

# THE FINANCIAL PLAYBOOK



Powered by Merchants Bank



*The Financial Playbook:*

# **FINANCIAL MANAGEMENT— FROM INCOME TO LONG-TERM WEALTH**

*Helping student-athletes organize, protect, and  
measure finances so income today can create stability  
and opportunity in the future.*



Powered by Merchants Bank



# INTRODUCTION

## Facilitator Introduction/Welcome

- **Financial Planning Panel**

## Financial Management

Goal: Provide long-term lens on money, building strategies and habits for growth and security.

- Basics of Banking
- Investment Accounts (Roth IRA, 401(k), Brokerage)
- Growth rates, compound interest, risk/reward balance
- Student-athlete income: how to build lasting wealth



# UPCOMING TOPICS

|                  |                                                        |
|------------------|--------------------------------------------------------|
| <b>SECTION 1</b> | Thinking Beyond the Season                             |
| <b>SECTION 2</b> | What a Bank Actually Does                              |
| <b>SECTION 3</b> | Types of Accounts: Each Has a Job                      |
| <b>SECTION 4</b> | Banking Tools That Protect You                         |
| <b>SECTION 5</b> | The Wealth Mindset: Assets, Net Worth & Growing Wealth |
| <b>SECTION 6</b> | Expert Panel Discussion                                |
| <b>SECTION 7</b> | Final Takeaways                                        |



## SECTION 1

# Thinking Beyond the Season

“ *Athletes think in short timeframes,  
but wealth grows over decades.* ”



# THINKING BEYOND THE SEASON

Athletes naturally think in short timeframes

- Seasons
- Eligibility
- Contracts
- NIL deals

Money works differently—it grows over decades.

[ Most financial mistakes happen not from spending—but from short time horizons. ]



# THE SHIFT

Financial success requires shifting from:

**“How much do I have?” —————→ “What is this money for?”**

Money should be assigned a purpose based on time:

| TIMEFRAME | PURPOSE             |
|-----------|---------------------|
| Now       | Daily Life          |
| Soon      | Emergencies         |
| Later     | Opportunities       |
| Future    | Freedom & Stability |





## KEY TAKEAWAY

Income is temporary.

Structure and time create wealth.



## **SECTION 2**

# **What a Bank Actually Does**





# CORE CONCEPTS OF BANKING

A bank is not just storage—  
it is a system to organize financial life.

Banks allow you to:

- 1 Store money safely**
- 2 Move money easily**
- 3 Access money when needed**
- 4 Borrow responsibly**
- 5 Track activity**



# WHAT A BANK ACTUALLY DOES

Banks accept deposits and provide financial services such as credit cards, installment loans, and mortgages.

When income increases quickly, problems occur when money:

- Sits in the wrong place
- Is too easy to spend
- Isn't organized





## KEY TAKEAWAY

A bank account creates structure,  
not just access.



## SECTION 3

# Types of Accounts: Each Has a Job

*“ TRAP! Keeping all money in one account  
makes every dollar feel spendable! ”*



# TYPES OF DEPOSIT ACCOUNTS

## TRANSACTION ACCOUNTS (DAILY USE)

### Checking Account

- Everyday spending
- Debit card purchases
- Bill payments
- Your operating account—  
not your savings account.

## HIGH-YIELD SAVINGS ACCOUNTS (STABILITY)

### HYSA / Money Market

- Holds money not for daily use
- Earns interest
- Reduces accidental spending
- Higher interest than  
traditional savings accounts

## TIME-BASED SAVINGS

### Certificates of Deposit (CDs)

- Set aside for a period
- Higher interest than traditional  
savings accounts
- Encourages discipline

# CREDIT ACCOUNTS

Provide temporary access to funds and build credit history.



**SECTION 4**

**Banking Tools  
That Protect You**



# BANKING TOOLS THAT PROTECT YOU

Banks provide systems that organize and monitor activity, preventing mistakes:

- Debit cards
- Online banking
- Alerts
- Automatic bill pay
- Transfers

Automation matters because schedules are busy.



# DEPOSIT INSURANCE: SAFETY FIRST



Before money grows, it must be protected.

Deposits held at federally insured banks are protected up to at least \$250,000 per depositor, per FDIC-insured bank, per ownership category.



