Riccardo Stewart ([00:10](https://www.rev.com/transcript-editor/shared/6cFaAMcNxUR6Tarp4klnIzJIAorD8zQGhwMo_kwsFZk2ivsxu3Mp-dcVFP2IAmw16urJRfYd3hWS7DDOhD9wthfHnLI?loadFrom=DocumentDeeplink&ts=10.5)):

Hey, welcome back to the AWM NFL podcast. My name is Riccardo Stewart. I'm your host, and I'm joined with my coworkers and friends. We got Zach Miller, we got Jeff Locke, and then my man himself, Sam Acho. So, guys, let's go ahead, and let's get talking.

([00:27](https://www.rev.com/transcript-editor/shared/Mm-sKLR5vbuLp9KmB6zxgMqYzwNRBuLl_Upu_wB-0v9E70i_G2nyRiLxQABJEofGqg4o0M2Fftkh1Fe6WNQW2--pUQM?loadFrom=DocumentDeeplink&ts=27.27)):

I'm going to just start the first thing here is going NIL. Brand new year. College football has changed. Some people love it. Some people don't like it. Sam, I want to start with you. Since you work for ESPN, you cover a lot of student athletes. Just give me your first overall impression of NIL in terms of how it's shaping college football and just your thoughts.

Sam Acho ([00:46](https://www.rev.com/transcript-editor/shared/Abkctj6y_QvOD6sdwloR0oOmaNkzk6wSUFpz4cxeBuXVh_qk1YFIq9bJ8n04NlspGvDMoQYj2LtWffN2cGhP4OmOuV4?loadFrom=DocumentDeeplink&ts=46.44)):

I love it. My first impression is what an opportunity for student athletes to make money off of their name, image and likeness. The reason I say opportunity is that all of us were collegiate athletes. I don't think any of us had an opportunity to get paid for our image. I remember being on the NCAA video game. My rating wasn't what I wanted to be. I'm still mad about that. Bone to pick. I boycotted the game for a bit. I would say we all have low ratings, but some of y'all might have some high ratings, i.e. Zach Miller. And so-

Riccardo Stewart ([01:14](https://www.rev.com/transcript-editor/shared/Oo8u5v-6WrFp8U-RvtLUEYbDwauYXfxsIfghHH8y5Ukz7Pa1zr8T_3BX72K_yloxfsPTot895xHKljB5rNpgzdSC16s?loadFrom=DocumentDeeplink&ts=74.49)):

I'm not going to lie. The last year that I was in it, I got hooked up only because I was a team captain, and I was way better than I was in actual real life.

Sam Acho ([01:22](https://www.rev.com/transcript-editor/shared/LD-RmsHBrPMTchPcde6NtyPJDaM0LsEyeFhVHQ9W9jgNWsDTLW-M6KAdAebkPws3g8cgm6__hauIzNPbb1GVtPtXsXw?loadFrom=DocumentDeeplink&ts=82.74)):

Bro, I was like, "They got me..." I don't know if it was a 56. Something that wasn't a passing grade. I was very upset. And then, finally, get some respect on my name. Anyways, neither here nor there. I love it. I love it.

([01:34](https://www.rev.com/transcript-editor/shared/9avCdQyshQBMQHVTrOccSfB5XvlURexQNrjiTG6IRcW-pkCKd8Foblw_OLbHwBKtQDawqPRidN-ldOqcmTFwvrmcjBw?loadFrom=DocumentDeeplink&ts=94.59)):

Now, there are some challenges, and I think some of the challenges are the normal challenges that can come with money. I've heard people say sometimes the more you have, the more you have to worry about. I remember when we were in college, a lot of guys didn't really have a lot of money, if you will. So, the one guy that had a car, he was the dude who we're asking for rides, whether guys going to the club, or going to go get some food. It was him.

([01:55](https://www.rev.com/transcript-editor/shared/yhpK9reNLDLZfjtIe2Dp7fJpCsj_iOv6nWtNZcbhA8F-aTV0xzBJ175w5RDNHVDwehtTBS0KjwpqGucRSZ5oiLA8uds?loadFrom=DocumentDeeplink&ts=115.71)):

With NIL, you may have more, but also there may be more responsibilities that you have whether it's for yourself, for your teammates, for your family, for friends. That's the only concern I have, or one of the few concerns I have with NIL.

