ATHLETE CENTER OF EXCELLENCE

Professional athlete financial checklist

As an athlete, you face unique financial choices. This checklist offers 3 keys steps to help you make informed decisions, avoid common mistakes, and plan for the future—wherever your career takes you.

Step 1: Manage your finances

BANKING & CREDIT

- ☐ Open separate bank accounts for personal and business finances.
- ☐ Create a budget to manage income and expenses.
- ☐ Make saving a priority to help ensure financial stability, especially during times of unpredictable or fluctuating income.
- ☐ Pay bills on time and keep credit usage low.
- ☐ Monitor your credit score consistently and proactively freeze your credit with all three major bureaus—TransUnion, Equifax, and Experian—to safeguard against potential fraud.

INVESTING

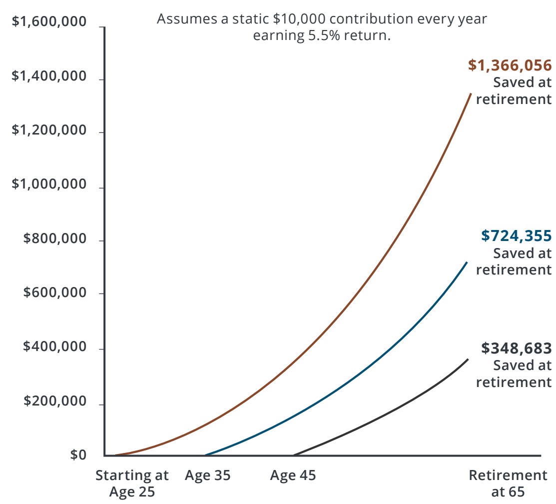
- ☐ Consider starting to invest early by creating a consistent contribution plan to take advantage of compound interest and grow your wealth over time.
- ☐ Consider opening a brokerage account for self-directed investments or leverage the experience of professional investment managers to oversee day-to-day investment decisions.
- ☐ Explore cash management options—including checking and savings accounts, certificates of deposit (CDs), money market funds, and treasuries—to optimize your financial flexibility and security.
- ☐ Consider seeking guidance from a qualified financial advisor, such as a CFP®, to help you make informed decisions and achieve your financial goals.

RISK MANAGEMENT

- ☐ Protect your family, yourself, and your wealth with the appropriate estate planning and insurance.

The power of investing early

HYPOTHETICAL EXAMPLE OF COMPOUNDING INTEREST AND NOT ACTUAL MARKET INVESTMENTS. FOR ILLUSTRATIVE PURPOSES ONLY*



**For illustrative purposes only. The above performance does not reflect any investment or strategy offered JPMorgan Wealth Management. The performance reflects a simple calculation based on the assumptions presented above. The returns shown should not be relied upon in making any investment decision.*

Source: J.P. Morgan Asset Management.

Compounding refers to the process of earning return on principal plus the return that was earned earlier.

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Step 2: Navigate both your life and athletic career

PERSONAL BRAND

- [ ] Define the values and goals you want to represent.
- [ ] Engage with fans and media positively and authentically.

CAREER PLANNING

- [ ] Begin thinking about what you will do after your sports career.
- [ ] Use your visibility in the sports industry to build relationships with professionals in fields that interest you, potentially opening doors to future career opportunities beyond your playing days.
- [ ] Understand your league's financial and health benefits so you know the support available to you—both during your career and in the years ahead.

LIFESTYLE MANAGEMENT

- [ ] Leverage concierge services—such as bill payment and travel arrangements—to streamline daily tasks and support a healthy work-life balance throughout your athletic career.

Step 3: Build a legacy, make a difference

PHILANTHROPY

- [ ] Identify causes you are passionate about and reflect your values and experiences.
- [ ] Explore how to get involved.
- [ ] Consider starting a foundation or partnering with charitable initiatives.

MENTORSHIP

- [ ] Share your experiences and knowledge with aspiring athletes.
- [ ] Offer guidance and support to help them navigate their opportunities and challenges.

Pursue your ambitions with financial confidence

Consider partnering with a financial professional to build a plan that aligns with your career, supports your lifestyle—and works to empower your future success. Discover more financial education for athletes at chase.com/athlete.

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