Can you talk about your transition and life after football, educating current players on financial literacy and then obviously your book “Your Money Vehicle”?  

“Absolutely, appreciate it. First off, good morning and just thank you for the opportunity to be here and share this message that I get to talk about. So as some of you know, I started my NFL career as an undrafted free agent and was released and told to go home about 12 times you know, I got cut a dozen times. But it was in my journey and kind of on this path that I came to really appreciate what I was and was not prepared for. I was a business major from Washington State University. I majored in accounting, where I got a wonderful degree in business. If you would have given me XYZ company makes widgets. I can give you some financial statements. The class I never received was the Johnson family makes $75,000, what do they pay in income taxes? And as we all walk away from our collegiate careers into our professional lives, whether an athlete or anything, we come to the realization that that class is not anywhere. I went from getting my first paycheck in the NFL, my rookie year in Cleveland, Ohio and spending it all the day I received it. Now, full disclosure, my first paycheck went to buying an engagement ring and my wife Kiera and I are still happily married after 11 years. So it was a worthwhile investment. But that check and that decision woke me up to the reality. I had no idea about money. I had no relationship with money and it really alarmed me to the point that I standing in an NFL locker room, being from Orange County, California being an accounting major. If I didn't have these answers, I knew for a fact most of the guys around me didn’t. So as my journey continued as my education grew, I started to seek out at borders bookstores, I would walk down the personal finance aisle and just gobble up any of them there. Suzy Orman, Dave Ramsey, Robert Kiyosaki all the guru's of the time. And it wasn't until one of my mentors challenged me and said, if you really want to understand this language, I can give you fish all day long. But if you really want to understand money, you have to teach yourself how to fish. And he challenged me to get my certification in financial planning. I didn't make it very kind of public while I was down in New Orleans, but I was actually studying for my CFP each offseason. Why didn't I make it that public was because I was a bubble guy, and I didn't want people to think I was distracted or I wasn't fully invested. And so I'd hide kind of some of my study books on road trips, you know, reading on the bus, planes, things like that, but as my knowledge grew, I started to look at my highly educated brothers, masters in engineering from Berkeley, a Harvard Law degree, they started to ask the big dumb jock about money. And that's really where the light bulb started to shine for me in the road and the direction I wanted to head down. So as my career came to a close, I had the underlying resources to pass certification of financial planning, become a CFP, and I jumped right into wealth management. My mentor was in wealth management and I thought it was a great career. It is a great career for many, but as I'd
spent about five years in that world, I came to realize my fire, my excitement wasn't gonna come from helping the 1%. Helping wealthy people get wealthier. My excitement came from going out to high schools, going to universities, going to companies in teaching financial workshops, teaching people, not how to be wealthy, but how to create wealth. And that is where the light started for me and after about two or three years of going out and doing that, I decided to launch my own business. A business around financial empowerment, where I take education, I give clear action and I give people the confidence to go and create their own plan and their own journey to financial freedom. Very proud to say my business is called rookie to veteran, where I combine the behaviors I stole from veterans in the NFL, the behaviors of success, with the principles of money that I've learned as a CFP and I get to combine my two worlds, the NFL and the CFP into showing people how to begin their financial plans. Where this gets to today is I wrote a book it's called “Your Money Vehicle, really proud. It became an Amazon bestseller. It addresses the first 10 questions on one's financial journey. Everything from, why do you need to care today compared to generations past? What is compound interest, basic financial literacy. All the way through cybersecurity, taxes, insurance, Roth vs. 401 k accounts, definitely investing, banking, credit cards, all those topics to 10 questions to begin your journey. My dream is to not just write one book, it's to write several levels to prepare people for their plan. And what I'm most proud of today is I've taken the your money vehicle curriculum, which is in high schools across the country. And I've turned it into a online virtual financial education course. This class that I dreamed of 12 years ago sitting in my rookie year, financial classes that are provided by the NFL that I get to now deliver. 12 years ago I sat and wrote a letter to myself that said, if I could do anything, it would be to come back and teach something so these guys can truly capture the opportunity. One of the lessons I try to discuss with young professionals and rookies in particular in the NFL is the difference between being rich and being wealthy. Being rich is momentary today money, being wealthy is lifetime or generational money. Everybody starts out as a rich rookie, it is our goal to become a wealthy veteran. And you have to see the difference in this and see how to begin to use money. So that is kind of where I stand today. I've taken money vehicle, I've built a business, removed any conflicts, I am no longer an advisor, I'm not looking for clients. I get to stand in front of NFL locker rooms, I get to stand in front of amazonians, I get to stand in front of high school students and say, I'm just looking to help you. I am looking to teach you something that we all agree should be taught in school. And yet it is not. It's my mission to get this course, get this class, get this knowledge into schools, not just up here in Seattle, but down in New Orleans and across the country. Because I have tried to take this concept of money and tell it through new, short digestible stories, ones that I get the liberty to be kind of fun and entertaining with through video format, and ones that end each one with something for you to go do. Action items are absolutely one of the difference makers between personal finance of the past and what money vehicles attempting. I don't want you to just learn things. I want you to go do things because that behavioral change is where I get to seek out that impact I'm after. I have no shame saying my mission is to empower 1 million people to use money. USE
money, understand, strategize and be efficient with their money. And it's my belief that if I can empower them to use their money, they will start to own and control their futures. And I will have fulfillment and passion fulfilled in my own. So today I get to talk to NFL teams. I get to sit on panels yesterday I was on a panel of current professional athletes. Even this morning I was with a group Marques Colston, some of you Saints, all you guys will know, he's a part of a group called the players impact. I sat on a panel with them this morning. And really it is sharing the message that this is the mission I am on, our team is on. But how can we deliver this knowledge and education to the students, both young and old. My target demographic being 15 to 25 year olds, but I've come across plenty of 30-40 year olds who meet this course just the same. So that is where we are today. We have a great book, curriculum. We have a great online course that we're trying to get into programs, you know, Boys and Girls Clubs, high school and college programs. And what my passion is to possibly unite with the NFL, which we've begun conversations around developing not just a one time as a rookie class. But developing an ongoing curriculum and an ongoing program that actually tracks and holds you accountable to not only understanding, but to acting upon financial literacy. So I've rambled long enough, I apologize. But as I said this is something I'm very passionate about. So after that, I'll open it up to questions, thoughts and able to dive into the rookie to veteran principles, the money vehicle course or whatever interests you guys.”