Riccardo Stewart ([02:09](https://www.rev.com/transcript-editor/shared/yfmbxsi-ylohuzLf-Eg3snLm2W1ScYWlSb5S98jxA1OhyrcTr7hOmsetY8NWEutninApfH2p1KRAWBJ1uiZwiumlbnM?loadFrom=DocumentDeeplink&ts=129.51)):

Yeah, that's a good point, that illustration about the car. I mean, we all had friends like that. Some of us were those people. You were in Austin, an expensive city to live. Zach and I were here in Tempe and Phoenix. Jeff, you were in Los Angeles at UCLA. Just explain, what was it like being a student athlete, getting your regular stipend, trying to afford to live in Los Angeles?

Jeff Locke ([02:33](https://www.rev.com/transcript-editor/shared/Y4vKn2pzajJLjVucB6C8-5SQNYMUo_662UcYgEDN8ReRt_f_pgf6mT6APywToyAzcfxcT2tKknDFb9P5NP83MkSxCGQ?loadFrom=DocumentDeeplink&ts=153.66)):

Yeah, we couldn't afford it. That's the really short answer there, Rick. I mean, my parents were literally sending me money every month just for me to be able to pay for all my bills. My rent for one of the bedrooms in the four-bedroom apartment was $1,000 for me. This was back in 2011, 2012. So, it was very expensive, and this was back...

([02:54](https://www.rev.com/transcript-editor/shared/YbGWL7W_KFZ4ZfSc6kLyAPiX25PXnrf-wSBw2gz_ICd9TiQUXxOjiRvWPN0HRUaTGdeirnN3Qadyakk1KTJGwTkvaDw?loadFrom=DocumentDeeplink&ts=174.45)):

Kind of like Sam said, we didn't have bigger checks. We didn't have any extra money off the field. I was working summer jobs just to save up for when the checks were smaller in the summers. Everybody on this call remembers those summer checks. They did not go very far even if you were taking summer school. So, it was a struggle. I was blessed to have a scholarship to help me out, but still, it wasn't enough at that point.

Riccardo Stewart ([03:19](https://www.rev.com/transcript-editor/shared/K9-jctk4_tH3Fxx_rC-9GVSHJDyTYGCc-FkYhe-lJcfqA3CEXa8GhU41Mjvo0CK2pJqgQS95GpucqS0Z-YT_FNwzFbY?loadFrom=DocumentDeeplink&ts=199.5)):

Zach, I'm going to put you in the Budweiser Hot Seat here. You get your check. Where's it going? Not you now, not the CFP, not the wise guy, like Zach Miller, All-American High School five-star tight end. You get that check. Where you spending it on?

Zach Miller ([03:37](https://www.rev.com/transcript-editor/shared/tHQhaFRwBLRu_LBndbYZLPJMZTTSNq72EVr_DPfJYg6iPcLTF8W8kRR1NiSHQpYkhxp80hDJkwy9pfrHYx-B79KN_HM?loadFrom=DocumentDeeplink&ts=217.47)):

I mean, the biggest thing would be fun on the weekends. Going to Arizona State, we were always looking for deals at whatever bar it was, trying to go to the house party, get free drinks anywhere we could find them. No one was giving me those heavy handshakes like you were getting in the SEC.

([03:55](https://www.rev.com/transcript-editor/shared/QCUCUQiunS6cIjSncavDRJtqt7XE1HuNcZYXqWIoWDX6X7h5f5ySMxggAGuuhnx0OohCIolYNP4UsomvybMLkjDPpdw?loadFrom=DocumentDeeplink&ts=235.38)):

I would've used it for fun, for sure. No doubt. And then transportation. All the things I wish I could've had, those guys are getting now, and I think it's a great way to learn. It's a great way for 18-, 19-year olds to get some money early, and just learn.

Riccardo Stewart ([04:08](https://www.rev.com/transcript-editor/shared/a4Ab_80MA9NeLnCHG_kdTiiZ_a4Q7uKNZoQalvkL98TkBz8er2Zvryu1_rbtfYv0uPh41lgGtXO7EecMef5Ts6Vj5EM?loadFrom=DocumentDeeplink&ts=248.94)):

The money thing is interesting, and that is what I want to talk about. It's not just, "Oh, college kids are getting money," and so forth. What we do is we come alongside these families and help steward the wealth which has been given to them.

