Riccardo Stewart ([00:02](https://www.rev.com/transcript-editor/shared/BIEXNatmJZRrSbX13Ov17wBumE6TJL2r1W4Lspyj9PurAflXwbr7PapFpDr-PsIpP_LFjZuVjYZn5E-tWKLg6bGOgjg?loadFrom=DocumentDeeplink&ts=2.76)):

Hey, welcome back to another episode of the AWM NFL podcast. As usual. My name is Riccardo Stewart, I'm The Coach and I got The Mayor, Sam Acho, The Truth, Zach Miller and The Professor himself, Jeff Locke. And so we say this, we start all of our meetings with our clients with, "What's top of mind? Where are you at? Where you coming from?" It's those moments that center yourself. And so, what's top of mind, guys? Where are you at? What's going on? Sam, since you got the preacher suit on, so I'm going to have you go first.

Sam Acho ([00:33](https://www.rev.com/transcript-editor/shared/0SxMFr9_TOuqi2U73s4lq6RyjN6UIv-6KnQQNI3KTJVBSB503BNO2WSZrwyZuR_hpdiz8ncCW__jPZK1Eshv_l6Lg8c?loadFrom=DocumentDeeplink&ts=33.84)):

No, it's not the preacher suit. This is the ESPN suit, so I just got off-air. I've been traveling with family and got a chance to go to the Warfield Trophy. I got a chance to win that award back in 2010. So I was at the Warfield Trophy. Then, from there, I'm at a conference called Professional Athletes Outreach, so a bunch of guys who were in the NFL or former players got a chance to reconnect and get deeper in their faith. So I'm there now, but in the interim, ESPN was like, "Hey, can you do a show?" And I was like, "Yes," so I brought all my ESPN gear and my book because that's my background, and I set it up in the hotel.

([01:02](https://www.rev.com/transcript-editor/shared/SD1JWr2EadwyQ2Et5sHoZvmxC8nu4YnuKwxsyQIlx3L8w93mHxjoAZMJb0BhvWbGSDkxv3xEZ25piNbBiUQlVxDnwnk?loadFrom=DocumentDeeplink&ts=62.46)):

And so, I'm literally between shows. You can probably see my earpiece for my IFB, which is what we use for our shows. I did Sports Center this morning or this afternoon, and then doing NFL Live a little bit later. So we do the show, but there are all these pre-show calls. So just got off one of the pre-show calls and now getting ready to do this podcast and then do my next show NFL Live.

Riccardo Stewart ([01:25](https://www.rev.com/transcript-editor/shared/tf3HJyJCvUxe08cP3yqJcB7hkV7yPBhhZ7CA-5INhdJBVonupI5XMzNfe33wNmPpqkTer0UWCMXwLl_YhrNj7OT9_jM?loadFrom=DocumentDeeplink&ts=85.83)):

There we go. Hey, you know what? That's good. I was going to have you stand up to make sure you got some actual pants on, but I'm not going to do that. You know what I mean?

Jeff Locke ([01:31](https://www.rev.com/transcript-editor/shared/On4yjwcZI18OAfs7mrSJNB7lq6KjAs-VUyBVRzy8ZLBVUsVIAY6uW49HYCMNUBrwpCN4FTAwjRz4xd-5p_YSCeqmW9c?loadFrom=DocumentDeeplink&ts=91.59)):

No, don't test it.

Sam Acho ([01:33](https://www.rev.com/transcript-editor/shared/VuTEdJy3acwNqjH_H-Rc0JLIryivaDIqOVFY8RnhVrWnfv4QfGakVPqgjrCEUrQuOzueXxO4SUq8ynvmgD7peF7Max8?loadFrom=DocumentDeeplink&ts=93.48)):

No, I'm full suited here, boo. Just top and bottom today. I almost did just the jacket. Now it's just top and bottom man. Wife was like, "Hey man, rock the top and the bottom." I said, "I got you, top and bottom, not just the boxers."

Riccardo Stewart ([01:46](https://www.rev.com/transcript-editor/shared/OKVN1sKY3AeLa4jQjZ4hA5uVQTJMJY3Z68ttC5G5ojYmiM_W55i9t6jF6vi9qEvdgqXablrzqipG9_aohb-Pk3Lvr9s?loadFrom=DocumentDeeplink&ts=106.41)):

What about you guys, professor?

