

Code	Description	Duration (minutes)
<b>STA Module 1:</b>	The Necessary Financial & Life Skills for a Successful Career and Life Plan	90
<b>STA Module 2:</b>	Collegiate Student Athlete Issues	120
<b>STA Module 3:</b>	Financial Psychology	120
<b>STA Module 4:</b>	Creating Your Winning Team of Advisors	120
<b>STA Module 5:</b>	Personal Goals, Financial Planning & Money Management	240
<b>STA Module 6:</b>	Banking, Credit & Debt	90
<b>STA Module 7:</b>	Risk Management & Insurance	120
<b>STA Module 8:</b>	Investments & Creating Long-Term Wealth	120
<b>STA Module 9:</b>	The Economic Environment, Contracts & Taxes	120
<b>STA Module 10:</b>	Building the Athlete's Brand & NIL	180
<b>STA Module 11:</b>	Your Life Plan: Career Development, Entrepreneurship & Business Fundamentals	150

This program is designed for Professional athletes who are well into or near the end of their sports careers



### MANAGING SPORTS, FAMILY AND FINANCES

The more mature years of sports professionals usually include **marriage and children issues**, along with the **financial commitments and worries** that come with them, **estate and inheritance planning** considerations, and the list goes on.

In this particular program we cover what we consider to be some of the more important issues faced by sports professionals and try to pinpoint **what athletes should look for**, so that they avoid the many pitfalls already experienced by older sports professionals.

Our Professional Athlete comprehensive program includes:

- Financial goal setting
- Building and maintaining a financial freedom plan
- Creating a career and life plan
- Managing family and finances



**AS A PROFESSIONAL ATHLETE YOU DON'T GET TOO MANY SHOTS ON FINANCIAL SUCCESS. OUR COURSES GIVE YOU THE TOOLS TO SECURE YOUR FINANCIAL FUTURE**

## Professional Athletes Financial & Life Skills Program

Fortunes are difficult to build but are easy to lose; this adage is particularly true in the case of sports professionals who need to **preserve their hard-earned wealth** and make proper provisions for their later low-earning or non-earning years.

In our program modules we highlight a number of **financial and life contingencies** that athletes may face, both during their sports careers and beyond, as well as the measures that can be put in place to deal with and **mitigate** such contingencies.

### *The core areas covered:*

- The Challenges of an Athletic Career & Developing Financial & Life Skills for Success
- Financial Psychology
- Your Winning Team of Advisor
- Personal Financial Planning, Savings & Budgeting
- Banking, Credit and Debt
- Risk Management & Insurance
- Investments & Money Management
- The Economic Environment, Contracts & Taxes
- Commercializing your personal brand
- Retirement from Sport, Entrepreneurship & Business Fundamentals



# Our Programs

## Professional Athletes Financial & Life Skills Program Contents

Code	Description	Duration (minutes)
PA Module 1	The Challenges of an Athletic Career and Developing the Financial & Life Skills for Success	120
PA Module 2	Financial Psychology	120
PA Module 3	Creating Your Winning Team of Advisors	120
PA Module 4	Personal Financial Planning & Money Management	240
PA Module 5	Banking, Credit, and Debt	90
PA Module 6	Risk Management & Insurance	120
PA Module 7	Investments & Creating Long-Term Wealth	180
PA Module 8	The Economic Environment, Contracts & Taxes	120
PA Module 9	Building & Commercializing the Athlete's Brand & NIL	180
PA Module 10	Retirement from Sport, Post- Sports Career Development, Entrepreneurship & Business Fundamentals	150

This program is designed for female athletes, ages 18+

### FEMALE LEADERSHIP

In this program, we go through the necessary steps that women athletes should take towards **financial independence** and the **development of female leadership** and **role models** within the international sports arena. These steps are fundamental actions, within common reasoning, which have an impact on their **personal life**, and need to be **handled with the appropriate care**.

- Through our courses we:*
- Emphasize **mentoring and encouragement** of young girls to become consumers of female sports.
  - Discuss how female athletes can push for social change by publicly **urging people outside the sporting world**, especially those in positions of power or hierarchy, to publicly support female athletes and empower them to become role models themselves.

There is compelling evidence to suggest that **role models** are an important component in the development of females, whether that be on the field of play, in the office, in politics, or social service. **Female sport role models** are important since adolescent girls are bombarded with images of **external beauty**, instead of images of quality characteristics, usually found in female athletes.