([04:20](https://www.rev.com/transcript-editor/shared/EZHAqIyNoP5_8DtOkUeL8Pe-tKWbuktxF_6wtSZzKYN8Zu3kKh_KiwYpUtmCxPqHoEL1V-19KQBUP8qvTe9Ekhrv7fQ?loadFrom=DocumentDeeplink&ts=260.28)):

But we all have stories. Money in itself, the thought of money, the concept of money, how to engage money, interact with money, it comes from somewhere. All four of us have just kind of our different origins when it comes to money. I'd love to hear us talk a little bit about that.

([04:38](https://www.rev.com/transcript-editor/shared/DvyZtBDtywcWKxlgq3itSZWnpenxpDUQ_RznD_-Yi-KuEFP4RUAA8HCVx1Gxsua7dEc56prVEpeZE9UmHPtml95OkBE?loadFrom=DocumentDeeplink&ts=278.55)):

How did you think about money? How was it talked about in your family? So, Zach, you just wait. I'm going to stick with you, and just go on. How was money talked about in your household, and how did you relate to it growing up in the Miller family?

Zach Miller ([04:51](https://www.rev.com/transcript-editor/shared/bL0KAvUnEVhXQOIQ2cBo0Y1AnGkOfC2uIEUrOS-7v6RqIcy6-9Gwr8NtDw8Q-csTpCev5U5wuQD_DwUUAuM1BJjcS6c?loadFrom=DocumentDeeplink&ts=291.21)):

Yeah, so my parents were... We didn't have a lot of money, but we knew how to save, and we used money on the things that were important. I understood from a young age... My parents were small business owners, so I got a little bit of that business experience.

([05:04](https://www.rev.com/transcript-editor/shared/YjyUUJBoattIqfa6wxuSVRbXZnpx4MDiHetyT-cMMAchar9-KQV8OgJJ4jES81AirhZPUM-9S4s5lQjTn5KwfL4hs0U?loadFrom=DocumentDeeplink&ts=304.86)):

But there's other levels to it. There's that level where you know money well enough to pay your future self, which my parents weren't good at. I got to see how you can save it, but there's also opportunity out there.

([05:19](https://www.rev.com/transcript-editor/shared/2pf5DZnBwoSfx6WK54AnN6R57P1tr6aw-jcBwQeVjq17nnow8BAzZCdAes7wqLDxme16WncM73tUzwIGjdPSNw2wBhk?loadFrom=DocumentDeeplink&ts=319.47)):

Luckily I was always a saver. I was a saver in the league. Understood that I wouldn't get to play forever, and I could set myself after, especially with the kind of contracts I had. Those are the kind of things I grew up with. They helped me throughout the league.

Riccardo Stewart ([05:33](https://www.rev.com/transcript-editor/shared/nuzRfa3re0FYYsPZQqxVNCGfY7dvn4p1EXlVbSibVnT7bTLI9XImw2CqR2yhVbM8oeRrL-T4ekV8MxefTgGEAJeE2m4?loadFrom=DocumentDeeplink&ts=333.66)):

Mm-hmm. Jeff, we like to say at AWM, "Money is just a tool to pay for and buy things, and bless the people you love and the places you love." Who was your biggest influence when it comes to shaping your understanding of money?

Jeff Locke ([05:49](https://www.rev.com/transcript-editor/shared/-J4Zj5Ix0OliLmCm9O3Pi1p-xFernmMD80aQ5hmfxRqGb5XO6fsvWuTt3rMc3ctyZIWRSYEZddbhB8gc0ouraiYtSQE?loadFrom=DocumentDeeplink&ts=349.11)):

I'd say it was probably my parents, to be honest. My dad was in the military, so we were in a military family, surrounded by other military families. Dad was gone for extended periods of time. So, it was just mom with three boys sometimes, trying to just figure stuff out. She was couponing, taking us to the grocery store, going to the grocery store on base, because you didn't have to pay sales tax on the Air Force base when you went shopping there.

([06:13](https://www.rev.com/transcript-editor/shared/BceJtwLIUVfWl1TaiJcyIQ7nT4v6sESlw2VjmBgVQIGDQjulC9Hb2DvJZwUWFDBKcHUqjRinX0SL1AQnwTR35zvKucw?loadFrom=DocumentDeeplink&ts=373.65)):

So, doing all the little things, but when it came to anything that had to do with our school or us playing sports, they would crank it to 10. Didn't matter what the cost was. They were going to make it happen for their kids. So, in terms of being a tool, it was kind of cut ruthlessly in other areas so they could support us. I know I wouldn't be where I am today without them having that lever back then when I was growing up.

