



Financial Game Planning



NSCA
COACHES
CONFERENCE 2022

JANUARY 6 – 8, 2022

San Antonio, TX & Online | 2.0 CEUs

#NSCAsCoaches22

CONFLICT OF INTEREST STATEMENT

I have no actual or potential conflict of interest in relation to this presentation.

PLANNING

Phase I – Core Education & Planning

Week #	Dates	Activity
1	Dec 29-31	SPEED DEVELOPMENT PHASE II Day 1 - Overview A) Movement Warm-Up and Cal B) Station #1 - Linear Speed Development - Anaerobic Power * Week 1 - 100yd Sprint Ladder * Week 2 - 30x40yds * Week 3 - 20 x60yds * Week 4 - 12x100yds C) Station #2 - Competitive Sprints * Week 1 - 8x15yds * Week 2 - 6x20yds * Week 3 - 5x25yds * Week 4 - None Day 2 - Overview A) Movement Warm-Up and Cal B) Station #1 - Linear Speed Development - Anaerobic Endurance * Week 1 - 300yd Shuttel x3 * Week 2 - 10x60yds/5x120yds/10x60yds * Week 3 - 360yds/280yds x6 * Week 4 - Gasser x2/ Half Gasser x4/Crossfield x6 C) Station #2 - Competitive Sprints * Week 1 - 6x20yds * Week 2 - 5x25yds * Week 3 - None * Week 4 - None
2		
3		
4		
5		
6		
7		
8		
9		
10		
11	Tu	
12	Wed	
13	Thu	
14	Fri	
15	Sat	
16	Sun	
17	Mon	
18	Tue	
19	Wed	
20	Thu	
21	Fri	
22	Sat	
23	Sun	
24	Mon	
25	Tue	
26	Wed	

OFFSEASON SCHEDULE Phase I (January 21-February 1)

a.m. Offense Lift/Defense Breakfast
a.m. Team Run (.75 Run)
a.m. Defense Lift/Offense Breakfast

Defense Lift/Offense Breakfast
Team Run (.75 Run)
Offense Lift/Defense Breakfast

Optional Lift Power/F
Team Position or M
Optional Lift Skill/F

Offense Lift/Defense
Team Run (.75 Run)
Defense Lift/Offense

Optional Lift
Team Position or M
Optional Lift Skill/F

Optional Lift

FOOTBALL		COACH		COACH		WINTER	
Week	Day	Coach	Coach	Coach	Coach	Coach	Coach
1	Dec 29-31	Coach	Coach	Coach	Coach	Coach	Coach
2	Jan 5-7	Coach	Coach	Coach	Coach	Coach	Coach
3	Jan 12-14	Coach	Coach	Coach	Coach	Coach	Coach
4	Jan 19-21	Coach	Coach	Coach	Coach	Coach	Coach
5	Jan 26-28	Coach	Coach	Coach	Coach	Coach	Coach
6	Feb 2-4	Coach	Coach	Coach	Coach	Coach	Coach
7	Feb 9-11	Coach	Coach	Coach	Coach	Coach	Coach
8	Feb 16-18	Coach	Coach	Coach	Coach	Coach	Coach
9	Feb 23-25	Coach	Coach	Coach	Coach	Coach	Coach
10	Feb 28-Mar 1	Coach	Coach	Coach	Coach	Coach	Coach
11	Mar 6-8	Coach	Coach	Coach	Coach	Coach	Coach
12	Mar 13-15	Coach	Coach	Coach	Coach	Coach	Coach
13	Mar 20-22	Coach	Coach	Coach	Coach	Coach	Coach
14	Mar 27-29	Coach	Coach	Coach	Coach	Coach	Coach
15	Apr 3-5	Coach	Coach	Coach	Coach	Coach	Coach
16	Apr 10-12	Coach	Coach	Coach	Coach	Coach	Coach
17	Apr 17-19	Coach	Coach	Coach	Coach	Coach	Coach
18	Apr 24-26	Coach	Coach	Coach	Coach	Coach	Coach
19	May 1-3	Coach	Coach	Coach	Coach	Coach	Coach
20	May 8-10	Coach	Coach	Coach	Coach	Coach	Coach
21	May 15-17	Coach	Coach	Coach	Coach	Coach	Coach
22	May 22-24	Coach	Coach	Coach	Coach	Coach	Coach
23	May 29-31	Coach	Coach	Coach	Coach	Coach	Coach
24	Jun 5-7	Coach	Coach	Coach	Coach	Coach	Coach
25	Jun 12-14	Coach	Coach	Coach	Coach	Coach	Coach
26	Jun 19-21	Coach	Coach	Coach	Coach	Coach	Coach

Don't Quit! Suffer now and live the rest of your life as a Champion. -Ali

Aaron Komarek, MBA & Trip Higginbotham, CFP®
Financial Game Planning

Financial Game Planning

Phase I – Organization & Goal Assessment

Phase II – Protection

Phase III – Cash Flow

Phase IV – Assets

Phase V – Liabilities

Testing Day - Your Results and Future Goals



Introductions

Aaron Komarek

- M.B.A.

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Trip Higginbotham

- CFP®, RICP®, CExP

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2021-122444 Exp 07/09/21.

STRENGTH COACH TO FINANCIAL COACH

- The Journey
- Understanding the Profession
 - Position
 - Pay
 - Job security
 - Transiency
 - Schedules
 - Personal/family sacrifices
 - Selflessness
- Found a way to give back – FINANCIAL COACHING



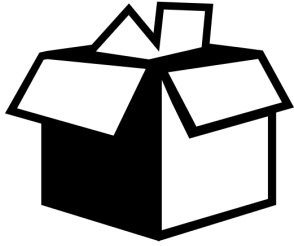
The Challenge...

PHASE 1:

ORGANIZATION GOAL ASSESSMENT



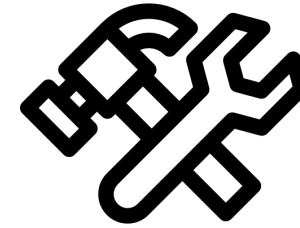
As a result



**Financial
Disorganization**

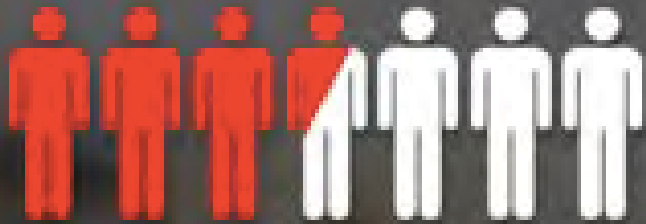


Everything is tied
for first



**DIY Financial
Decision Making**

LACK OF CONFIDENCE



45%

**Say financial matters
cause them the most
stress in their lives¹**

Source: ¹Employee Financial Wellness Survey, PWC, 2016

Why Financial Planning?

**Having goals
is important.**

Goals $\neq$ Numbers

Numbers $\neq$ Goals

TESTING DAY

- What are your goals?
- 3 years from today – what do you want to accomplish?
 - Personal / Family
 - Professional

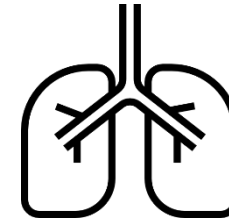
PHASE 2:
PROTECTION
INJURY PREVENTION



MEDICAL TRIAGE



Airway



Breathing



Circulation

What happens if these are
untreated?

Financial Triage

Which Should We Triage First?

