Zach Miller ([00:00](https://www.rev.com/transcript-editor/Edit?token=paitHwyAmzwA-3YKXGnWwqfYYbcN98s2kQAbm7A1Z3SyZnsClDpemPAyhpALXESGyul6Gy5OpEjKUIhhu8qD9UT46fE&loadFrom=DocumentDeeplink&ts=0.29)):

Hey guys, welcome back to the NFL Players Podcast. I'm your host, Zach Miller. So this week I'm super excited. We have an active NFL player Brandon Copeland on the podcast, and he is a pioneer really in making himself more than just an athlete, he's doing so many things off the field obviously linked all his off-the-field endeavors in the show notes, but brandoncopeland.com is his website. He's a linebacker, Special Teams Player for the Falcons, been on quite a few different teams, had to really earn it in the NFL, and I always have great respect for those guys that earn their stripes the hard way, they don't get drafted highly or drafted at all and have to go out there and earn it without any help from the front office. So, huge credit to him.

Zach Miller ([00:51](https://www.rev.com/transcript-editor/Edit?token=8gPUU5frnqKQu3AUE0zhoMUUQSGF4i8WsHzJrC2OleYtSMhYYIZ0sG0c4maJN8Pk2KQjiQKaXZc5jpN2c-9RvAzDerg&loadFrom=DocumentDeeplink&ts=51.36)):

And then in addition to all that, he teaches life one on one with Penn University. And I don't know how he has all the time to do all this and manage all this and still be such a good football player but he does. So Brandon thanks for coming on, and anything I missed you fire it off now because I know there's so much more to you than just what I said.

Brandon Copeland ([01:15](https://www.rev.com/transcript-editor/Edit?token=v1x7hUw585UtaTt9xBZFKGrE653VuOSdY1PZSEV2f_BPBiVJgTE_FnTNhVuTJfPvSKFJezPnO32bFsRSG0WgGN8NO8A&loadFrom=DocumentDeeplink&ts=75)):

[inaudible 00:01:15] man, I'm excited to be here. Clearly, if I followed your career been a fan of the way you played the game, and the way you played the game and also the person you are off the field. So super excited to be here and just chop it up with you. So let's dive in man.

Zach Miller ([01:32](https://www.rev.com/transcript-editor/Edit?token=ziPJepxJgeLkE3U9zEQqXWXFBU6WmRtWIGBi8CyPAcQ1T9RM4QnlZeoWHf5YJabBALW0_C8zEX_AJ3yrHLsxEzcbrvg&loadFrom=DocumentDeeplink&ts=92.01)):

Alright, first I got to ask, because as a fan now watching the game and seeing a COVID season where there's no fans, how was that playing with Really very few or no fans?

Brandon Copeland ([01:52](https://www.rev.com/transcript-editor/Edit?token=siEhhOfpAq2dlyNP9KKKqfd0LOARmzYNc9Fi8eHgcfkXHDWiWA5f2ohdIJbpD0G8Y-xLrhPB88Z8aib8u-KF4ropvls&loadFrom=DocumentDeeplink&ts=112.06)):

I'd say there were awkward times, awkward moments. So after the national anthem, we're typically just get the crowd roaring and things like that. And it's just literally they finished the national anthem, and then it's, "Alright, let's play ball, let's play ball." It's just completely quiet like pin drop. Some of those times where it was like, "Hang this is awkward. We really want to play a game today." But as you know, once you step in between those lines, and you buckle that chin strap and you hit somebody, somebody is trying to hit you. It's like it doesn't really matter who's in the stadium at this point. So it was definitely cool. I would say it was definitely cool when you went to... I was in New England last year, we did not have fans the entire season. So it was definitely a cool appreciation type of thing. When you went to stadiums like Kansas City who had fans. It was like, damn even if it's half full or a quarter full, It just feels good here and a cheer or boo. So it was pretty cool.