### FEMALE LEADERSHIP (CONT.)



Our program discusses extensively how female sport role models can **instill confidence, strong work ethic and even an emphasis on education.**

**Confidence and leadership, teamwork and cooperation** are all very important as qualities, which many female athletes exemplify and young girls need.

**SUCCESSFUL FEMALE COLLEGIATE ATHLETES ARE EXCELLENT ROLE MODELS IN SHOWING YOUNG GIRLS THE IMPORTANCE OF GAINING AN EDUCATION AND COMBINING IT WITH AN ATHLETIC CAREER**

#### **Learning Objectives:**

- Promote female empowerment within the sports industry
- Understand how women can create and safeguard their financial independence
- Promote proactive financial behavior for women
- Plan ways to work towards financial independence and create ways to financially succeed
- Become an equal financial partner in the household
- Overcome fears, stereotypes and public opinion

## Female Athletes Financial & Life Skills Program Contents

Code	Description	Duration (minutes)
FA Module 1	Female Financial Empowerment and the Financial Independence of Women	120
FA Module 2	Financial Psychology	120
FA Module 3	Advisors that Make You A Winner	120
FA Module 4	Personal Financial Planning & Money Management	240
FA Module 5	Banking, Credit, and Debt	90
FA Module 6	Risk Management & Insurance	120
FA Module 7	Investments & Creating Wealth	180
FA Module 8	The Economic Environment, Contracts & Taxes	120
FA Module 9	Building & Commercializing Your Personal Brand & NIL	180
FA Module 10	Retirement from Sport, & Post Sports Career Development	150



This program is designed for athletes in individual sports, ages 18+

## THE SOLO SPORTS CAREER

In this program we look into the challenges faced by solo-sport athletes; **financial difficulties; parental and social pressure; combining sport with school** when young and at the beginning of their career; constantly **adapting to new environments; coping with the demands** of being the best in their sport and **winning at all costs**.



The life of an elite athlete in individual sports can be a very **lonely** one; long practice hours, extensive travelling around the globe, not much time to spend with family or cultivate friendships, and the list goes on. An elite sports career takes a lot of **hard work**, a **strict training** schedule, **consistent practice** and foremost, **personal sacrifices**.

Through our courses we help solo-sport athletes **deal with the hurdles** faced in their pursuit of perfection, their willingness to **risk everything** to be the best, and their **transition** from elite sports to a more conventional career during their life after sport.



### THE SOLO SPORTS CAREER (CONT.)

The **end of a solo** and usually elite sports career entails **significant change** in many areas of an athlete's life; the athlete needs to be ready to cope with such changes. Solo-sport athletes acquire a number of **valuable skills** during their sporting years which, if applied properly, can help them build an **equally successful life after the end of their elite sports career**.

*THE NUMBER OF ATHLETES IN INDIVIDUAL SPORTS THAT MAKE CONSIDERABLY LESS MONEY THAN THE TEAM SPORTS ATHLETES CONTINUE TO BE THE MAJORITY OF PROFESSIONAL ATHLETES IN THE WORLD*

#### *The core areas covered:*

- Juggling family and a solo-sport career
- Taxation of athletes competing in individual sports
- Creating a winning team of advisors
- The life after sports dilemma of a solo-sport career athlete
- Attaining financial sustainability through a solo-sport career



# Our Programs

## Athletes In Individual Sports Financial & Life Skills Program Content

Code	Description	Duration (minutes)
ISA Module 1	The Challenges of a Solo-Sport Career	90
ISA Module 2	Financial Psychology	120
ISA Module 3	Creating a Support Circle	120
ISA Module 4	Attaining Financial Sustainability as a Solo-Sport Athlete through Proper Financial Planning & Money Management	210
ISA Module 5	Banking, Credit, and Debt	90
ISA Module 6	Risk Management & Insurance	120
ISA Module 7	Investments & Creating Wealth	180
ISA Module 8	The Economic Environment, Contracts & Taxes	120
ISA Module 9	Commercializing your personal brand	180
ISA Module 10	Successfully dealing with the 'Life after Sports' Dilemma of a Solo-Sport Career Athlete	150

We invite sports stakeholders, sports clubs, elementary schools, high schools, universities/colleges, sports academies and players' associations to join us in our mission to financially educate, empower and mentor athletes with the ultimate goal of giving them the tools to create the life they aspire to have.

**You can get in touch with us by using the contact details below.**

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