Jeff Locke ([01:48](https://www.rev.com/transcript-editor/shared/ejLHijo_C6303sRFmgpRpQSAHwwNgQ5rSXhGdu9GKSLkB9FC2PA8K_lG7YKrrLgwx8KgUUgS8dzzMV9S74DOWr0UNco?loadFrom=DocumentDeeplink&ts=108.78)):

Just at home right now in-between trips. So I was actually in Arizona last week seeing some of our MLB clients for spring training. They're all reporting to spring training right now. Some having fun, some wishing they were still on vacation and then heading to Hawaii tomorrow to see one of our NFL clients actually for a offseason meeting, so looking forward to that.

Riccardo Stewart ([02:10](https://www.rev.com/transcript-editor/shared/Bf7P8Vt4YoBwCuD1ovB-i1eXDgRexirnY9vfNMykL1qxH7HbNFiD7ZzCFWur_BwYWi_7yUYQf6ESofmq7aBO70cV_rI?loadFrom=DocumentDeeplink&ts=130.77)):

Somehow we didn't get the memo that we were all supposed to be on that trip to Hawaii. Zach, come on, man.

Jeff Locke ([02:16](https://www.rev.com/transcript-editor/shared/eIb3cHeWjrxaQ6PO0ABZ0G7ynd2V3p2Ed18uReZoND2dpbsHEIcUJ9AYI3wwh7iSvBSN6r60KX2vOacPfxku-a1pV6M?loadFrom=DocumentDeeplink&ts=136.8)):

Yeah, [inaudible 00:02:17]. I think it must've got lost. It must be a email error or something.

Zach Miller ([02:20](https://www.rev.com/transcript-editor/shared/3whjqpdcNV5jTS28-NGRtB7gBeqqsnFgnsANSdkBUOmprDkZi8ii4zf9rBtGo7RWeO_zm3kxgdV7gdKaEbkz8kfpzZM?loadFrom=DocumentDeeplink&ts=140.25)):

Any future trips to Hawaii, I'm going to have to make sure I'm an integral part of that meeting. Really a needed carry-on bag for that one. For me, it's kids flag football playoffs starting: it's huge. Eight nine year olds, it's competitive out there and I am chill out there, trust me. I promise guys. I'm totally chill. No yelling. Only a little bit of yelling, maybe a lot of yelling, but it's all fun.

Riccardo Stewart ([02:52](https://www.rev.com/transcript-editor/shared/Y2SWmyRuFVmXZMqf7oPwinKqme3bNxvwmAjyZt3yKynvgfZGOhmPtV9MqgGXmQFiJT1lOFm--MUuMQxcMS5Vzfq9LeQ?loadFrom=DocumentDeeplink&ts=172.32)):

I guess I'm in the same boat. We had seven on seven tournaments and the biggest thing is I have 15-year olds. My son celebrated his... my oldest son, his 15th birthday. And so, I remember years ago being at a parents' conference when they were young and we were tired, and hearing this lady talk how the days are long, but the years are fast and short. That's just the truth because the reality of it is I got to teach this young joker how to drive because before you know it, he'll be driving, which I'm okay with because I'm sick of driving their little butts around town. So it's time for them to step up.

([03:24](https://www.rev.com/transcript-editor/shared/5O0Rjw8hlN8vVlU6BBMHULuO3YpkTid31xfBzlqDROtIbxe79QkbFR2O6qem8jK37vZscUHubTPhm3K07GR5tKIPnEE?loadFrom=DocumentDeeplink&ts=204.09)):

Well this is what I'm going to do. I'm going to start off with this. We've been doing this miniseries on human capital, essentially your future earnings, and we said there's three prongs of human capital. And so our last episode, we talked about the physical capital and how you have to invest into your body, and athletes and NFL players in particular have to invest into their bodies. Our next episode we'll talk about social capital.

([03:49](https://www.rev.com/transcript-editor/shared/tY5vCSs8L-b7Ciud8km6-oZQcNT5HLgEXrlViS7zDOS7afgfJWche_W1tXA6lCH-oTLj1xnqwuPbL6eZBotwnr3bEYo?loadFrom=DocumentDeeplink&ts=229.05)):

And today, we're talking about intellectual capital. What comes to my mind right now is I'm a 90s hip hop head. And so before there was the game, before there was Kendrick, right around the time of Eazy-E, there was another rapper out of Compton named DJ Quik. And DJ Quik's, one of his main songs was "If you don't make dollars, you don't make sense." And what we're going to say is, "Ah, let's turn it around DJ, Mr. Quik." If you don't make sense, it's hard to make your dollars last, and so when we begin to talk about intellectual capital... You like that Sam?"

