



CSU PUEBLO MEN'S BASKETBALL

# FINANCIAL LITERACY FOR COLLEGE ATHLETES

Building a Winning Game Plan for Your Money

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Practical habits you can start today



# 01

## Building a Winning Game Plan for Your Money

### OPENING QUESTION

**“If I handed everyone here \$5,000 today, where would it be six months from now?”**

**KEY MESSAGE** Most young adults don't have a money problem. They have a plan problem.

*“You already understand discipline, practice, accountability and game plans. Money works the same way.”*



## 02

## The Same Discipline That Wins Games, Wins With Money

How many hours have you  
spent practicing basketball?

**1,000s**

How many hours has  
anyone spent teaching you  
about money?

**~0**

How many years can your  
money decisions impact  
your life?

**60 years**



Financial success usually comes down to simple habits repeated consistently.

*“Most people know what they should do with money. The challenge is actually doing it.”*

## 03

## Know Your Numbers

**ACTIVITY** — Estimate what you spend each month on:



**Phone**

\$ \_\_\_\_\_



**Food**

\$ \_\_\_\_\_



**Gas / Transport**

\$ \_\_\_\_\_



**Entertainment**

\$ \_\_\_\_\_



**Clothes / Shoes**

\$ \_\_\_\_\_



**Subscriptions**

\$ \_\_\_\_\_

Many athletes know their stats on the court better than they know where their money goes.

**“You can't improve what you don't track.”**

# 04

## What Causes the Turnovers?

*“What usually causes college students to spend money they weren't planning to spend?”*

Social media

Friends

Teammates

Eating out

DoorDash

Shoes

Impulse buys

Boredom

**Most money problems aren't math problems.  
They're behavior problems.**

If you understand your spending habits, you can change them.



*“Nobody accidentally becomes wealthy. Wealth is usually the result of small decisions repeated over time.”*

# 05

## Budget = Game Plan

“A budget isn't telling your money where it can't go — it's telling your money where it should go.”

### EVERY DOLLAR HAS THREE JOBS



#### BILLS

What you have to pay



#### SPENDING

What you choose to spend



#### SAVING

What you keep for your future

**A budget gives you control — it doesn't have to be complicated.** *“Successful people focus less on what they spend and more on what they keep.”*

06

## What Are You Really Playing For?



**“What motivates you to play basketball?”**

Family

Education

Future career

Financial freedom

Creating Opportunities

Owning a home

### MINI ACTIVITY — MY TOP 3 PRIORITIES

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**What did you spend money on last week? Do those two lists match?**

# 07

## Your Financial Defense

*"If your car broke down tomorrow, how would you pay for it?"*



**\$500**

Start here — your first cushion



**\$1,000**

Build to a full starter fund



**3–6 MONTHS**

Of expenses = real security

An emergency fund keeps one unexpected expense from becoming a major problem — it gives you options.

**"Defense wins championships. An emergency fund is your financial defense."**

## 08

## Make Saving the First Play

**“Don't save what's left after spending. Spend what's left after saving.”**

### PUT IT ON AUTOPILOT



Save \$25/month automatically



Save part of every paycheck



Increase savings when income increases



Treat NIL income like regular income

### ONE CHANGE THIS WEEK



Skip one DoorDash order



Save first, spend second



Cancel a subscription



Wait 24 hours before buying

**Automatic savings turns good intentions into habits. Big wins start with one small change.**

## 09

# Credit Cards Are Tools, Not Free Money

### BENEFITS

- Build credit
- Convenience
- Rewards

### RISKS

- Interest
- Overspending
- Debt after graduation

### THREE CREDIT RULES

1

Pay on time

2

Keep balances low

3

Pay the full balance when you can



One card paid off every month beats several cards carrying balances.

# 10

## Your Financial Starting Five



1

Know where your  
money goes



2

Create a simple  
budget



3

Build an emergency  
fund



4

Save automatically



5

Avoid unnecessary  
debt

*"Imagine the 28-year-old version of yourself walked into this room. What financial advice would they give you?"*

**The same habits that help you win games can help you win with money: discipline, consistency, repetition.**



OPTIONAL HANDOUT

# THE 30-DAY CHALLENGE



Track every dollar you spend



Save \$25



Cancel one unused subscription



Set up automatic savings



Make one decision future-you will thank you for