Riccardo Stewart ([06:41](https://www.rev.com/transcript-editor/shared/nUkY21vzSf52LdY3-q01u0jULE8G9pEgd86zDxtBPEeGuiktNDU3ZnvUESp7tU1L_bNADEHjPjXe6hoIILV6lsTDMDk?loadFrom=DocumentDeeplink&ts=401.01)):

Sam, okay, something unique to all of us is your parents came from a different country. So, I would love just to hear your experience, being raised from family members who have come here, succeeded in America, and how does it relate to money. Was it different for you, do you think, than the other people that you grew up with in Dallas?

Sam Acho ([07:05](https://www.rev.com/transcript-editor/shared/SIxeVD0mmqg8vSB51qohrXsSYoCHGKwfpCIQt6MKMwbd60N9lyJQCI4ibbY1efGaNtHBsajNzJfOGMSeIN8DT1RDizs?loadFrom=DocumentDeeplink&ts=425.07)):

I think it was different. My parents were both born and raised in Nigeria, and they both came from small villages in Nigeria. In a lot of ways, they came to America, and lived the, quote, American Dream. But what people don't realize about that American Dream is that it started off as a dream. They started off working...

([07:24](https://www.rev.com/transcript-editor/shared/YQHs8KT6ype2sSN6sX3dWPeH4l0P_Mr3o2IUvMzpnVhidgvmCw00wo9YN7K4oeov8RtOYOYTuomffflZDb0rUtEWcLU?loadFrom=DocumentDeeplink&ts=444.81)):

I remember... So, I have two older sisters, and these are stories that I was told. My mom would be working at a hospital, and obviously she was going to school to be a nurse, and then my dad would be working as well and going to school. They'd walk past each other at night, drop off... You know what I mean? For the kids and stuff like that. My dad was mopping floors, doing janitor work to help pay bills. That's what it started off as, and then all of a sudden...

([07:51](https://www.rev.com/transcript-editor/shared/btaKX_enxjM-ha55uYOjfrQ1nWYfUXqYxf0LIZB5iA1c3sokoHLnEXNcphiNgUT8_p0HCFZs_SG05ZTIr3oerMBYpsc?loadFrom=DocumentDeeplink&ts=471.09)):

There's a verse in the Bible that says, "All hard work leads to profit, but mere talk leads only to poverty." That work works. The work paid off. Obviously, by the grace and favor of God, all of a sudden, they started a business, and started doing well, and all these things. For us...

([08:08](https://www.rev.com/transcript-editor/shared/xzTKKKV7-cpD7QUXOhgMhAzgQaOnEs8mPk8CfI-AAla8tdpca0lLfJm4a2-hx88DBHmTrqBYJ6-RP8XqfUY6TPhTO8k?loadFrom=DocumentDeeplink&ts=488.31)):

I wasn't conscious of money, if that makes any sense. I knew that, shoot, I have three other siblings. Those shoes, we'd go to Payless. That was like, "Figure it out." But then, also, my parents started a business, and all of a sudden, as I got older, I'm helping work at their business. Then I'd see them... We moved to a different house. It was bigger. It was like, "Whoa."

([08:28](https://www.rev.com/transcript-editor/shared/NurOdXGctkK9BdaqxYhAffqxcK5DMYCgtPSjoa487C_MHIdNpHDB4FeQlwG0-8C_vby_IFh2B9j_omz_3_K0dC2IkBg?loadFrom=DocumentDeeplink&ts=508.65)):

But also I knew that, every summer, they would go back to Nigeria. My parents started this medical missions trips. They would do a nonprofit, and they would do medical mission trips to Nigeria every summer. All of a sudden, yes, there's success in America. You go back to a developing country like Nigeria, and, I mean, a lot of people in Nigeria would see Americans, and be like, "Oh my gosh, does the money grow on trees over there?"

([08:53](https://www.rev.com/transcript-editor/shared/XGhltCGAe3TLIvHSf8-hrLxnQu3iT0PTt-B4hCUD3Hy9-ODjk-NjcWJ0QBdmbdv5sjTCR7tz8o6MgvM825bUImx6uAU?loadFrom=DocumentDeeplink&ts=533.88)):

So, I got a chance to see what it's like to have, but also what it's like to give, and to give back. That was one of the biggest benefits, I would say, is that... Then, going back to a verse in the Bible as well, it's better to give than to receive. I saw that up close and personal, like, "Oh my gosh, yes, earning money is great. Making a ton of money is great." But also, man, when you give it away, man, there's a joy, and a benefit, and a lightness that comes with that.