Sam Acho ([04:24](https://www.rev.com/transcript-editor/shared/7q029OZj2vP5GqfFalzIoX_VT2vrpPiI6w8O_pMyWEvDDEbGRGHgdBtV39JJ1wuICDlaideCUPect0-Q8OSXLQ7vPIc?loadFrom=DocumentDeeplink&ts=264.42)):

Hey, that was a bar. That was a bar. That was a bar. I got you.

Riccardo Stewart ([04:27](https://www.rev.com/transcript-editor/shared/nf0fuEeh1IH1i-_IeV0Ec2-PxAAPYESZ07ExTKJe2pxRelfeIE2b0QaMDpcxBHrLidNy0FZE02BdzDEUI8H0oE3jxv4?loadFrom=DocumentDeeplink&ts=267.12)):

The Mayor [inaudible 00:04:28]?

Sam Acho ([04:27](https://www.rev.com/transcript-editor/shared/QfgWkcS8rOEm9KbAN3v7ZB5bJLah6eXoC_qXhOWRFPQDZ00bFZwXIY1bpylVGMwKbqelpyvvt_gBrS7wEb5_3ARlyAc?loadFrom=DocumentDeeplink&ts=267.81)):

DJ Rocky Rock, Coach Riccardo... I don't know. You got a nickname. I don't know the nickname yet outside The Coach.

Riccardo Stewart ([04:35](https://www.rev.com/transcript-editor/shared/wx7XbeljgAfJPYR2ZmJZmvUWJlD51s44mZIhovcdn7KUl6rQIW39q5iNpVKdoVIN7HP0AlMNjJ6eqL4wYEyJ0mKh2dg?loadFrom=DocumentDeeplink&ts=275.64)):

So if you don't make dollars and don't make sense, we say, "You got to make sense if you want your dollars to last," and so we're going to talk about intellectual capital. So I got to start first as I always do with The Professor because The Professor is going to drop some knowledge on us and just explaining, what is intellectual cap?

Jeff Locke ([04:54](https://www.rev.com/transcript-editor/shared/erozwCW2RhBKMZOGLG0kflH5S2HG3u9dkumLA_tY6NsnAyLI4dp0DLOqcZ32gXE6j9mR1EW9rJyisqE3HIxSftNhXG8?loadFrom=DocumentDeeplink&ts=294.06)):

Yes, so intellectual capital, this one is actually pretty simple in terms of a definition. This is just your knowledge, your intelligence, and your expertise. So for me personally, this was myself getting my degree at UCLA. Economics really led into what I'm doing now. One thing I did when I was on my way out of the NFL was I went and got my CFP: Certified Financial Planner. So these are two real quick examples just for me of that intellectual capital.

Riccardo Stewart ([05:25](https://www.rev.com/transcript-editor/shared/8qHWzrVVLUGDgfLutNQfSyfcVkFWaybeL2PG5PwZHCueiVMmV4Fgj3H22axmb8pktvWmPY4P-_Nn7eedc0wJXEVJocw?loadFrom=DocumentDeeplink&ts=325.02)):

Well, UCLA, great school. We're going to talk about the high institution of Arizona State University in a second.

Jeff Locke ([05:29](https://www.rev.com/transcript-editor/shared/iEe2FyiRHVNPPVpFkxIBE8bKONFm643_bqkm-nkxBSXGwkCXhMByw4YQxDwTS_YB3_3YEg0ppjrrexVHxKbkqGgNW1I?loadFrom=DocumentDeeplink&ts=329.91)):

We'll get there, yep.

Riccardo Stewart ([05:30](https://www.rev.com/transcript-editor/shared/SHcK4UXObOS_mo600Y9es4rfYOFDVPHk6GD1TZgpVQ1VoPrJ8fhdSyIP41CiyTFn88656c-q5nKgpYw_xhWgBtnSUa0?loadFrom=DocumentDeeplink&ts=330.51)):

But before that, let's go to Austin, Texas. Sam, all right. You're one of the smartest people we know. The reality of it is you were actually voted as one of the smartest NFL players ever. I'm not sure who voted that, but you were. And so just tell me this, I know what high school you went to. You went to a prestigious high school. You went to a great university. What part of intellectual capital... I mean, how does that play out for someone like yourself? And how has it played out through the course of your playing and then post playing career?