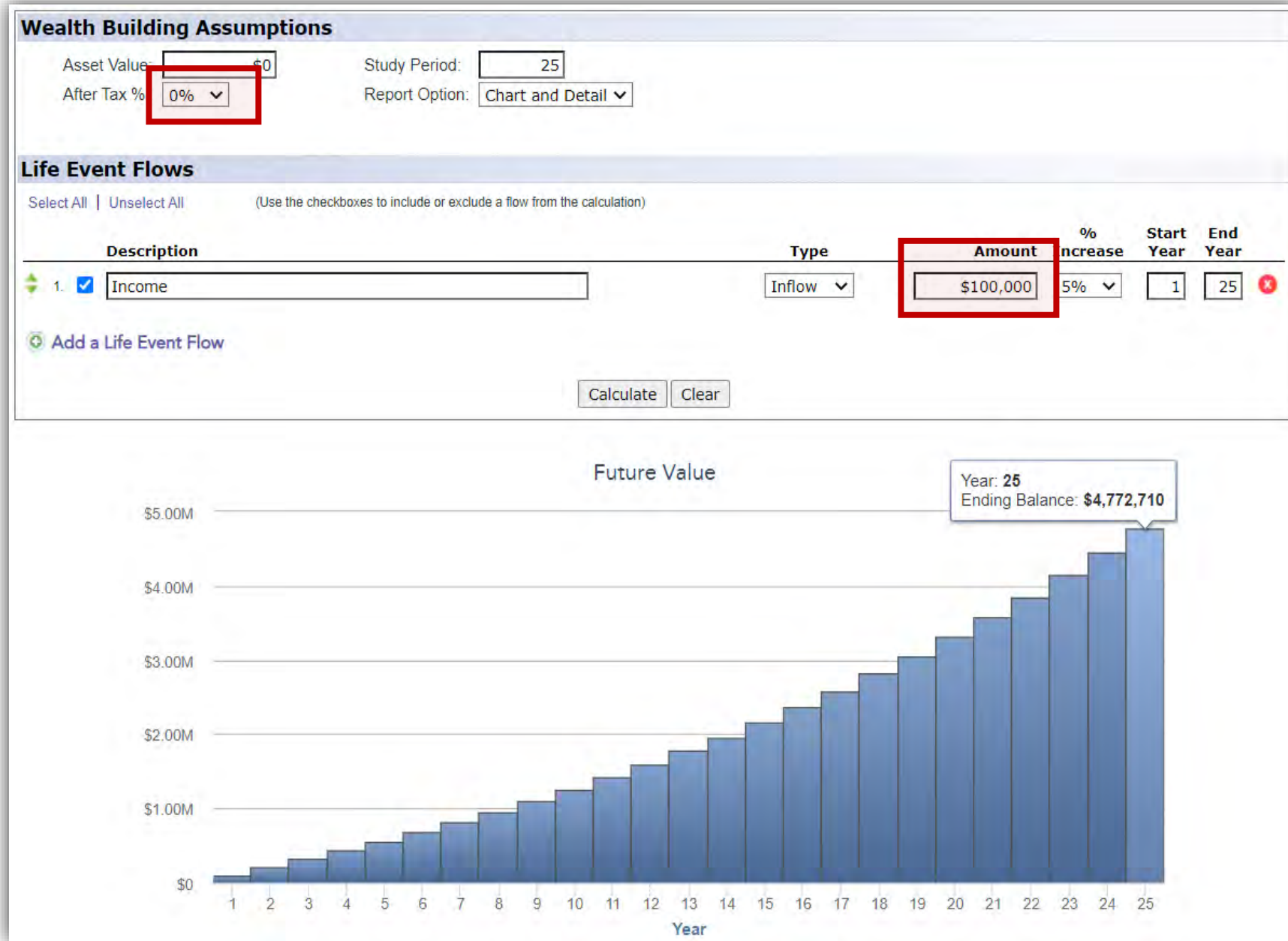
- ✚ Pay off credit card
- ✚ College funding for my 8 year old
- ✚ Retirement planning for a 40 year old
- ✚ Adjust inadequate auto insurance



HINT: Which of these is
Catastrophic?

PROTECT WHAT?

\$5,000,000!



Protection from Lawsuit

- Professional Liability
- Auto
 - How does your car insurance work?
 - What your levels of coverage mean and how the insurance company will respond
 - Example 100/300 coverage
- Home
- Umbrella Insurance
 - A simple solution



Protection from Injury or Death

- Life Insurance
 - Asset Replacement vs HLV
 - Income for family for life to continue as planned
 - Amount and income generation
- Disability
 - 1 in 3 – disabled before age 65
 - 1 in 5 – disabled people that never return to work
 - 2.8 years – average length of disability
 - 5 year loss of income results in 50% reduction in retirement assets



\$400
\$1200



\$1,000
\$300,000

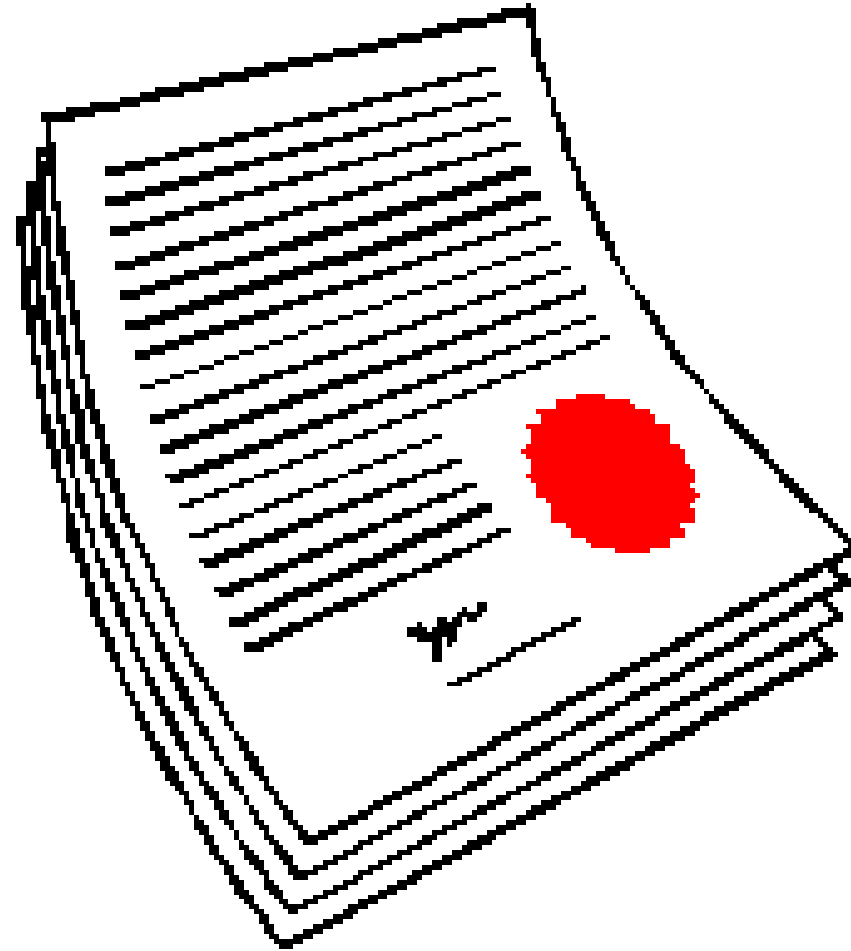
\$2,500
\$50,000



\$3000
\$3,000,000

Protection of Transfer of Wealth

- Will
 - Guardianship
- Trust
 - Separation of powers
- Power of Attorney
- Living Will



Value of your Working Income

	AGE (# of Years Until Retirement)					
	50 (15)	45 (20)	40 (25)	35 (30)	30 (35)	25 (40)
\$40,000	\$600,000	\$800,000	\$1,000,000	\$1,200,000	\$1,400,000	\$1,600,000
\$60,000	\$900,000	\$1,200,000	\$1,500,000	\$1,800,000	\$2,100,000	\$2,400,000
\$80,000	\$1,200,000	\$1,600,000	\$2,000,000	\$2,400,000	\$2,800,000	\$3,200,000
\$100,000	\$1,500,000	\$2,000,000	\$2,500,000	\$3,000,000	\$3,500,000	\$4,000,000
\$120,000	\$1,800,000	\$2,400,000	\$3,000,000	\$3,600,000	\$4,200,000	\$4,800,000
\$140,000	\$2,100,000	\$2,800,000	\$3,500,000	\$4,200,000	\$4,900,000	\$5,600,000
\$160,000	\$2,400,000	\$3,200,000	\$4,000,000	\$4,800,000	\$5,600,000	\$6,400,000
\$180,000	\$2,700,000	\$3,600,000	\$4,500,000	\$5,400,000	\$6,300,000	\$7,200,000
\$200,000	\$3,000,000	\$4,000,000	\$5,000,000	\$6,000,000	\$7,000,000	\$8,000,000

TESTING DAY

Urgent & Important

MOST URGENT

Protection

Assets

Liabilities

Cash Flow

MOST IMPORTANT

PHASE 3:

CASH FLOW

PROGRAM EXECUTION



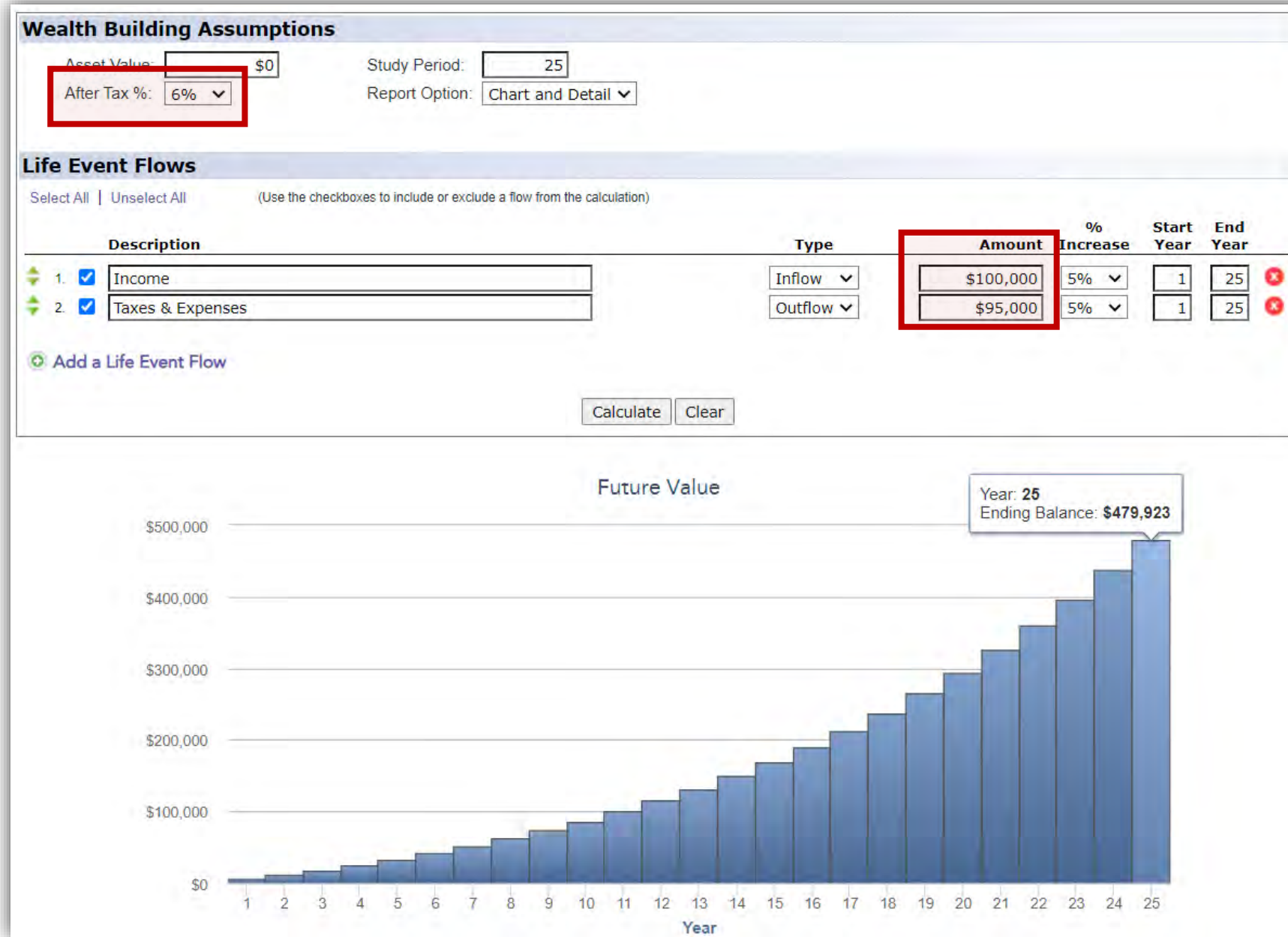
Aaron Komarek, MBA & Trip Higginbotham, CFP®
Financial Game Planning

The Fundamentals

- 1 Save *the right amount*
- 2 Save *systematically*
- 3 Invest *with balance*

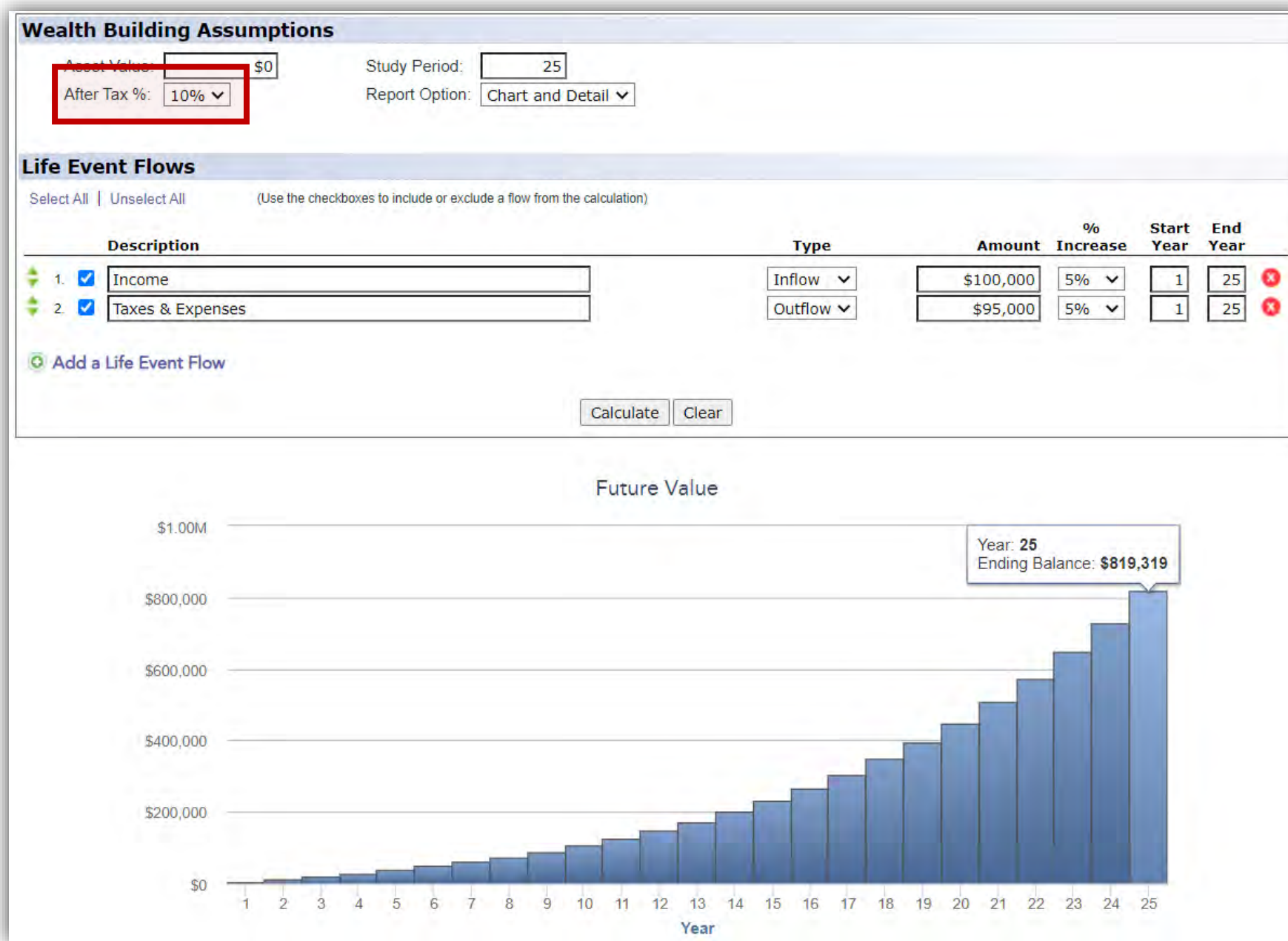
RIGHT AMOUNT?