Zach Miller ([03:03](https://www.rev.com/transcript-editor/Edit?token=EB2zY4THKfdchrzAT84Qx6WP6PWLF-c53bz0Vmhu5qN6uAfZEPc3bNUz2CQAZyelaOp8OTw0VOmOWiFhMlf7M5-Lkx4&loadFrom=DocumentDeeplink&ts=183.77)):

I'm sure it was weird, probably felt like a scrimmage to start, and then eventually when everyone started getting serious, it was pretty awesome. But I just want to know more about life one on one, I know you're expanding who everyone you're trying to reach with that, that's personal for me because I didn't grow up with pretty much any financial literacy. My parents... I'm their retirement, they don't have retirement accounts. So they carry credit card debt, all the mistakes you can make in personal finance were ones I made early on and really educating myself towards the end of my career, and then post-career has been so great for me. So can you just talk a little bit about life one on one and all the things that go into that and how successful it's been. And looks like from the outside, looking in looks amazingly successful.

Brandon Copeland ([04:02](https://www.rev.com/transcript-editor/Edit?token=QWjebkii3RvN0PQco685vIL93jOy69b5_aZtKnqabFAvPiot-QhVHwRCkTeH0u4-td_QqhmDGZPWQcqtvl5x9ND6QDs&loadFrom=DocumentDeeplink&ts=242.47)):

Thank you, man. So you will really appreciate this story. So I'm in Detroit playing with the Lions and myself and two other teammates were riding around with the head of the... Not the head of development, but he was basically the head of demo for the city. And Detroit, that's where I got my own personal real estate, my own start in real estate and I was just looking like, "Hey, this person has had a demo. They know what buildings about to be knocked down next, where is going to be the next revitalization?"

Brandon Copeland ([04:38](https://www.rev.com/transcript-editor/Edit?token=blN8q3Sc6DKPk2FkxxQMFB1v_2vXvfYvWi9lriCG8584Lfb1ICC_JiQkzrDaHwA1ZiFNG2Eb4o5r6wAVjjqdz0zENpE&loadFrom=DocumentDeeplink&ts=278.31)):

So to speak and long story short during that drive, one of the players who was a Notre Dame grad said, "Hey man, I just wish when I was in college we had this class that taught us about some of the stuff we would face. I just feel like they should just make all athletes go through a class that talks about budgeting and how to buy a house and your credit and things like that, because I've made so many mistakes. And we should just do that for all athletes." And I was literally sitting in the front seat like, "I mean, that's not just the athlete thing, we all need that."

Brandon Copeland ([05:10](https://www.rev.com/transcript-editor/Edit?token=uvA-TorMUgG-sV0ry3wtjUheERrGNNZIIunoVSziea7WDT_Xp2mfoeGyjjgxP_VGpFzbpR6ggW6qwbmv6-Ow0oxt0SU&loadFrom=DocumentDeeplink&ts=310.7)):

And right then in there it was like, "Okay, let's take this simple premise, this simple idea and let's actually run with it, let's actually create something and make people understand that how valuable this stuff is." And when you think about our school system growing up, I was surprised how hard I had to sell the concept of like, let's talk about buying a house before we buy one. Let's talk about our credit before we're actually getting credit cards and all these things. Let's talk about how we actually pay down debt. And I was surprised at how hard I had to sell that to different people and institutions. And ultimately, I'm fortunate to my alma mater was like, "Hey let's do it. Let's make it happen." And so we've been teaching the course for three years now, I just do it in the off season.

Brandon Copeland ([06:09](https://www.rev.com/transcript-editor/Edit?token=JsxRXCHC9wcxHuhKPhMp5ek8qmmiTl9rbuF3368Lqqj34x2_33I97eOEdMQ0e_a2smhMnanmAhM0sHz00nydaOrCulA&loadFrom=DocumentDeeplink&ts=369.29)):

Literally it was pretty cool we had one of the students from our first semester, our first class doing it reached out via email saying two years later, and two years and $80,000 in student loans later, I'm debt free. Like for me, that's the coolest thing in the world. And now this young lady is going to go and take that same energy that she paid down her debt with, by having our class she knows let me to take that energy and apply it to investing in an older version of myself or retirement, or whatever it may be. And I think that's the coolest thing in the world.