Sam Acho ([06:02](https://www.rev.com/transcript-editor/shared/Nr4gWH-9KmlczbtTsdudFDqKL9bjXoijeZ7eoqSO_5IriuailVKLAU-x0QH7ExqrmQSj2pNrqRAVnNEIRYu0kAEusEc?loadFrom=DocumentDeeplink&ts=362.91)):

As I grew up, my parents always emphasized academics and intellectual capital really. Without saying those words, it was always, "Man, get knowledge, continue to learn, get wisdom, learn, get good grades," et cetera, et cetera. I didn't realize that when I went to the NFL, I could actually use my intellectual capital, use my wisdom to actually extend my career.

([06:23](https://www.rev.com/transcript-editor/shared/AlST305kreSp5yukoqpoH2rn76aZANICAz1X4wb7HI8pKMB-MEvi_WSdQFONAhsgPF_oPVkdTFWT5yKTCw6dnzFYSVY?loadFrom=DocumentDeeplink&ts=383.16)):

So people think about football players, it's like, "Oh man, you're just this..." people would say "dumb jock," but some of the best football players I know are the smartest football players I know. Think about, playbooks are thick: hundreds and hundreds of pages. So intellectually, my brain helped me on the football field, but it wasn't just that a me off of the football field as well.

([06:42](https://www.rev.com/transcript-editor/shared/jIiz_qjWqAYH3RVtQXfe5u5jkJiyYFDeyu4hSrbPEoxQPWY3CPisGntYArHj_dqepyCLRqJf5sUSu-sSi7dhy4UGd9k?loadFrom=DocumentDeeplink&ts=402.63)):

And so I actually went back. When I was playing and got my MBA from the Thunderbird School of Global Management. At the time, it was the number one rated international MBA in the world. Now it's a part of ASU, so I kind of have an ASU degree. I know y'all are happy about that Zach and Riccardo shout out, but my point is you can always continue to learn and whether it's getting an MBA, or whether it's going and getting a master's or something different. Maybe it's learning on the job. I remember the NFL PA has this thing called externships. You can actually go and spend three weeks... two months at a different organization and learn the ins and out of that organization. I did that with the International Justice Mission probably six or seven years ago.

([07:23](https://www.rev.com/transcript-editor/shared/eS2aReV0jfxtJ9hlLGQqUv6Cs4LHWuDQkeOO0135I6mZvhHT_Oa61MwwcwClBiXlrbMsD-8eX-z-cZUCO2rJYy5Sh5U?loadFrom=DocumentDeeplink&ts=443.1)):

So the more you can learn the better because it makes you... Yes, you can be specific, but also you can learn and glean from so many different things. And so, my intellectual capital helped me in my football career, helped me in my post-football career with my MBA. And even now that I'm on ESPN, I use what I learned when I played to talk about it on TV, and so intellectual capital is everything. It's more than just your physical big bad, "I can run a fast 40 and bench press." Nah, dude, I'm smart as well, and also I got people who I know as well, so those are a couple of different things that I think about when I think about intellectual capital.

Riccardo Stewart ([07:57](https://www.rev.com/transcript-editor/shared/cTad0_9K9PMPn7rmZp5zylc2Ch0e8rLB7BjXvivcXJSpmOJgxztzFhd_QHH-2SlvJOZFVYY8qkh4QJR2aY5XqCdB3LU?loadFrom=DocumentDeeplink&ts=477.75)):

Let them know. Let the people know. Listen, so just for our listeners, just to back up, remember we're talking about the end goal here is multi-generational wealth. We start off with money is just a tool. Okay, then how do you make that money, this human capital: physical, social intellectual? Zach, at what point in your career did you begin to realize, or maybe even before your career, where you knew you could make money off of what's in-between your ears?

