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 **Ross Tucker > INSIDE THE NFL**

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## The business of football

### Players take classes to prepare for post-NFL lives

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Your life-long dream has come true. You have beaten the odds and have made an NFL team. You go on to have a relatively successful career by staying in the league for 3.2 years. You are 25 years old. What are you going to do now?

Most children who dream of being an NFL player never consider the harsh realities inherent in the job. Fans typically only think of NFL players in terms of the superstars who make millions on and off the field. Even active players fail to adequately realize their football mortality. Being an NFL player is, in essence, a temp job that you hope to hold onto as long as possible, knowing full well that it will come to an end sooner than you would like.

The NFL and the NFLPA make a concerted effort to help players with their post-football lives. The NFL Player Development department is an arm of the league office that specializes in helping players during and after their playing days.

I was fortunate to recently attend the NFL Business Management and Entrepreneurial program at Wharton Business School on the University of Pennsylvania campus. The BM&E program is one of the latest offerings made available to players trying to both better themselves and prepare for the inevitable.

• **The Program**

"The program was started by **Troy Vincent** and **Gene Upshaw** because a lot of guys had

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business aspirations and opportunities but really no resources to help them," explains Jets fullback **Tony Richardson**, a member of the NFLPA executive committee.

A typical day in the seven-day program starts with breakfast, followed by two classroom sessions; lunch, followed by two more classes; and dinner, followed by one final meeting. Topics range from the stock market to real estate to entrepreneurship to negotiating tactics.

The success of the program is contingent upon the players choosing to be a part of it. Mandatory programs can only go so far. **Mori Taheripour**, one of the Wharton professors for the BM&E program, mentioned on a number of occasions the value of the "self-selecting" nature of the program. Programs are always more successful if the people attending are there because they want to be there, not because they have to.

So what do the players get out of it? In addition to basic financial analysis skills, perhaps the main focus is making sure players are more self-aware of both their football mortality as well as unique status in society. For an active NFL player, there is no time like the present to prepare for the future.

"This is a cool opportunity," Saints cornerback **Mike McKenzie** said. "You really have to make your initial networks and contacts now, while you are still playing. You have to lay the groundwork."

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