Zach Miller ([06:45](https://www.rev.com/transcript-editor/Edit?token=FIHBY88Iw-CFotgdcNPxe_8YI5DMiTmg7JGkYcwl11s_xz8S-K0IRE8VcCzA5clOpNuN5ECTozsSNd1LQUSOn2fP7hs&loadFrom=DocumentDeeplink&ts=405.97)):

Yeah, I have to agree. I've said this a long time especially and thinking about athletes and your junior year, whatever your last year college is, they should make you take a personal finance class that matters to you and even more so, the guys that have a chance to go pro because there's a quote I'm taking from someone else but it's, you really can't afford to learn at the pace of your own experience, as an NFL player, because you get your money too early and you don't want to make those mistakes, so early on. And so you have to learn at a faster pace. And so anything that it can accelerate that, whether that's the right people around you that can help you make decisions and educate you along the way, getting better education earlier on, especially as it starts to matter more and you're approaching possibly getting drafted or making it the NFL, I think would be huge for the NCAA and colleges around the country to really embrace. And I often do some doubt though, so definitely love that what you're doing there.

Brandon Copeland ([07:56](https://www.rev.com/transcript-editor/Edit?token=krmh_aYH9C7aZ9dfvJacm8rmD0txa0FkDkVJ0uwnyfBc5JcgCPOiqyWqJy3ehpEjcVqxpHN5xJgehgj1-KD4SScmahc&loadFrom=DocumentDeeplink&ts=476.43)):

Thank you, man. I think like you said, some do, some don't, and one of the biggest things when I pitched it to Penn it was like, "Name me one course here on campus that literally every single one of your students will use." It's guaranteed if I'm an engineering student, I might not use anything in art class or something. I don't need the tangent of a 45 degree angle right now. I'm just saying it. And ultimately if somebody asked me that, I'm going to google it, or bring out that Ti-84 or something. But we all are going to have to use this stuff. So why are we even debating it? And I think that-

Zach Miller ([08:39](https://www.rev.com/transcript-editor/Edit?token=xPcuggwni9sHZ8u3hFbMtbZORS4N_HUqOzL3m9WRkAvDh-zljwdvR2YrNNAdguCJnC1VAWxLXh_YOSv33dcjOpIiZis&loadFrom=DocumentDeeplink&ts=519.69)):

I mean, every single person pays taxes, every single person has to deal with FICA come out of their paycheck. So it's like, why wouldn't you educate what these things are even at a basic level what investing is, what diversification is, just simple things to really educate instead of... What I had was plant biology, and I had a fine art pre-Renaissance or something, but I don't think I can identify any of the paintings I had to memorize.

Brandon Copeland ([09:08](https://www.rev.com/transcript-editor/Edit?token=jXXiimwOdthgMMLaGY8y4EFfP35XTnw5QXyu7OGRBhkPmcA_zSKBxxLDCtXISWyC_gRjxcypHIlBkpR18VvBZmep6Is&loadFrom=DocumentDeeplink&ts=548.87)):

I think just another thing on that subject is one of the things that I... The reason why I took the time, or I take the time to go back and actually teach it is because I think it's also... I mean, we've all sat in those classrooms where you've had that professor or that teacher and you just felt a little nervous to have the dumb question. We've sat in the NFL classroom and you don't want to be the guy asking a stupid question, or not knowing the play. And for this specific topic, money especially, we all have to realize there are no stupid questions. We haven't been taught this stuff. If I come to you and no one's ever taught me that two times two equals four, If I come to you and say, "Hey, two times two equals three." You shouldn't look at me like a dummy because no one's ever talked to me about budgeting. No one's ever talked to me about investing. We are all starting at the ground level in a lot of institutions, not institutions, a lot of people think you just get it over time or your parents will pass it down to you.

Brandon Copeland ([10:17](https://www.rev.com/transcript-editor/Edit?token=9cnKP9KSBZe2fKmD5MgA_HK7bPHBmzynj5om7bN92Ro3MFZmjRBcWUO-uPlLkVAEFWPvoOwIWOxXqBLVl6mK8ybu2g0&loadFrom=DocumentDeeplink&ts=617.73)):

But that's not necessarily the case. We have some students who are pretty well off, and they talk about how their parents don't want to talk with them about money and stuff like that. It's awkward conversation. So part of the thing, part of the sauce in the recipe of life one on one, is just making this a fun conversation that everyone can join in on. And me being the leader of it, just saying, "Hey, I come in the first day" I am not an expert, I am learning stuff all the time. I know a little bit about a lot, but ultimately, I don't have the time to be great at... There's a reason why you hired a financial advisor for you to manage your money. There's a accountant to do your taxes, or realtor to help you buy and sell the home.