Zach Miller ([08:26](https://www.rev.com/transcript-editor/shared/zvOHJM0WqbgSc-muAHdveWFeCKmtZbDEO0jct2Veh7qEUKsteefVVZBuGaYiaYGjWIDDRhm8jW5r8jjISso4wswKzNc?loadFrom=DocumentDeeplink&ts=506.55)):

Well, I think really I was an academic, all American, all those things, so I knew I could always do it as a backup plan, but I wanted to make the most amount of money I could playing football. So I had also included being really good in the film room, understanding whatever offense I was in, how could I mentally know all the protections, be the guy that they don't want to take off the field because they trust you so much that you don't make mistakes, that kind of thing.

([08:53](https://www.rev.com/transcript-editor/shared/77OfGC8m4JOVmHxg71UJ8doU1i1f3q92_zhm-DGtYxRzJ5loFBXQIxw9KcAh-nG96S53oSJOQGHS84tRQSyYx5EnJ9k?loadFrom=DocumentDeeplink&ts=533.79)):

And then when got done, I knew the kind of wealth I had, but I knew even moreso what I could create. The amount of money that your money could make. You got to go make it first. You do got to make it. You got to get that bag first. But then just knowing investments, and I love investments, I love all that, the power of compounding, the boring math, all that stuff, all that stuff though, it gives you the potential to really have generational wealth. And so that's what makes me so excited about it is that I had that opportunity because of what I did on the field.

([09:27](https://www.rev.com/transcript-editor/shared/PzkTy0IEah5BGDKDZuEnuKI2-y-FHtGomnw41XwdtPgIUBy-hv12Arvecv9kC2Vd_AIThb_DhK7DF563OPXyE9jatNg?loadFrom=DocumentDeeplink&ts=567.21)):

And then now, making good decisions. Not making the same mistake twice. Learning from mistakes early on is some of the best intellectual learning you can do because no matter what it is, what you're doing post-career, post NFL, you got to be smart at it. You got to be quick learner, on the fly, learn from mistakes the same way you do as a player.

Riccardo Stewart ([09:50](https://www.rev.com/transcript-editor/shared/OnRhdxyYhEY53Z2QpAHl4CiSeSSHDw3gjfZT7BcmPOKjfIePuBVPY9YwneADhO_WdiIyHp2OBJTJZXHxfqKkpIGG6Ww?loadFrom=DocumentDeeplink&ts=590.64)):

That's good. That's really good. Professor, you know what's coming. Now, as a current player, college or NFL, what does this look like? What does it look like to grow my intellectual capital? What's the how here?

Jeff Locke ([10:07](https://www.rev.com/transcript-editor/shared/4-KrQQkrNlbDuAUCRWO1P72Y3jKyAY16DhvZdKTQs_9WnSKHRs4kdG5xvnUTdGSuVjgnGIOxTmVMBR5_WWIE3jwsTdA?loadFrom=DocumentDeeplink&ts=607.8)):

So these two guys nailed it. It's funny they talked about it and not me as knowing your playbook. I had 10 total plays as a punter. I was like, "Punt left, punt, right, punt short, punt far," but knowing your playbook is going to extend your career more than you probably think it actually will; almost as important as the physical capital side. It's actually knowing your X's and O's, especially as you get later in your career, and the physical capital might be dwindling a little bit more and more each year.

([10:34](https://www.rev.com/transcript-editor/shared/w88teD_vkT4hKTOnSUa5szg_FPGEpmrTtpgrUeCg6c-wi4b0kg0RAcIHd2FHs3LiPGHwiBEQJ4dwDqBzlTInYsSbwuo?loadFrom=DocumentDeeplink&ts=634.98)):

So for college guys on the NIL path, it is getting your degree. You might leave early and not get your degree, but having a plan to come back later. Most recent data typically says you earn almost a million dollars more in your post-football career by having a degree versus not having a degree, depends where you go to school, all these things we're talking about real dollars from intellectual capital later in life.

([11:02](https://www.rev.com/transcript-editor/shared/k_D6iSYCN6ODtTZwIe_vWTBoR8sTNSXgjbQZdF_Kzee6ldO6eRDm4SDrq19I4EPxVUTKa9jdzP6AcUEyI2H_qH870mg?loadFrom=DocumentDeeplink&ts=662.46)):

Another thing to think about, this is for college guys and pro guys, is just knowing how contracts work. You have an agent that's going to help you with these things, but knowing how your contracts work and knowing, in the NFL especially, how the CBA works. Zach and Sam, let's talk about any fines you guys had when you in the NFL for things that you wish you wouldn't have done.