5% SAVINGS
\$500,000



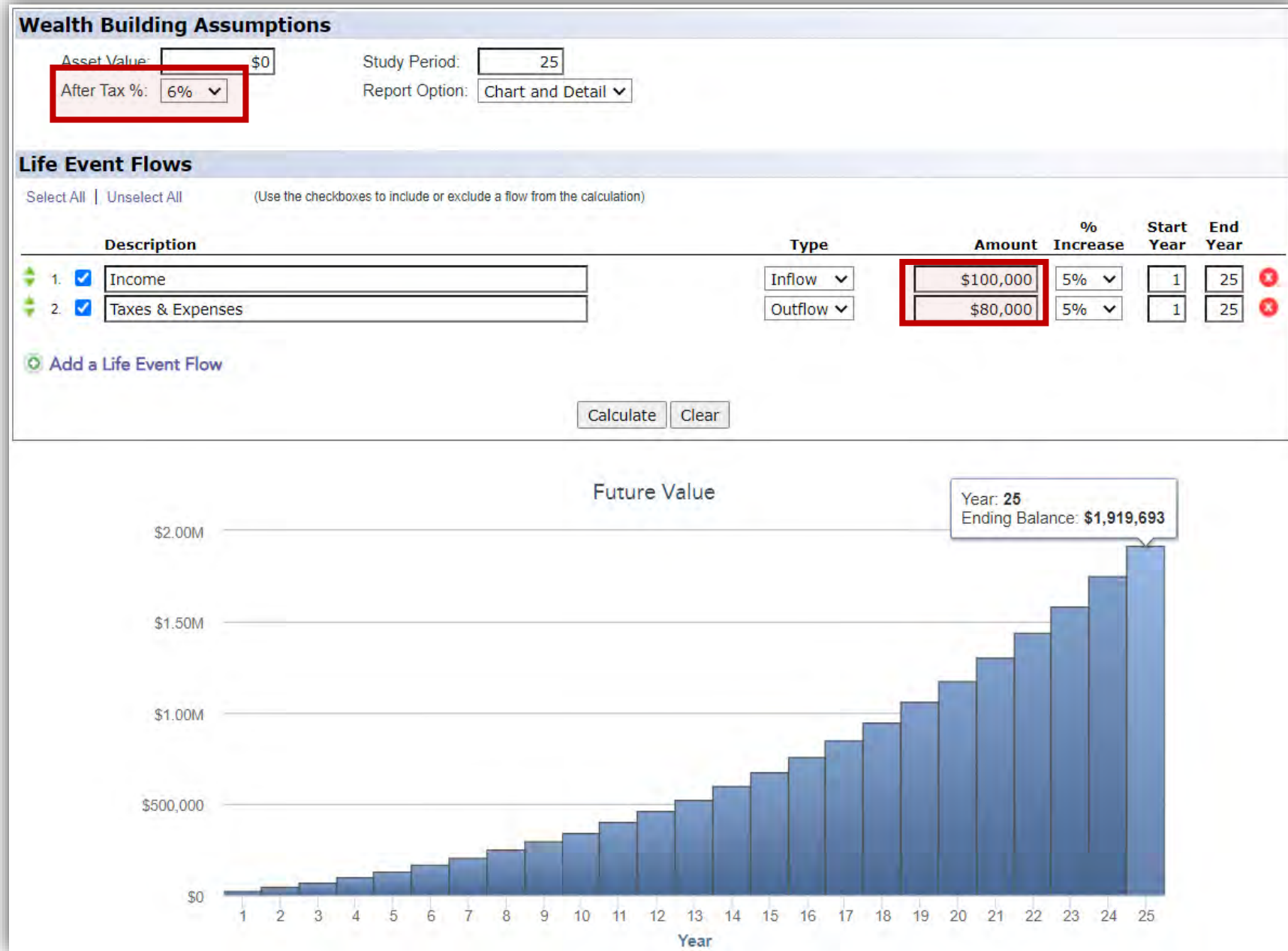
RIGHT AMOUNT?

5% SAVINGS
10% ROR
\$800,000

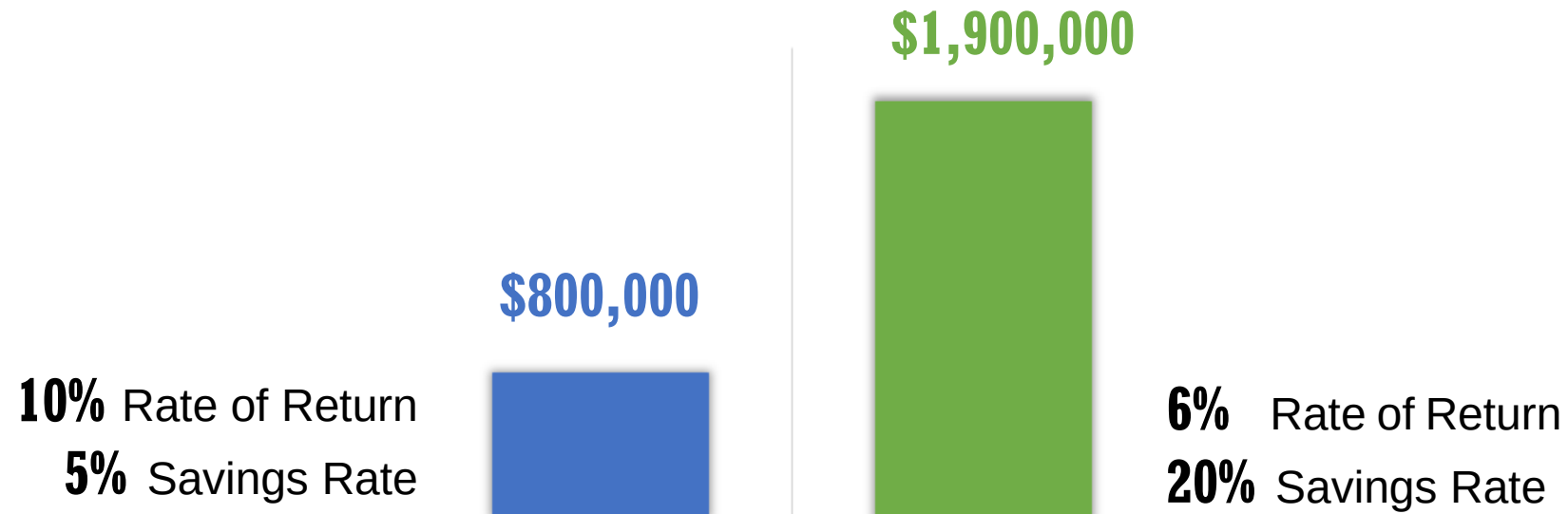


RIGHT AMOUNT?

20% SAVINGS
6% ROR
\$1,900,000



Rate of Return vs. Savings Rate



Long-term coaching support around your **cash flow behavior** is more valuable than outstanding investment results

EXECUTION – “IRL” (IN REAL LIFE)

No Protection
Can't Save 20%
(So... no action taken)



EXECUTION – “IRL” (IN REAL LIFE)

NOT the answer
(Major change in lifestyle)



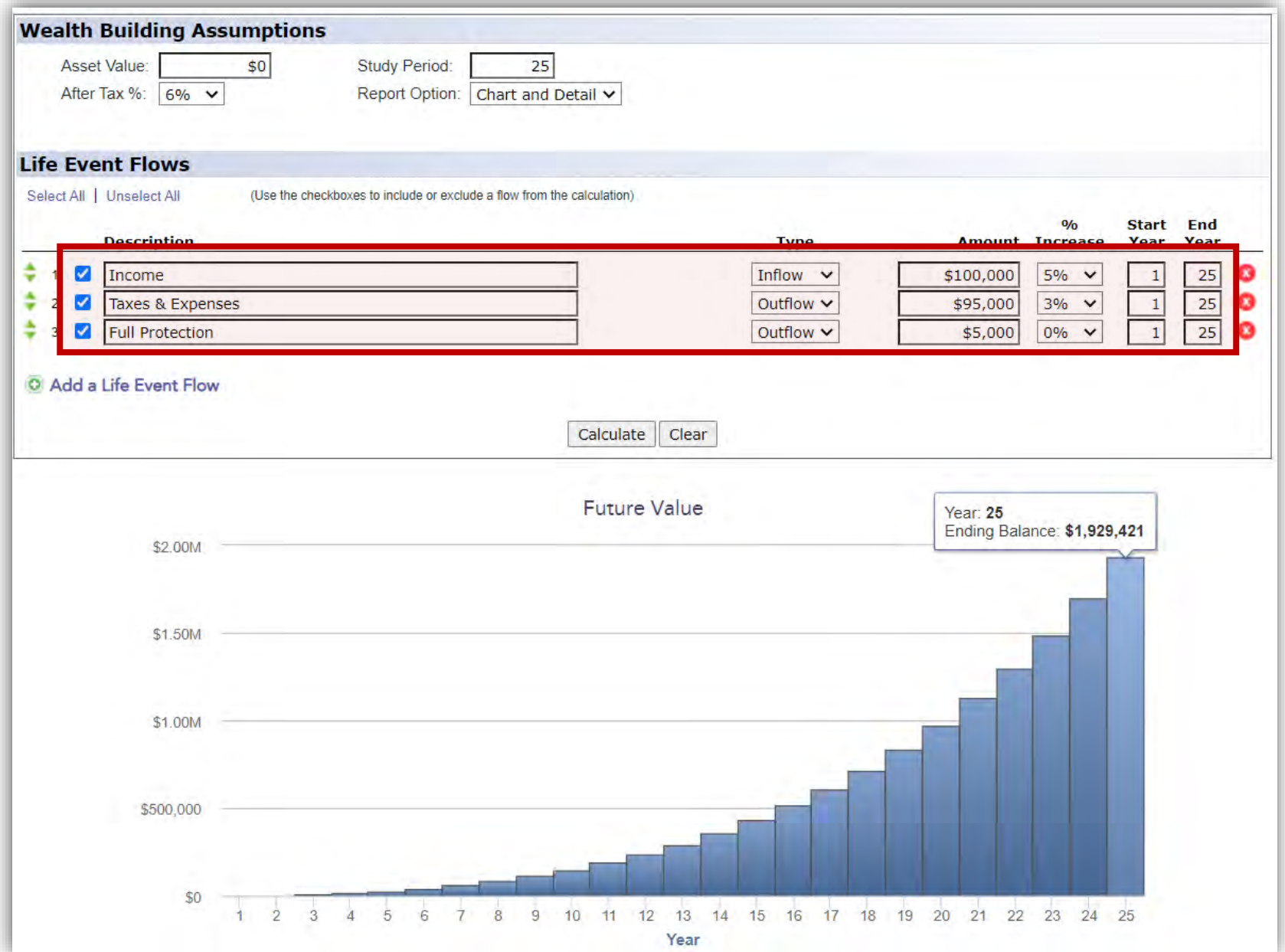
EXECUTION – “IRL” (IN REAL LIFE)