([09:23](https://www.rev.com/transcript-editor/shared/ooOa1PddZYF5D-fqZ04bcM6Pfv6wPuJaQFa4F3Yl_giGhfAguw3Rbxu0s8tnmoSihLxiIqJp1Ydr60efDjO-Z-3PymU?loadFrom=DocumentDeeplink&ts=563.82)):

That was my experience with money growing up, and also seeing, yeah, my dad worked a ton. You know what I mean? And still works, and loves his work. He's a doctor in mental health, a marriage counselor, pastors a church, he does business, all these things, and loves it. But also, I noticed that that work works, and also you can give back.

Riccardo Stewart ([09:43](https://www.rev.com/transcript-editor/shared/JwhXe4HeXtAV-6nrwe1IUbCbI0xE9faeJWjK6PqjGM6KP8K0ZRCoxrHaVT2zI6fbjsMufKLGrXYZxDsG1fIvBN9XUfs?loadFrom=DocumentDeeplink&ts=583.53)):

Yeah. My understanding and shaping of money growing up were basically two ways. One, we grew up definitely below the means that we needed. You know what I mean? We were constantly on government assistance and so forth. My mom did as best as she could. She's worked Head Start her entire life, and she raised my sister, my brother, and myself. So, that was that perspective of scarcity, like, "Gosh, it's never enough. I can't wait till I have it."

([10:11](https://www.rev.com/transcript-editor/shared/axGYmb-FrbU6fNyu8fCMFEHIR9RVBGVEZDarMyEAPYn7gRYdYniqGCmM5aQb4m01jMDC9cXorAZKHscHvtRpnIR_R2Y?loadFrom=DocumentDeeplink&ts=611.28)):

But on the flip side of it, I mean, just being honest with you, I was shaped by what I was listening to. I mean, it was whatever Jay-Z was saying. You know what I mean? If it was more money, it was more problems. It was all of those things that when I got to the point where I began to have a little money, I never thought about the things in which we teach, which we're going to talk about in this podcast.

([10:30](https://www.rev.com/transcript-editor/shared/t2NF_Je5eUcDyN3LTdSHOTfgAFnlNGA9l_gINMD_8qzWwPIJpVjRnOdUN4zWz5xQh63C-OHos7ToRRR4CzkCA1f7d2g?loadFrom=DocumentDeeplink&ts=630.78)):

You talked about working with your family, and my immediate thought, "Man, I wonder if he had an IRA started," because you were actually working. That would've never come up in my mind. I think as we begin to give advice to our guys, that happens, right?

([10:44](https://www.rev.com/transcript-editor/shared/HHR-OEV_w9vM5Zp4YO_Kd9g1fVjXtoyC_JrAyMB0YOZGRAu_NZurVzixQn6N1VCDaHscbVpbQgDsOnlLR9GYm0vADYI?loadFrom=DocumentDeeplink&ts=644.91)):

So, Zach, you played a long career. All of you guys played in the NFL. Give me something in your experience now as an advisor. When it comes to money, what do you see the differences between our younger guys, so our NIL college guys to draft guys, as opposed to the vets that we serve, and the way in which they spend or handle money?

Zach Miller ([11:05](https://www.rev.com/transcript-editor/shared/18N_c0ZyW3T3K14I8y8nXSTEyGsGQBizL5p7h7FmTplggbxImDQqoRXIBkbdzVYIqhoVhqsQ0zIFJQnw2s4dWx1y5Sc?loadFrom=DocumentDeeplink&ts=665.31)):

I mean, it's experience. It's no different than everyone else out there in the USA, is you got people that just are 21, young adults, that get a lot of money. You're going to spend it on fun things. I mean, the first thing I did when I got my signing bonus check was buy a Dodge Charger SRT8. The first-rounder bought the Rolls-Royce, but I was trying to be a little more smart with the money. At least I didn't know how long I'd get to play.

([11:31](https://www.rev.com/transcript-editor/shared/ZHCUEYJK9my7hK4FcXxLEMVk-p-DmCJIF1cQM33IY5Ok_k_4led-wBg6OJ_iNvLKMkSBEVzam-I8iesd_dLSe7ojupo?loadFrom=DocumentDeeplink&ts=691.14)):

I mean, every young guy, they're going to want car, somewhere to live, some jewelry going out, all the fun stuff. Then, as you get older, you realize the NFL doesn't last forever, and you start to make a little bit smarter decisions every year. You get a little more mature. You start to think about... Especially if you have a family, if you have kids to take care of, and you start to think about that next generation, or at least that life after football.