Zach Miller ([11:26](https://www.rev.com/transcript-editor/shared/APfbO1v5eot5k3M_MYlU5hoEGRJrebqdqKjETLSUgJ3VuhlzQ7sj7ogRV_YV2Zqr6QZrlF100est0qTqHIQX7TMzSsQ?loadFrom=DocumentDeeplink&ts=686.88)):

I got a leg whip rescinded, so that one I had to appeal but I didn't do it.

Riccardo Stewart ([11:34](https://www.rev.com/transcript-editor/shared/WYg923UFhCTiQiBE_2YEzEJqdyssjKELR66MGT9bGnIMUM4EjR32Q6hfCtcvfdNHrF1zjdunCyJ_DI8jz7ztWGituxI?loadFrom=DocumentDeeplink&ts=694.32)):

You didn't do it.

Jeff Locke ([11:34](https://www.rev.com/transcript-editor/shared/GvooZx-3g8qzvCCVXvsyVsOS4vQWClAWepB1MM44mWfWfeT7OwuCMJol1SZA0p86GryVnBTTToBuR3fz2YSH-N5So_M?loadFrom=DocumentDeeplink&ts=694.59)):

You didn't do it?

Zach Miller ([11:34](https://www.rev.com/transcript-editor/shared/UkCiYtbhmSn9zLvF3_5MUxQeuE0OS1o7GTnZnyqRW9g1qZEG6uvpFu30WZkHAYd9WQ3GJ5pEpwh4vPHXn8N7HP1v6Vs?loadFrom=DocumentDeeplink&ts=694.59)):

It was fine.

Sam Acho ([11:36](https://www.rev.com/transcript-editor/shared/2Houpr_FtP_XymOxuDxbhBOMvItadtPXxsbnFAVvXiuYwNphnYd-s_kwBoxqkukqmeltthxGLH-ArdtULAnA9AXTvxg?loadFrom=DocumentDeeplink&ts=696.72)):

It's 5 plus the players'.

Zach Miller ([11:37](https://www.rev.com/transcript-editor/shared/oev7dWvQ-kJ2D7svYVSqxotcKaCl2nFIJmBJxfIEsIypiVGjdks4yLm3wZiViZmb4sg_n4BeLswnYtnjQ_-RXDYQ-nM?loadFrom=DocumentDeeplink&ts=697.29)):

Dude, it's a 25 grand fine.

Sam Acho ([11:40](https://www.rev.com/transcript-editor/shared/3iYlQ3smEVvrWCSRU38L9Cl3PS37qnm6ce4N5utx3BmQf4iJ571j0jDZLxQpyVMwgT0jP4p5RwXm8PJrWYXilkzD-zM?loadFrom=DocumentDeeplink&ts=700.2)):

But that's a good point. That's such a good point of knowing the CBA. I'm sorry, Zach, jumping in, but it's you start talking about knowing the CBA and understanding contracts as well.

([11:48](https://www.rev.com/transcript-editor/shared/a38rL9HSVP71e5qzZ4HAHap_WcdZ7xeuBhhhZ5snsfawp1tF3KqW0pEqFfjYaDwXF0ZB937mg4WXJ4mEIpRULH1D880?loadFrom=DocumentDeeplink&ts=708.87)):

I remember when I signed, a lot of times you'll see contracts and you'll hear these contracts, see these numbers, and it's actually not that amount. And so, even knowing that and going back to the CBA, looking at what's guaranteed and what's not and, "Okay, why does workout bonus matter? And should my money be in more of a signing bonus? Should it be deferred?" I think those are the kind of questions where a lot of people don't think about, but could have a huge impact on your actual dollars and can help you make a lot of sense too.

Jeff Locke ([12:14](https://www.rev.com/transcript-editor/shared/8-f6wTo1cTmF5w5c4KF7sBe_ldMkBSB6GibK0JA5d-d1tjgKrAtr_aVA8aNmuiZOHyyS-rrvg3ZAZ359joKd7FBJzr8?loadFrom=DocumentDeeplink&ts=734.61)):

Another thing we talk about all the time, I guess all of us on this call, is actually understanding your NFL benefits. We see thousands of dollars every single year just not used by current and former players. They just don't understand all the benefits they have. That takes some intellectual time, energy to go and actually learn those things.