**ACTIVITY:**

# WHERE IS YOUR MONEY RIGHT NOW?

Raise your hand if these apply:

- Who has Venmo, Apple Cash, Cash App, PayPal, or similar?
- Who currently has money sitting inside the app?
- Who uses it like a checking account?
- Who keeps more than \$100 in it regularly?

## DISCUSSION QUESTION

If the app disappeared tomorrow...  
what happens to your money?





## PAYMENT APPS— DID YOU KNOW?

- Many payment apps are **not banks**.
- Money stored in payment apps is often **not protected by federal deposit insurance**
- Even when apps partner with banks, coverage can be limited or conditional
- Consumer regulators warn funds stored in these apps may be at risk if the company fails
- **Remember:** Payment apps move money. Banks protect money.



# BUILDING A SIMPLE FINANCIAL STRUCTURE

- Checking → Daily Spending
- Savings → Buffer
- Emergency Fund → Protection
- Future Accounts → Growth

How you organize your money plays a key role in building financial stability.





## **KEY TAKEAWAY**

Convenience and safety are not the same thing. The goal is not to avoid payment apps—the goal is to transfer money out quickly.

## SECTION 5

# The Wealth Mindset: Assets, Net Worth, & Growing Wealth

*“ Income does not create wealth —  
assets do. ”*



# WHAT IS AN ASSET?

An asset is something you own that has value.

Types:

- Financial
- Physical
- Productive

[ Assets can lead to wealth  
and financial security. ]



**INTERACTIVE EXERCISE:**  
**WHICH ARE ASSETS?**

**BANK ACCOUNT  
(CHECKING/  
SAVINGS)**



**LAND**



**HOUSE OR  
BUILDING**



**VEHICLE**



**FURNITURE**



**COMPUTER**



**EDUCATION/  
DEGREE**



**CREDIT HISTORY  
AND  
CREDIT SCORE**



**CREDIT CARD**



# ASSETS, LIABILITIES AND EQUITY

**Assets create a financial foundation.**

## ASSETS

Something you own  
that has value

## LIABILITY

Something you owe  
others, usually money

## EQUITY

The value of an asset  
minus the liability  
related to that asset



# NET WORTH: THE REAL SCOREBOARD

- Net Worth = Assets — Liabilities
- Positive net worth creates stability
- Zero or negative net worth = instability

| CALCUALTING NET WORTH                           |                    |                    |
|-------------------------------------------------|--------------------|--------------------|
| BALANCE SHEET                                   | POSITIVE NET WORTH | NEGATIVE NET WORTH |
| Total Assets                                    | \$100,000          | \$100,000          |
| Total Liabilities                               | \$75,000           | \$110,000          |
| Net Worth<br>(Total Assets - Total Liabilities) | \$25,000           | \$-10,000          |

**DISCUSSION QUESTION:** If student-athlete income stopped today — what would still belong to you?



# WAYS TO INCREASE WEALTH

- Spend less than you make
- Save consistently
- Pay down debt
- Build assets

Increasing Assets AND Decreasing Liabilities  
=  
More Net Worth and Wealth





## KEY TAKEAWAY

Before investing, you need:

- 1 **Organized accounts**
- 2 **Controlled spending**
- 3 **Emergency protection**
- 4 **Positive net worth trend**



## SECTION 6

# Expert Panel Discussion

“ *Help athletes understand how organized finances become long-term wealth.* ”



# EXPERT PANEL

*(Example Only)*



**BANKER**



**WEALTH  
PLANNER**



**ACCOUNTANT**



**LEGAL  
ADVISOR**



# PANEL TOPICS

- Investment account types (Roth IRA, brokerage, employer plans)
- Retirement timelines and starting young
- Compound growth & risk
- Turning student-athlete income into lifelong wealth



# SUGGESTED MODERATOR QUESTIONS

- What would you do differently starting at 18?
- What mistakes do young earners make most?
- How much should someone save before investing?
- What matters more: habits or returns?



**SECTION 7**

**Final Takeaways**





## **CLOSING KEY TAKEAWAYS**

Income creates opportunity.

Systems create stability.

Time creates wealth.

Questions?