([11:55](https://www.rev.com/transcript-editor/shared/or6eKjLUUmQUdWXXkLNddnELZ6q9w3LJs-JbZceI3z_fVlSPHasomjLcXlWL7q4_fZWl8a63WJPuHd6F-TpR8peiuqA?loadFrom=DocumentDeeplink&ts=715.11)):

There's a progression to it. The best thing you can do is speed up that maturity, and really start thinking for the long term. It's what I love to see when those young guys start to mature, and make better decisions, and realize that those NFL paychecks are... They're finite. They only last for that small window in your twenties, and, luckily, if you're in your thirties. So, that's where you got to make it count.

Riccardo Stewart ([12:20](https://www.rev.com/transcript-editor/shared/Jqu21xmerFwyRl06LM7d4COGVj-WWPXwvOs2kpadwutYCPtEQQh5PLWM023vIMqE9NAN6olFieh1MUkPdnLH2kDknQ0?loadFrom=DocumentDeeplink&ts=740.94)):

All right. I'm going to kick it to you, Jeff. Money is a tool. We call you the professor. In your professor-ish way, why don't you walk us out with wisdom that you would give to young athletes, to veteran athletes who now have come upon quite a bit of money?

Jeff Locke ([12:42](https://www.rev.com/transcript-editor/shared/GG_rnoeHbvFu6No6DLJUhrZz3OxV1ayKbeJafnA9VdcuZ_o_mH3OtErIxkg2MG3F1hrk6WEvBVXSLUDc2v8G7feXNVI?loadFrom=DocumentDeeplink&ts=762.81)):

I think the toughest thing is, and I think everyone on this call can relate to this, is actually figuring out what's important to you, and what you value. And I said you for a reason, or you and your family. It's not what the person next to you in the locker room is doing, or what the person on social media is doing that you feel like you have to chase to achieve a status. It's actually figuring out what you care about for, hopefully, the long term.

([13:08](https://www.rev.com/transcript-editor/shared/LZD71kn7aRNZC9zw5Jtucc2QPlFkg6IBidY-ut3151Upy1mLbpN5zedoK3xipwZjc1pNbXikGUXKaHTbeJ3xacGCDWk?loadFrom=DocumentDeeplink&ts=788.31)):

Again, like Zach said, it's tough at 21 to really know where your life's going to be in five to 10 years. But the athletes we work with that we think do the best for the long term take that time to have that, really, a deep conversation or deep thought of "Hey, what's actually important? Not what my buddy in the locker room's doing. Not that next car that he bought or that next watch." I had a really nice car. I had one really nice watch. But I wasn't trying to chase status just to feel like I was at the top with my peers.

Riccardo Stewart ([13:41](https://www.rev.com/transcript-editor/shared/1APyF6Bq-N4wndigDDqwrpctrUqoZyHvI4h0nlJRf7OdWndANNKJtCWDpUwjRCOLBzQks9GHC2CAlDTR9F-Vhu_NcLk?loadFrom=DocumentDeeplink&ts=821.22)):

That's good. I mean, that's good. We're going to continue to have these conversations, and I can't wait to hear more. Sam, what was it like when you finally got to the league, and all of a sudden, you wasn't at Payless? Zach, what was it like when you didn't have the Dodge Charger?

([13:55](https://www.rev.com/transcript-editor/shared/udEX80nmlZdV-97EqFlmlLGLES6fPChxkU9A2-vJsljy0FkA8hYbgp1-DNFNeSvZTlt1MHnibozRp9qk_ojt4DjzKV0?loadFrom=DocumentDeeplink&ts=835.35)):

We're going to hear from Jeff, because as we continue to watch these playoffs, and we watch the crazy amount of pressure that these kickers are going through, we're going to talk about, at some level, what's the correlation between when to get in the market, when get out the market, when it matters so much. When you're a kicker, your job is to be right exactly when we call on you.

([14:14](https://www.rev.com/transcript-editor/shared/qzvAsDYvWsvt1XFjp2vl4DZcIpfs9v-4GEGOYQjYgwaBHRrJhldSRxvGtyFZ6YEewT94Z2rY-GglFPHylFvYnEKqBog?loadFrom=DocumentDeeplink&ts=854.28)):

If you've got any questions, something you heard you want to learn more about, please reach out to us at AWM NFL Football. You could text us at 602-989-5022. Again, 602-989-5022. Looking forward to seeing you guys next week.