Riccardo Stewart ([12:35](https://www.rev.com/transcript-editor/shared/_aPeNiG8wnMnRo5YjjU81BeVuqWBLzLCOo-ltIYi0LWg5H0G5w6RtDyJ_4TjzwuhhNMrCv1qPpDW4lFr9kOBRtAU6RA?loadFrom=DocumentDeeplink&ts=755.37)):

Jeff, first of all, as always, man, way to drop it bro. Literally, way to drop it. I got a couple more questions for you guys. First I'm going to start with you, Sam. How did you see former... Or you know what? How do you see retired players using this intellectual capital to make this more money off the field than they're making on the field, in a lot of ways?

Sam Acho ([12:56](https://www.rev.com/transcript-editor/shared/ciqTJhH_ljfNT6qnK6s00VQDx27PJiFOavGDMVRNYOOD4hjowoqxsP2IsGpayrKsrcAu1AosfxGFss4fhIvBnC4xLOg?loadFrom=DocumentDeeplink&ts=776.76)):

That's such a great question. So many players, we think that all we have is football and the truth of the matter is football needs us more than we need football. What I mean by that is, yes, you can use the NFL and use your... Let's say you're in college, NIL. Use that to continue to build your wealth and make money, et cetera, but you are so much more and you have so much more than just the sport.

([13:23](https://www.rev.com/transcript-editor/shared/pN_QXRbFJG4KoCFTtBXQ6Jb511hzVsCB2BFNtJBSALOb-2w7oSx85iAHNrV2rPpMzIgxUhwyk8j0d1vyaG1hC2YDSXI?loadFrom=DocumentDeeplink&ts=803.25)):

I remember when I was coming towards the end of my career. I think I just tore my pec, Year 8, was out for the season. I was sitting down with my brother. He came out to Chicago; we were hanging out and he's like, "Dude." I was sulking because I'm thinking, "Man, my career and I just signed this multi-year, multimillion dollar contract, and now I'm supposed to prove it, and how can I prove it and what's going to happen?" He's like, "Bro, you're one of the smartest people I know on earth. This football thing is nothing for what you're going to do after." And when I was in it, I didn't... I guess you could say I believed it, but I didn't really believe it because all I saw what was in front of me, which probably what made me and all the guys who were listening to this podcast, all of you would even... people on this call, so good at what we did is because, boom, laser focus.

([14:04](https://www.rev.com/transcript-editor/shared/7Dykk1Gegd1cHHh7kz8_8eWwInE9E527hskj5If4LwUrh3nr73OqU4SHHtSdlGtQnO_6-AtJbANjNJogl6nCe1IHXKU?loadFrom=DocumentDeeplink&ts=844.89)):

But now, for however many years removed, football's the 17th thing on my list of accomplishments. Two-time author: Change starts with you. My most recent book, that came out less than a year ago. It's Director of Human Capital: AWM Capital. Looking at some of the stuff I do with speaking: companies are bringing me in to go speak. And then I think about some of the other stuff I do: partnerships, organizations, starting nonprofits. We are so much more than just this game.

([14:30](https://www.rev.com/transcript-editor/shared/HYNPTcEFDgLIusmgTviPyp63ASHymjGP_qorpP8wvFau5vcGouRBIoEV9J4LIQgihw1HH8BEvnmn4oC9C5vmQ8aIayg?loadFrom=DocumentDeeplink&ts=870.15)):

So in the same way that the game uses you, use the game. In the same way the game leverages you to go and win championships. One of my friends, he just went with the Chiefs. We're FaceTiming a week before or two weeks, whatever, three weeks before the game. And I say, dude was a free agent; didn't know what was going to happen. Man sides with the chiefs. Boom! Now he's a Super Bowl champion. Now everywhere he goes it's Super Bowl champion, boom, and so leverage that.

([14:55](https://www.rev.com/transcript-editor/shared/gMod7bxE_OsBfESxAQuaT-5yAzSGbrL7xrhQ6UbjZhwv7pZpXVs74REViAvFWmQwJ7pHWDEs9mk_qE3A80KTPkuPK60?loadFrom=DocumentDeeplink&ts=895.23)):

So my point is I've seen so many guys do it really, really well. Danny Wuerffel, prime example. Won a Heisman Trophy and has a trophy named after him. He's using his name, his image, his likeness to leverage it for something greater than himself, and so we all have that in us. We don't hear it enough, I don't think. So that's my message and reminder to you is you are so much more than this game. Use it, leverage it, but what's going to be after this game is going to be so much greater than what you did during.