**Can you talk about taking some CFP classes while being in the NFL?**

“It was 100% on demand, 100% online through the college of financial planning. I shared it with my teammates because they began asking questions. And I would host little impromptu sessions, whether around behavioral impacts of money, money mindsets and scripts that you tell yourself. And really, amongst the teams I was on, I became a resource to understand our NFL benefits. To understand how to save. I remember when I took my first insurance course through the CFP process, I immediately went and got renter's insurance. It's little things like that, that I would hope to in the future be able to walk up to a rookie and say, I don't care here are five things you have to go do and it's not anything to where I'm telling them invest in this stock or take risk or anything like that. These are just basic planning steps and so I would take the test in the offseason, but I would study for it throughout the season, bringing little books and pamphlets and note cards everywhere I went. And so that the players and my teammates who knew me understood what I was doing. Again, it was because of fear again, being cut 12 times I knew I didn't want to give a coach, an organization or anybody any kind of reason to hold me in a light that would be negatively impacting my future. And so it was my decision that I thought removing and holding back what I was doing was going to be best suited for me now. Fast forward 10 years, I probably missed out on a terrific brand building for my personal career, my personal life where I could have used that plan. For him, I get to connect with a young man named Brandon Copeland, who's a current player, who's very active in financial empowerment. He's a
little bit better than me. He’s a little bit more solidified. He can take that, for me if I saw it as a risk. I did not want anyone to question my authenticity or question my commitment to the game or the sport. So I kept it to myself, but it was a tremendous education. It was a tremendous growth for me. As each offseason grew, I tackled a new subject and a new topic and I got to see money. I got to sit next to the millionaire contract guys and kind of play through in my head what they had to deal with both from an income tax, estate tax, both from an insurance, a net worth. How to use an impact? What they were going to get to go change in society and really how they wanted to make their dollars go to work for them. So it was a really neat way as even my own income, but my understanding of the locker room and the economics behind that. I really use the analogy that people look at their paycheck the same way Khai Hartley needs to look at the salary cap, there’s a finite number there. And as you look at where you want to designate, where you want to direct those dollars, it is all a prioritization. But there’s not a golden bucket or something at the end of the rainbow that is going to come with more dollars, you have to direct the number and the plan you have been given. And so that was part of the fun as I got more educated on the personal side. I got to then see how it would incorporate into the business side.”

Can you talk about the importance of the fullback position in the Saints offense?