The RIGHT answer
- Full protection Now -
(Gradual change in Savings over time)



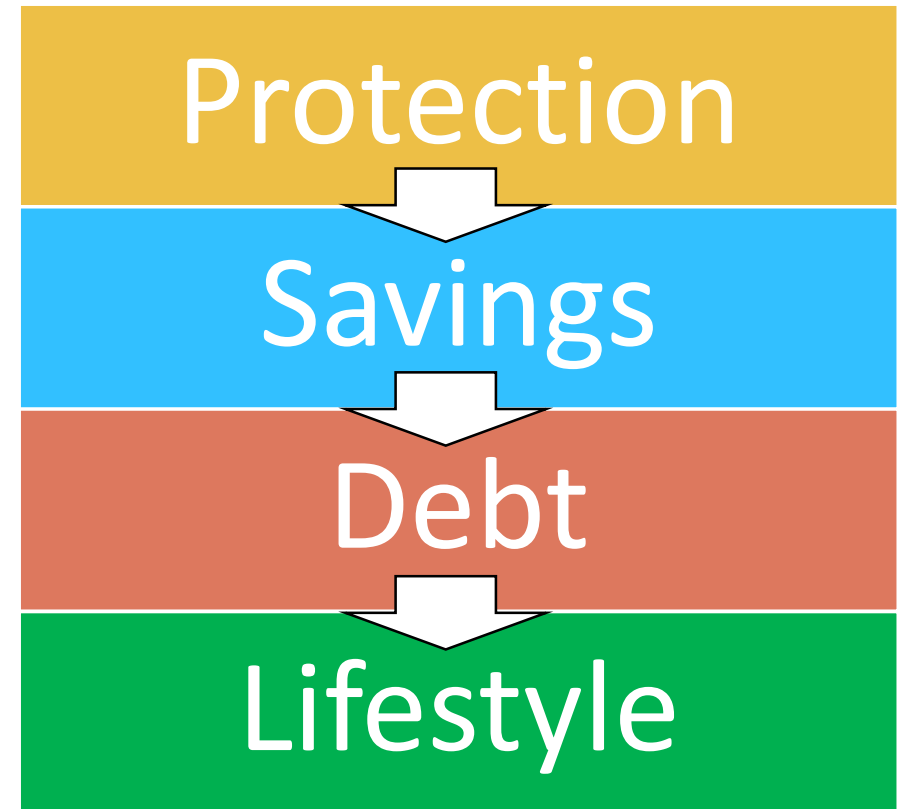
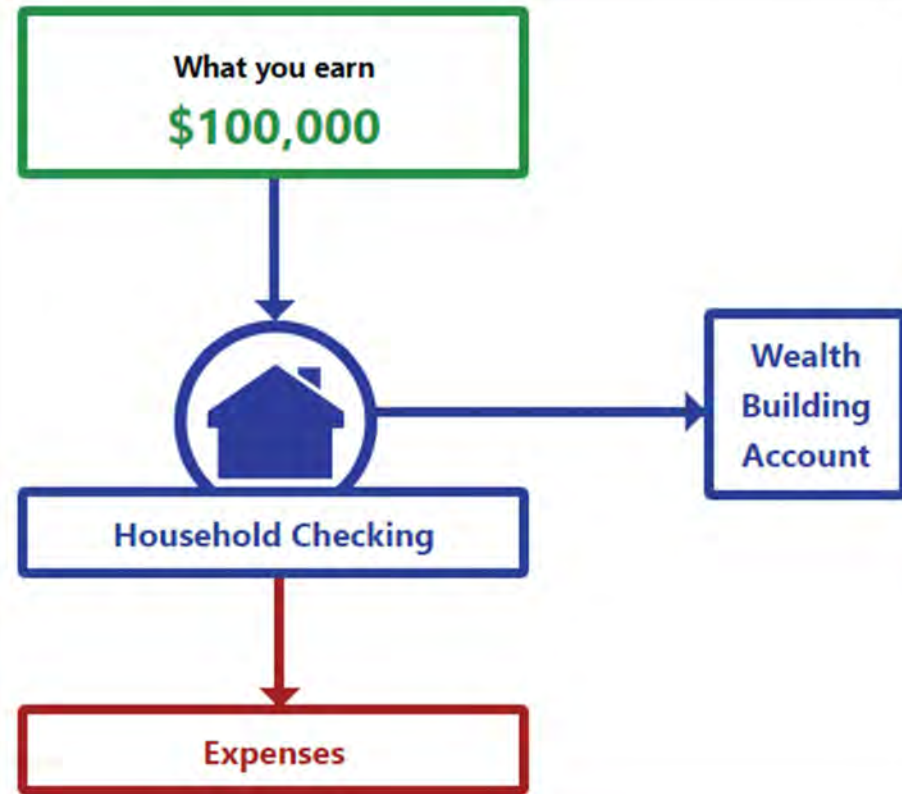
RIGHT AMOUNT