Riccardo Stewart ([15:20](https://www.rev.com/transcript-editor/shared/khdaZMu-irny8VlX-RAuZ73yehq0Uk5qWlMvvElSwRKa0PDX_ncVNR7N7Bh9GTpGZRR-RcJQ548vYpUD3wzUuJGBXbQ?loadFrom=DocumentDeeplink&ts=920.58)):

I like it. Zach, go ahead and tie it up for us. Offseason right now, current NFL players, what are areas and ways that they can build their intellectual capital?

Jeff Locke ([15:35](https://www.rev.com/transcript-editor/shared/SBfNCSaCdY-bZCr3mHe4CtxmT8A28hY1D_Qfz1YEwZsJZSAaLVVf3fODS6cIss0jDMZQRQFY2RoW7xpYp2dmlorzX_M?loadFrom=DocumentDeeplink&ts=935.04)):

Well, I think the experience you can get in the offseason of understanding or getting that firsthand experience of doing something else that's not football related is massive, whether that's business experience, entrepreneurship. Do you want to even run a business? That's a great time where you actually have the time. You're not so committed. You're not so tired that you are during the season that you can actually go do those things, learn. It's also a time to get better at football, but it's also a time to get away from football and be able to... if there's classes to graduate that you can do in that spring session. Boom, you could knock it out and graduate.

([16:14](https://www.rev.com/transcript-editor/shared/1FQhsT5AJ2WpiMfah-IYiENqMJ4GxT_eVzXSM59xrsD0bbRcze6qbVaDeueDZDV4xl0hVMepILOjIR-4RtkrzZ5Sb9Y?loadFrom=DocumentDeeplink&ts=974.55)):

I saw plenty of guys do that. If you want to take advantage of all those opportunities that Jeff mentioned, there's so many programs, whether they're NFL programs or NFLPA programs, both are offered and they line up with offseasons to where you're... I mean, you're limited in that how much you can actually do with the team at the facility. OTAs are a lot more limited than they used to be, and so you have the time to be able to devote to that. You can go on some vacations. Don't get me wrong. There's plenty of time to enjoy yourself, but you can also really develop yourself off the field. Figure out what that next step is so that when you're done playing... I mean every player goes through it.

([16:51](https://www.rev.com/transcript-editor/shared/26XT3fwzrd1UyWD605nJ-N7MMPRznUoEqaJ4Dw_XCV2Z6EuVlkJb4bxwkp555KPUfmj0Q7lToO9Zj5HhHNavAZP96jM?loadFrom=DocumentDeeplink&ts=1011.84)):

I went through a tough transition. Every player goes through a tough transition where you're not an NFL due anymore to something else. Having some experience doing something else is massive when it comes to that moment when it finally is time to transition. So having that experience in the offseason, every player, you don't have to do it, super. You don't have to put your full effort into it, but literally, put some of that work ethic that made you into the NFL player into something else that you love. It will pay off down the road. It'll pay off big time down the road.

Riccardo Stewart ([17:23](https://www.rev.com/transcript-editor/shared/4LuzOIx--zqRa_Cm86oHD2OluDM0xqkjd0j4WwWzIK-eD8cjJUe5VqnMhMf-jqExtt19SotaAown7TD0929Ukp_mEUU?loadFrom=DocumentDeeplink&ts=1043.31)):

Love it. So, stepping back again, your human capital, in short, your future earnings, how do you do it? You do it by investing in yourself at your physical capital. You do it by investing into your intellectual capital. And then, the next episode we're going to talk about the social capital and how that wraps all things together to be able to make your money. Right? We said it. DJ Quik said it, "If you don't make dollars, you don't make sense." What we say, "If you don't, won't have your dollars last as long as they could."

([17:51](https://www.rev.com/transcript-editor/shared/MPz4bw_zrOnRwZUcqC7gpSenjkWtX1KNhY7FvD2nkk59d8exrAP0Azq0Ha8ApRLAIbhX-6I5V5GWp2imFZkOOD1wPJU?loadFrom=DocumentDeeplink&ts=1071.63)):

So if you have any questions or you want to hear us talk about something maybe we didn't touch on or you want to hear us go deeper, please shoot us a text at (602) 989-5022, (602) 989-5022. Until next week, we'll see you guys later.