“Yeah, no problem there. So I see the fullback position as a mindset. When I would be in the huddle, be on the field, our perspective of what we were as an offense changed. We were no longer a high flying, pass it kind of system, we had a second punch and usually when the regular or the fullback was on the field, it was the first punch. We wanted to intimidate teams into knowing we didn’t just have to throw the ball, we could run it at you as well. I felt very strongly when we, the Saints offense through the last ten years has been the best is when they were able to establish that kind of threat. I always took it upon myself to be that kind of keystone species of if you eliminate that position, if you eliminate that threat. Even though your other tools may get better, you are eliminating an entire element of your ecosystem. And so the fullback to me is definitely an interesting breed. There are two kinds of fullbacks, there are the angry ones and the crazy ones. As if any of you’ve ever met me, I’m not a very angry guy. So I had to show I was crazy, I grew out my hair, I grew a beard, and I would do little antics and things like that. But it was truly the humbling realization of what the fullback position was. I was never going to be able to stand on a table and say this is a position that you need and that I have the leverage and I’m the power. I knew I was going to, as the fullback, need to be on special teams and need to contribute both in the classroom as well as just being a leader in the weight room. And so it is a really neat position to humble yourself and saying, I am no longer that guy. My job and responsibility is to open the hole or block for the guy. As somebody who got the ball a lot in college, that was one of the first things I had to transition to and learn as I went from tight end to fullback in the professional game. The mindset of a fullback had to be selfless and it had to be this guy behind me or this guy in front of me is my job and it adopts more of that offensive lineman mentality, which is why I think fullbacks are often so welcome to this little step
brothers of the offensive line group. But, in the Saints offense in particular, anytime you can have a threat pull in a safety and then have somebody go take it off the top, back in our days it was Robert Meacham and Devery Henderson, it began that weapon. Even when I went to Detroit my last year, I had Calvin Johnson and the wide receiver coach come up to me and say, do you know why we're most excited for you to come here is because of buster solid which is where we play action pass, I wrap around and I block the last man on the line of scrimmage on the weak side, but it allows the receiver an extra second or two, an extra tick to get a step to be able to go about five to 10 yards farther and allow for that launch. So the fullback opens up a tremendous amount of variances and as we looked at the short yardage, at least during my time, I believe we were unstoppable in third and fourth and one conversions when we were handing to our fullback.”

Do you have a favorite training camp memory?
“Yeah, I mean, no training camps awful, especially down in the heat. But, I remember very vividly and this is a story I share in the rookie veteran process about me and a veteran, 10 year Pro Bowl defensive end (Will Smith), introducing ourselves to one another, and him making a comment after a minor chip block where I just throw my elbow into his ribs that he doesn't, he swore at me a little bit, but then he said, I don't even know your name. And it was in that moment that I had to challenge myself to become a pro. The young player cusses back, tries to break the trust or practice and tries to fight him. The young player tries to prove his bravado, not during the whistle, but after the whistle. And it was in that time that I walked back to the huddle and our next play had me and this 10 year Pro Bowl player who you guys all know very well, rest in peace, go head to head and I remember putting my chin strap or my face mask into his chest, knocking him down and it was that moment that I went and stood over him. And he held up his hand, I wiped his hand away and I just pointed to the tape on my forehead. I pointed to my last name because this is the beginning of training camp and without saying a word, without fighting, without trying to yell back at them, I've made a play and I've made this veteran know who I was. And I was for sure that night in film, everybody was going to look at that play and understand that I was a force to be reckoned with. I was somebody who was not just here to play around. I was somebody here to make a moment and a point. And for me, it was that moment that really changed my career, changed my life because I understood that I needed the confidence, I needed to build trust, but most importantly, a pro makes plays. So that play right there taught me how to be a pro.”