- 5% SAVINGS NOW
 - FULL PROTECTION
 - CONTROL SPENDING
- \$1,900,000*



EXECUTION

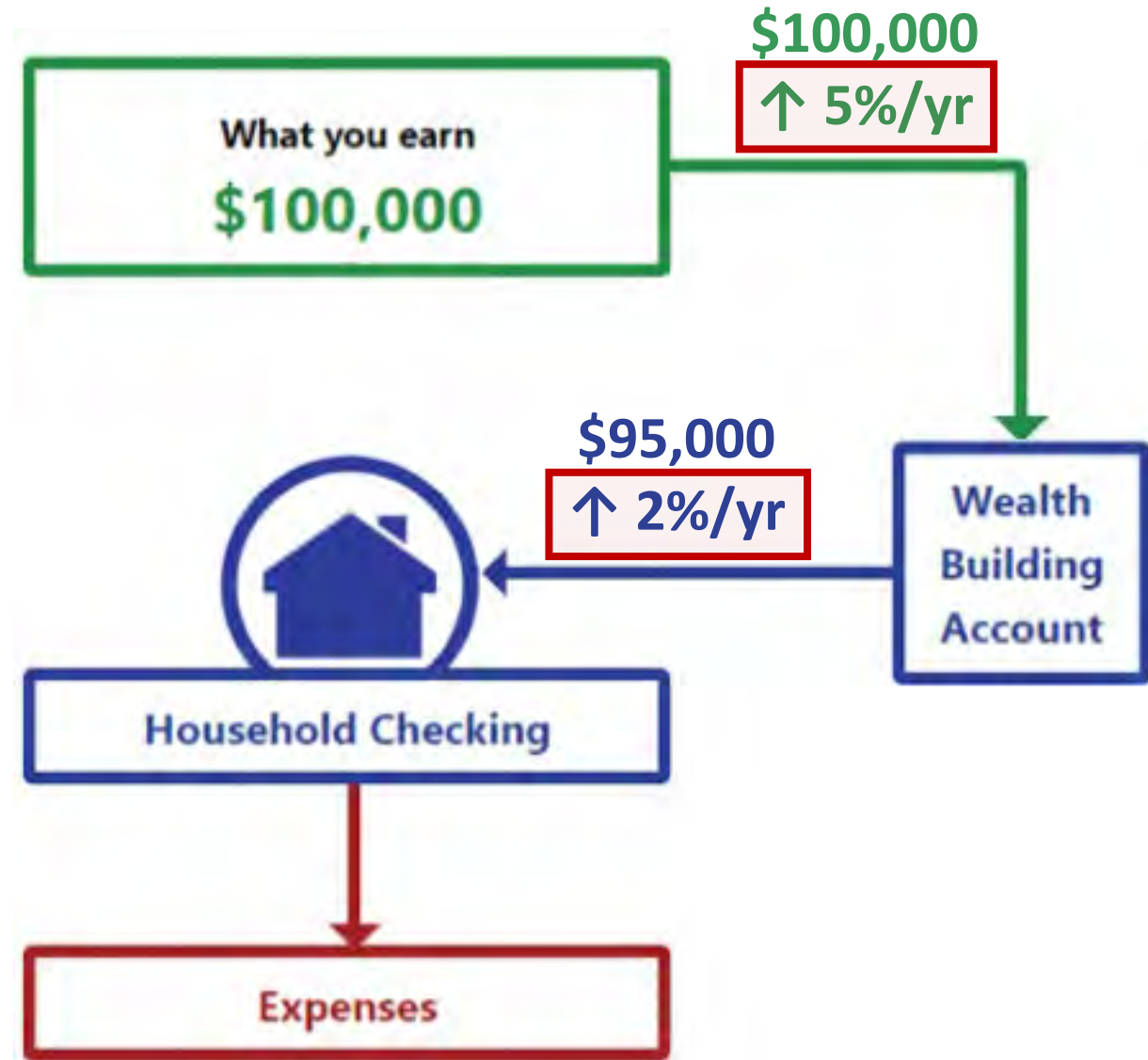
Systematic *Savings*



SYSTEMATIC SPENDING

Optimal Performance

Program Execution
&
Progression



On Track?

Asset to Income Ratio	
Age	Ratio
20-29	1 x Household Income
30-39	1 x Household Income
40-49	3 x Household Income
50-59	5 x Household Income
60+	10 x Household Income

TESTING DAY

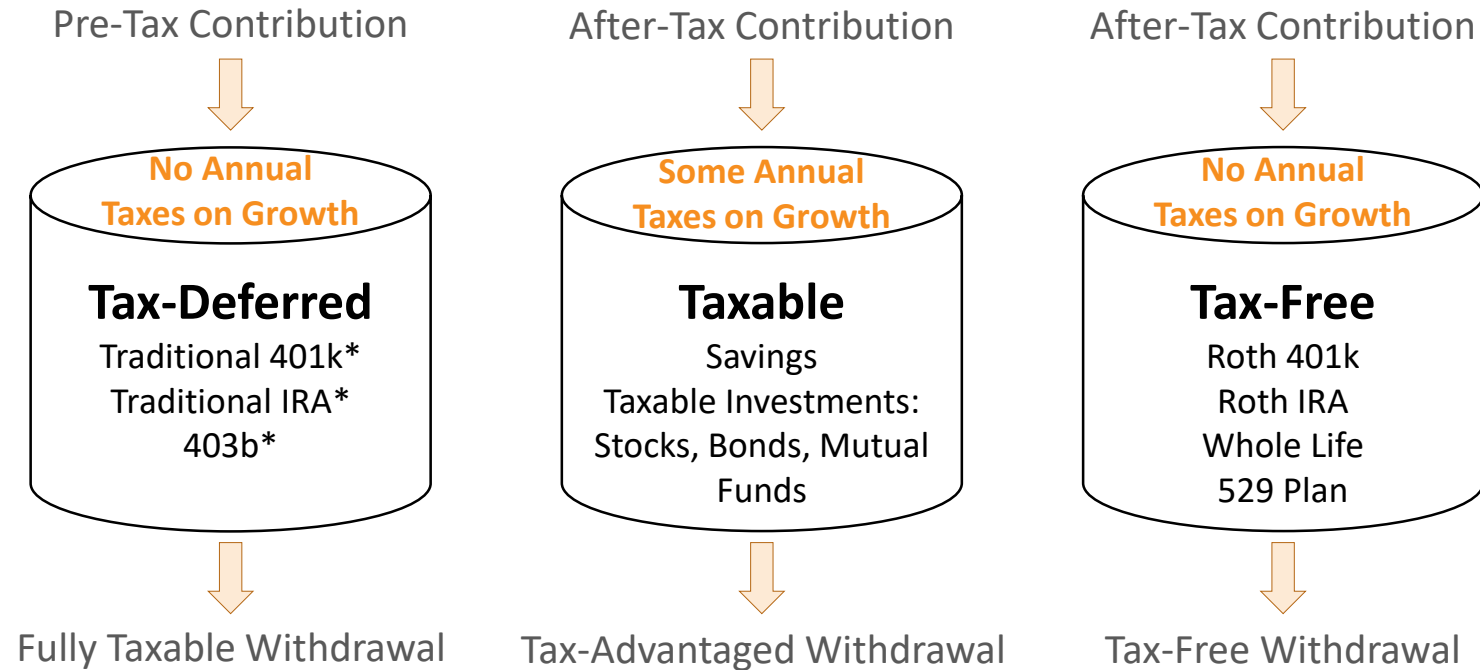
PHASE 4:

ASSETS

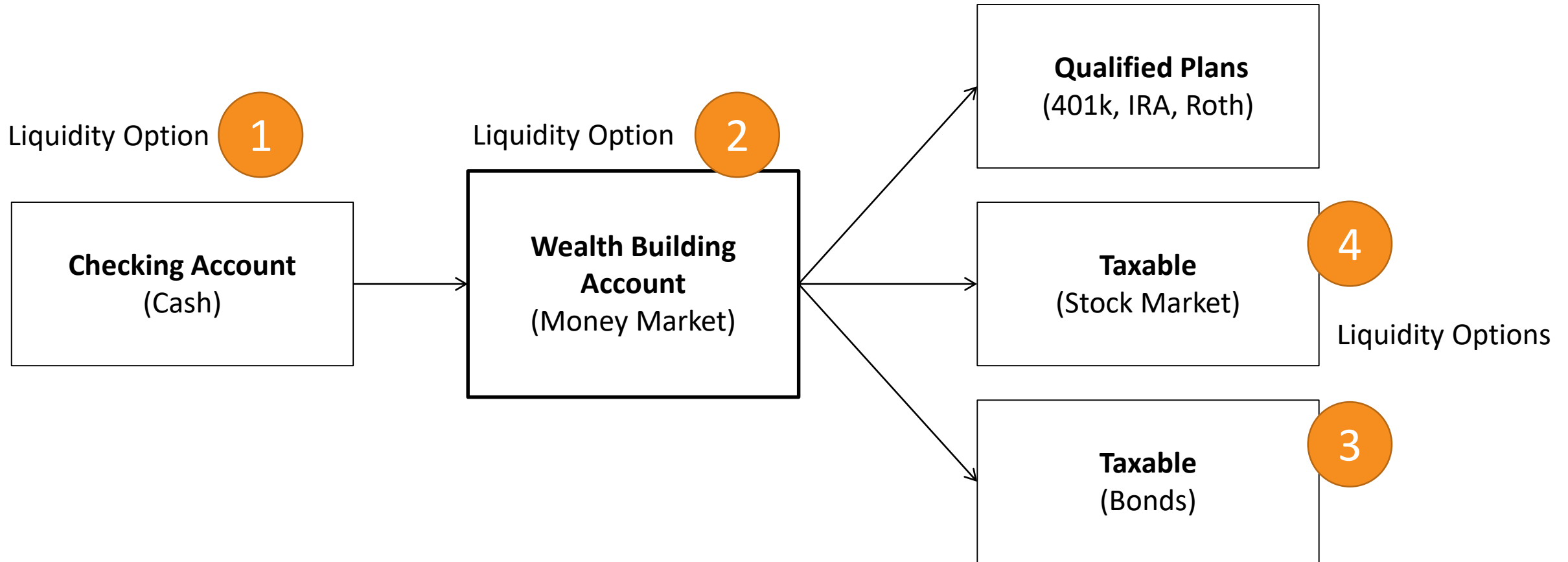
PROGRAM COORDINATION



Optimal Tax Advantage



Protecting Liquidity: Short-Term vs. Long-Term Savings Strategies



Historical Results Over Time

1

INVEST IN STOCKS

Stocks have higher expected returns and risk than fixed income. Investors with time horizons of less than five years should consider minimizing or avoiding investing in common stocks.

