

# YOUR MONEY PLAYBOOK

## THE SPORTS ISSUE

Think making millions means you'll be set for life? Not so fast! The reality is that about 78% of pro athletes go broke within just three years of retirement. It's not about how much money you make, but how well you manage it. Here's how to keep your finances in winning shape:

**PLAY SMART WITH YOUR MONEY** Just like athletes who spend recklessly on luxury items, poor financial decisions can cost you big time. Avoid unnecessary spending and stick to a solid game plan to keep your money working for you.

### SAVE FOR THE OFF-SEASON

Pro athletes often make huge paychecks quickly, but that doesn't last forever. Start saving now so you're ready for the future, no matter what comes next.

**CHOOSE YOUR TEAM WISELY** Many pro athletes trust the wrong people with their money, leading to poor financial decisions. Make sure you surround

yourself with trusted, knowledgeable people who have your best interests at heart.

### HAVE A GAME PLAN FOR THE FUTURE

Many athletes are unprepared for life after sports, lacking the skills or experience for other careers.

Think beyond today, build new skills, and plan for your next chapter.

### TRAIN FOR THE LONG GAME

Just like athletes train to stay on top, building wealth takes time and discipline. Many athletes spend too quickly and fail to save. Stay consistent with saving, spending wisely, and making smart financial moves for long-term success.



## DESIGN YOUR \$1 MILLION FUTURE: HOW WOULD YOU SPEND, SAVE, AND INVEST \$1 MILLION?

SAVE & INVEST (FUTURE GOALS, RETIREMENT, BUSINESSES): \$

SPEND (HOUSE, CAR, CLOTHES, FUN): \$

GIVE BACK (CHARITY, FAMILY, COMMUNITY): \$

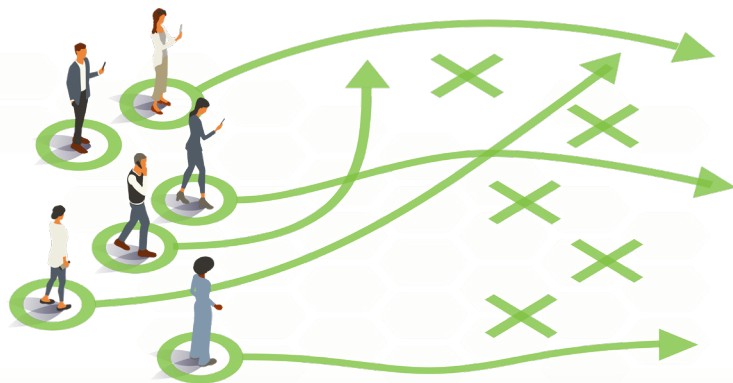
EDUCATION & GROWTH (COLLEGE, COURSES, SKILLS): \$

EMERGENCY FUND (UNEXPECTED EXPENSES, INJURIES): \$



# FROM BASKETS TO BILLIONS: LEBRON'S FINANCIAL GAME PLAN

With a net worth of **\$1.18 billion**, LeBron James has stayed grounded by focusing on long-term financial goals. He's built a business empire that secures his financial future beyond basketball through smart investments in tech, entertainment, and sports. LeBron shows that success isn't just about talent—it's about making wise choices, planning, and always thinking bigger than the game.



## TURNING A PASSION FOR SPORTS INTO A CAREER

You don't have to be a pro athlete to make sports your job. Many careers let you stay in the game and get paid doing what you love.

### SPORTS MEDICINE

Help athletes stay in peak condition as trainers, therapists, or doctors.

**SALARY RANGE: \$50K – \$200K+**  
(higher for doctors)

### COACHING & TRAINING

Teach athletes and develop winning teams.

**SALARY RANGE: \$35K – \$80K+**  
(higher for college and pro levels)

### SPORTS MANAGEMENT

Handle contracts, marketing, and team operations.

**SALARY RANGE: \$50K – \$120K+**

### SPORTS JOURNALISM

Cover games, interview athletes, or start a podcast.

**SALARY RANGE: \$40K – \$90K+**

### ANALYTICS & TECH

Use data to improve performance, scout talent, or enhance fan experiences.

**SALARY RANGE: \$60K – \$150K+**

## SCORING BIG WITH SPORTS

## MEMORABILIA

Collecting sports memorabilia—like trading cards, jerseys, and autographs—has exploded in popularity, especially among teens. It can be fun to make money while following your favorite teams and athletes. But not everything is a slam-dunk investment. Some items skyrocket in value, while others aren't worth much. Here's what makes the difference:

- **CONDITION** – Mint condition = higher value.
- **AUTHENTICITY** – Certified items hold greater worth.
- **PLAYER POPULARITY** – Star athletes drive demand.
- **RARITY** – Limited editions/game-worn items are worth more.
- **MARKET TRENDS** – A player's success can raise or drop prices fast.



**TEEN COLLECTING SUCCESS STORY - AT 16, ANDREW PARK SOLD A GIANNIS ANTETOKOUNMPO BASKETBALL CARD FOR A RECORD-BREAKING \$1.81 MILLION, TURNING HIS HOBBY INTO A MULTI-MILLION DOLLAR SIDE BUSINESS.**



330.452.9801

[www.csefcu.com/youth](http://www.csefcu.com/youth)  
[www.elementsofmoney.com/CSE](http://www.elementsofmoney.com/CSE)



Federally Insured by NCUA.