Was there kind of a specific catalyst for you to want to focus less on enhancing wealth, and more on building it and more on financial literacy for people who maybe didn't know much about it at all?
“Yes, I mean, it is when we take an understanding of what is happening in our system in our society today, half of Americans are not financially literate. So many people point to professional athletes and say, oh, boohoo, they are no longer successful. They end
their careers and the money is gone and they made mistakes. You line up 100 college graduates, 100 high school graduates and say, here's a million dollars, I'll show you the one that is going to end up with some and the vast majority of which will end up with very little because if you don't understand how to handle $1,000, you definitely don't know how to handle $1 million. So it was the broke documentary that came out around 2008, my rookie year that awoke in me that I knew the physical toll. I knew the damage my body was going to endure. I knew the damage I was putting on my brain. If I wasn't going to have the financial platform or the financial jumpstart of my life, what was the point in I understand the passion of the game and I understand wanting to win the Super Bowl and be the best, but the impact on my life was a little bit more important in near and dear to my heart. So once I really fundamentally understood the odds were stacked against me as an undrafted guy, as somebody who was not going to be a big ticket player, the catalyst was seeing the statistics and then realizing it is not a football issue, it's an everybody issue. When I would go out and teach lower economic groups, minorities some of the basic principles around money, principles they would have never learned otherwise. Principles I never learned. My father, Louisiana native is creo. He was the first in his family to go to college. They were not financially literate. He still to this day doesn't care all that much for money, definitely doesn't want his youngest son teaching him about money. But he was an attorney. He went to law school, he got a good job and he avoided debt. That was the entirety of his plan. I just started to see and be aware, there was more to it. Once people humble themselves and say maybe I don't know and get over the ego of asking questions, I think athletes in particular have to jump over that hurdle of being comfortable with asking questions. I think they will come to the awareness that money is not so much a rocket science kind of topic. It's just one we've never discussed, one we don't understand or know. The catalyst was really once I was delivering workshops and having students come up to me and not just saying how much they enjoyed it, how much they wish somebody would have taught them this or this was in school, but I had multiple students come up and tell me they were going to go home and teach their parents about some of the things we've been discussing. That was the catalyst to me was financial education is not a career I would recommend for anyone if they're looking for financial gains. I'm not going to become a mega millionaire. I had a great career laid out in front of me becoming a partner at a great financial wealth management company. The reality was, I wanted to go chase a passion, I wanted to make an impact because I don't see enough people doing it. I don't see the “Your Money Vehicle” book being written and handed to high school and college students. I don't know where a lot of people can turn to begin this journey and I wanted to try to remedy that."

I think when you got to New Orleans, Drew (Brees) was working on his 10th season in the league and maybe nobody is thinking about that back in 2011 that he's still getting ready to suit up in 2020. Is there anything you can just kind of think back on now that gives that a little context where you're like, oh yeah, now it makes sense that he's still playing at 41 years old?
“I mean, every day, Drew was the epitome of a pro. Epitome of a veteran. All things considered even with this offseason, as a leader, you accept, understand your mistakes and you take them on and that is what a leader does is admit and change. He was twice the man he is a football player, and he was the leader. He was the best leader I’ve ever been around, not because of the bar he set for other people, but because of the bar he set for himself. His habits, he was the most habitual person I’ve got the experience of working next to because he always focused on how to repeat success, why he can play 20 years, why he can continue to be the best is because everything is systemized, everything is pointed in the direction of repeating success. I remember talking to him about his routines, about getting there before the sun comes up because it makes him feel productive. I then joined what I call The Breakfast Club, the guys who were in there. 5:00, 5:15, 5:30 with guys like David Thomas, and you look at everywhere, I was in 12 different locker rooms as I was one of the first ones in the building again, trying everything not to get cut. I came to realize that the dude’s, the veterans, the pros that were in there at 5:00, 5:30 were the Drew Brees’, the Dave Thomas’, the Darren Sproles’ and you look at that and you start to realize, that is how they achieve longevity, that is how they achieve greatness because greatness is finding beauty in normalcy, finding beauty in the pain, the process, the repetition and they were able to do that. Drew, in and of himself taught me not only how to handle myself as a football professional, but I’ve taken lessons he taught me into finances. Again, talking about routines and habits, I think behaviors is the leading indicator of change and impact around your money. And so when I understood from him, the cue was the ignition, the routine was your action and the reward was your reasoning then I look at my paycheck. My paycheck, boom, cue, what is my routine, what am I doing with it? And then why? Why am I making these decisions and if we want to create good habits, we focus on that reason and that why. Why I got up at 5:00 to go join The Breakfast Club was maybe because I saw a one of the greats do it, but it’s because I knew it was going to make me better. And then I would be willing to prioritize, not sacrifice, but prioritize those goals of mine. So seeing Drew continue to be at an elite level for this long is awe inspiring, but it is not shocking by any means. He was a man who positioned himself to demand the most of himself and that platform or that bar raised everyone else in the locker room. In my travels, I didn't find somebody more respected in their locker room than Drew was and that was because he was a great leader and always, always, always took twice the blame and half the credit.”