Overlapping Periods: July 1926–December 2019

MARKET beat T-BILLS



Past performance is no guarantee of future results.

Historical Results Over Time

2

EMPHASIZE VALUE COMPANIES

Lower-priced “value” stocks have higher expected returns and risk than higher-priced “growth” stocks.

Overlapping Periods: July 1926–December 2019

VALUE beat GROWTH



Past performance is no guarantee of future results.

Historical Results Over Time

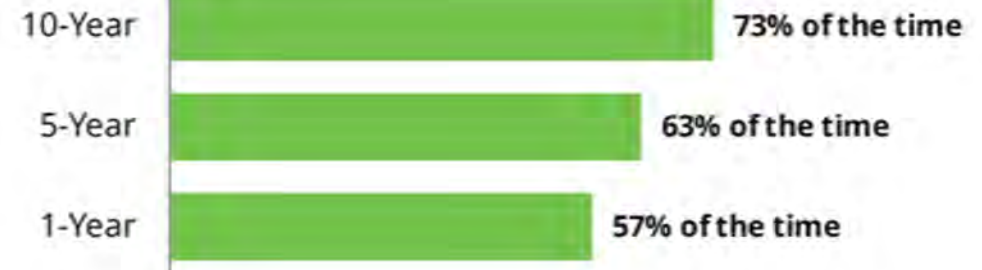
3

EMPHASIZE SMALL COMPANY STOCKS

Small company stocks have higher expected returns and risk than large company stocks.

Overlapping Periods: June 1927–December 2019

SMALL beat LARGE



Past performance is no guarantee of future results.

Historical Results Over Time

4

EMPHASIZE HIGH PROFITABILITY COMPANIES

Companies that produce a higher return on equity have historically outperformed.

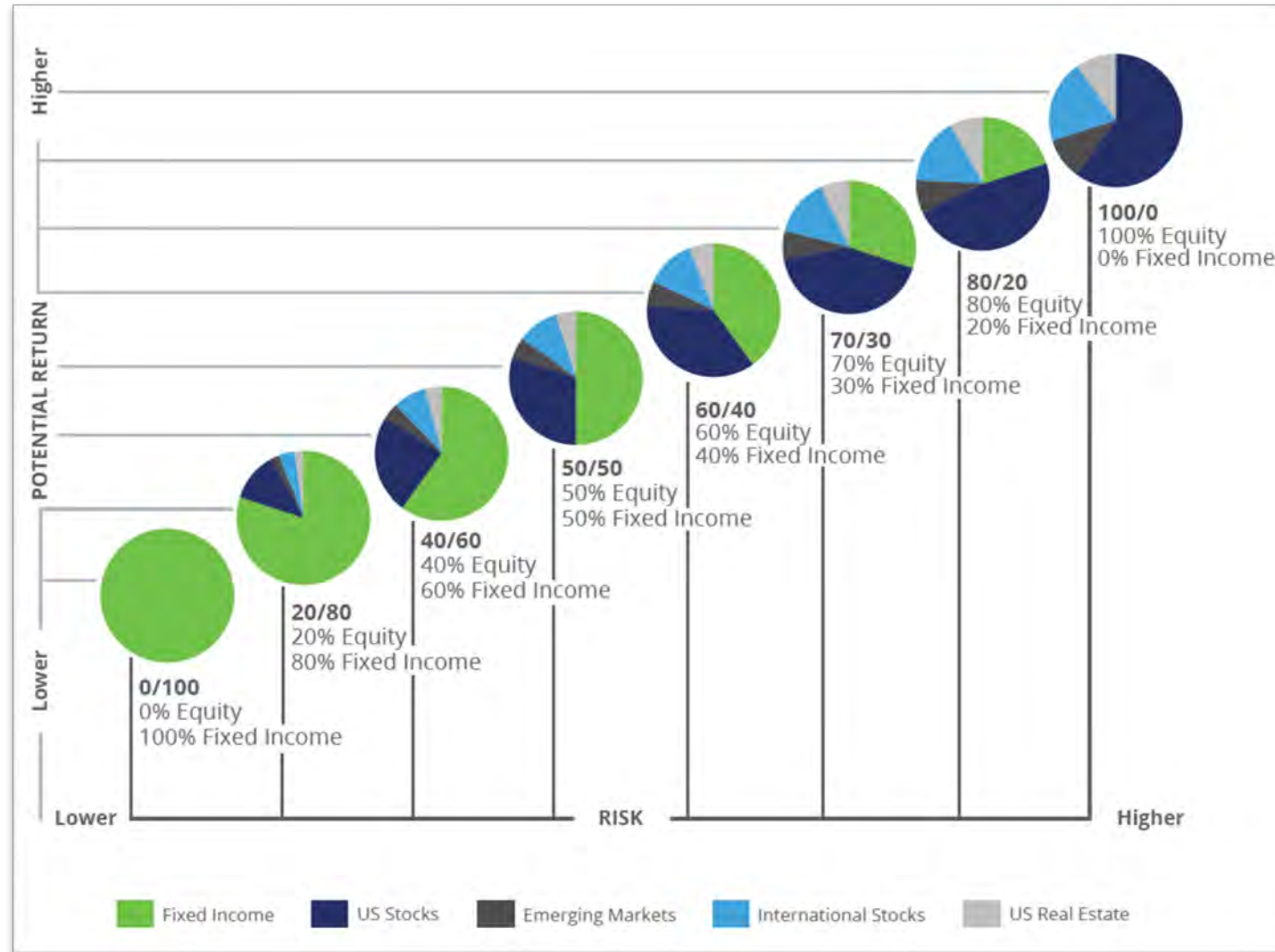
Overlapping Periods: July 1963–December 2019

HIGH PROFITABILITY beat LOW PROFITABILITY



Past performance is no guarantee of future results.

Creating Balance between Investment Options



Aaron Komarek, MBA & Trip Higginbotham, CFP®
Financial Game Planning

Information provided by Dimensional Fund Advisors LP. In USD. Market is Fama/French Total US Market Research Index. T-Bills is One-Month US Treasury Bills. There are 991 overlapping 10-year periods, 1,051 overlapping 5-year periods, and 1,099 overlapping 1-year periods. Value is Fama/French US Value Research Index. Growth is Fama/French US Growth Research Index. There are 991 overlapping 10-year periods, 1,051 overlapping 5-year periods, and 1,099 overlapping 1-year periods. Small is Dimensional US Small Cap Index. Large is S&P 500 Index. There are 980 overlapping 10-year periods, 1,040 overlapping 5-year periods, and 1,088 overlapping 1-year periods. High is Dimensional US High Profitability Index. Low is Dimensional US Low Profitability Index. There are 547 overlapping 10-year periods, 607 overlapping 5-year periods, and 655 overlapping 1-year periods. Based on monthly rolling differences in annualized returns over the periods listed. Rolling multiyear periods overlap and are not independent. Profitability is measured as operating income before depreciation and amortization minus interest expense, scaled by book. Indices are not available for direct investment. Index returns are not representative of actual portfolios and do not reflect costs and fees associated with an actual investment. Past performance is no guarantee of future results. Actual returns may be lower. Index Descriptions are available upon request for descriptions of Dimensional and Fama/French index data. Eugene Fama and Ken French are members of the Board of Directors of the general partner of, and provide consulting services to, Dimensional Fund Advisors LP. "One-Month Treasury Bills" is the IA SBBI US 30 Day TBill TR USD, provided by Morningstar. S&P data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

TESTING DAY

PHASE 5:

LIABILITIES

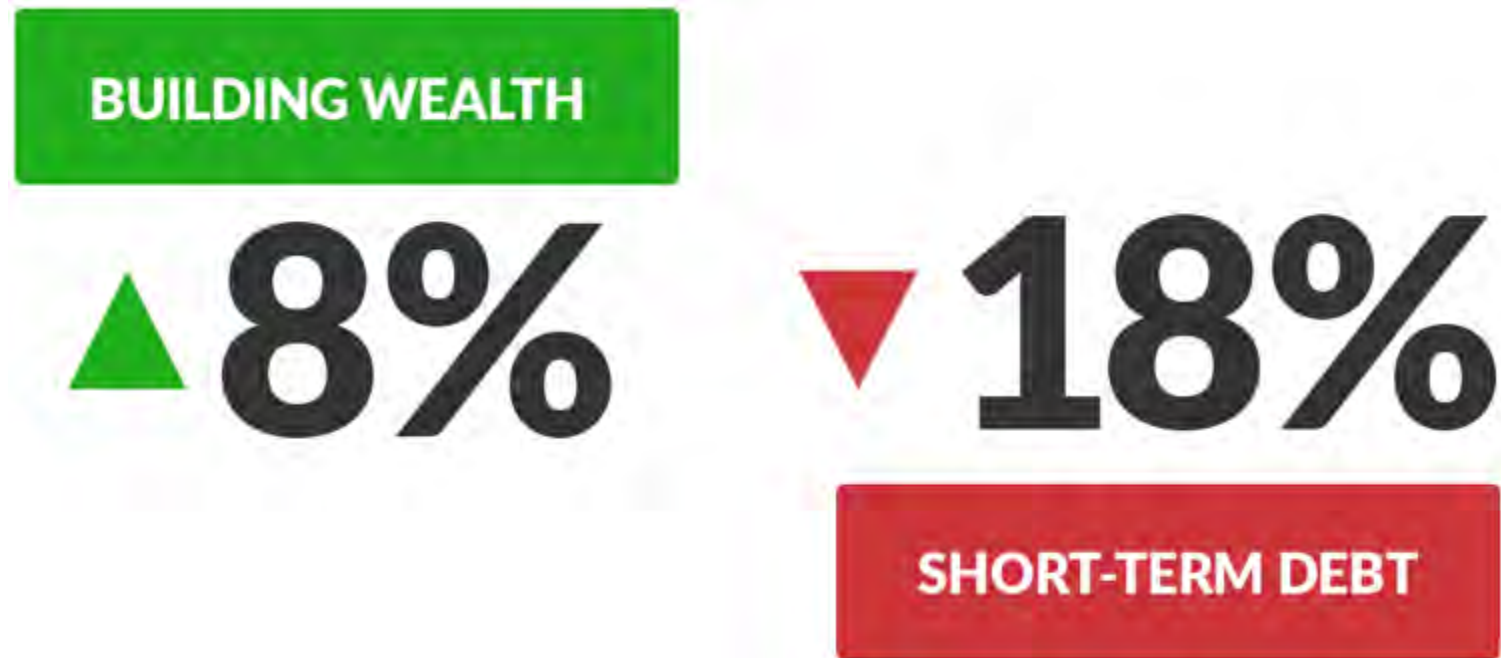
*MITIGATE PROGRAM
RISKS*



Debt: Good vs. Bad

Bad Debt	Good Debt
High Interest Rate	Low Interest Rate
Shorter Repayment Period	Longer Repayment Period
High Payment vs. Balance	Low Payment vs. Balance
- Example: Credit Cards	- Example: Home Mortgage

Debt: Good vs. Bad



Debt: Good vs. Bad

Liquidity

Debt Paydown



Best Methods to Eliminate Bad Debt

Take Action: Mortgages & Short-Term Debt

MORTGAGES*

- Refinance
- Downsize Home

SHORT-TERM DEBT

- Reduce Spending
- Establish a Budget
- Consolidate Credit Cards
- Speak with a Debt Specialist

*Guardian does not issue nor service mortgages. Please speak to a mortgage professional to discuss such things as a refinance.

TESTING DAY

GAME PLAN EXECUTION

1. GET ORGANIZED

PROTECTION			
If you are sued \$0	If you get sick D-\$6K / H-UNL	In your will Wills-N,N / Trusts-N	If you die C-\$600K / S-\$0

ASSETS	
Personal Property	\$0
Savings	\$10,000
Investments	\$0
Retirement	\$170,000
Real Estate	\$350,000
Business	\$0
Total	\$530,000

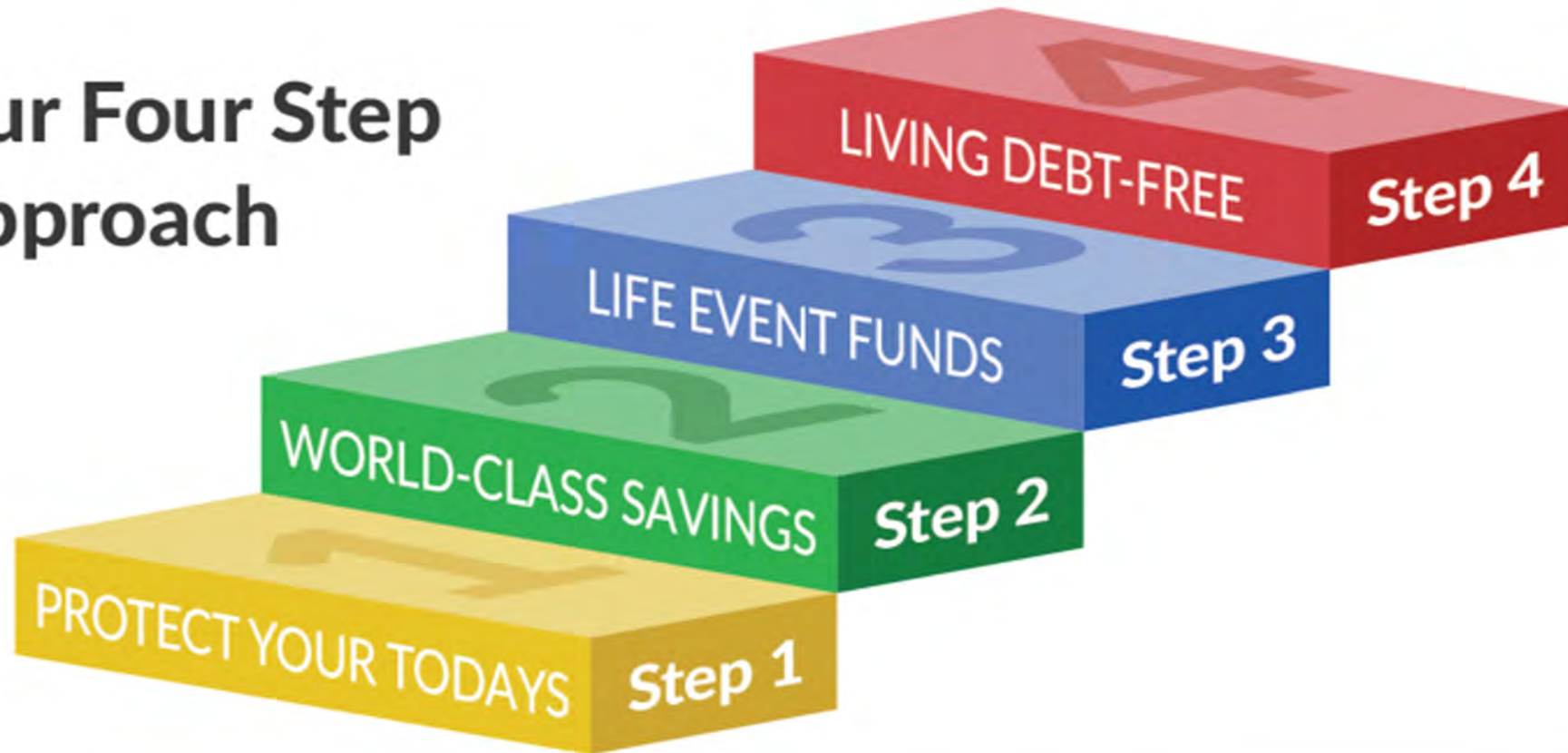
LIABILITIES	
Short Term	\$12,000
Taxes	\$20,400
Mortgages	\$200,000
Business Debt	\$0
Total	\$232,400

NET WORTH	
\$297,600	

CASH FLOW				
What you earn \$120,000	Your insurance costs \$7,600	Your annual savings \$9,600	Your debts and tax costs \$40,009	What's left for lifestyle \$62,791

2. IMPLEMENT

Our Four Step Approach



TESTING RESULTS

Your Score	What It Means
 _____	1 – 3 ✓ - Don't be alarmed. This is most people. Use this opportunity to begin to improve.
 _____	4 – 6 ✓ - You are on your way, but you could likely benefit from some coaching.
	7 – 8 ✓ - Congrats! You are world-class. It's time to look at advanced planning strategies.

THANK YOU

VIRGINIA MEIER

NSCA

SCOTT DOUGLAS

NSCA

COACH RON MCKEEFERY

UNIVERSITY OF WASHINGTON