Brandon Copeland ([11:04](https://www.rev.com/transcript-editor/Edit?token=7sDhgY1fA0CvpUUgYA3ioZWxdYkMEHzYykRPV3rWr9ZLGrsdc9OFe0FideFq1e2m4ta_juRMFnjL2YaIazebU8cuoqM&loadFrom=DocumentDeeplink&ts=664.97)):

I don't have the time to be great at all these things, but I'm going to open up my network, we're going to get these subject matter experts in, and we're going to all join in on this conversation. I'm going to be asking him questions as well, let's learn these things together. And that's where money and not just... I don't want you want to call it wealth because I think some people are always chasing wealth, financial freedom, that is where financial freedom is created. I'm not necessarily chasing wealth, or this certain number, I am chasing the freedom to create the life I want and to live on my own terms.

Zach Miller ([11:39](https://www.rev.com/transcript-editor/Edit?token=uWzVCykIYEEC1lGE3R-xzSuSX6EGToeCXDwAaR9KP8eB3tlTlDKrzSKU6JJY1kiDNu-bQ4_HdbT2SQXzhVC7ft6qNO4&loadFrom=DocumentDeeplink&ts=699)):

Financial freedom, financial independence, the ability to have flexibility to use your money for the things you care about, whether that's the people you care about, the causes you care about, that's Ultimately the goal here. You can say it's wealth with impact, you can call it whatever you want. But it's attainable for most all NFL players. And so I know one thing that I noticed. I'll use myself as an example, is the amount of pride and confidence you have as a player what and what it takes to get to the NFL that helps you on the field, but that can hurt you off the field. Because if you don't want to admit that you don't know something, you stay quiet, you don't ask questions, even going back to finish my degree at ASU, you have to swallow your pride and go back and sit with the 20-year old and 21-year old to go finish that degree. So if you want the outcome you're looking for, you have to do whatever it takes.

Zach Miller ([12:39](https://www.rev.com/transcript-editor/Edit?token=qFOUQazzLD5bPHAcmo0oGVSTkqIGhExQ3nmPvCzDOBCBeIbjjgkmprHGZeLRrSSazI4Uo_551ObwTba562lvuSF3A5Y&loadFrom=DocumentDeeplink&ts=759.79)):

And I think it's trending in the right direction. But I certainly think it can accelerate even faster where the education and the better advice for players, is speeding up but it still needs to keep being pushed because I just know I was NFLPA player rep for seven to eight years, and as much as I try to help, it's going to happen organically from active players, former players, the right guys, the right role models, the aspect of financial freedom I think any player can relate to.

Brandon Copeland ([13:19](https://www.rev.com/transcript-editor/Edit?token=TlBocHm7Fzbwsngl0AUU1uR9m5w7jTQO4L5sFSAW3Lj65IFUyOgYG211jvMuFhOVsp2NoJO8UM2rkCW5IUgdWz1Kpak&loadFrom=DocumentDeeplink&ts=799.97)):

Yeah, now you're right. I think it's something that we're all chasing. You come into the NFL and you don't know. You just look and on the outside, and it's like, "I made it. I've been working my whole life for this thing, I've made it." And now no one tells you the work has just begun. Your coach might tell you that on your first day, but once you get that call, you get that feeling, that first contract, you're just like, "Well, nobody's ever told me how I'm supposed to operate from now on. All the movies say it's supposed to be good from here on out, I'm supposed to get the big contract, and I'm the guy."

Brandon Copeland ([14:06](https://www.rev.com/transcript-editor/Edit?token=XUmIq68Tu9zZ7gqbE-lkSLmt5JA-wTnycVdC4pZ3eqiYEAGe-hM33qoC20EWsCR5cpcZ-_YzgtfoFSPheiFV3NzpPmI&loadFrom=DocumentDeeplink&ts=846.4)):

And I think that we all have those dreams of financial freedom. We might not necessarily call it financial freedom. We all have those dreams and aspirations of being able to take care of the people around us. I think that that's another thing that NFL players get a bad rap, and a bad stigma of like, "Oh, you got your... What do people call you? Not your posse but your-

Zach Miller ([14:31](https://www.rev.com/transcript-editor/Edit?token=lMyuJr0PLJWhogM9IMte_F53OEKBHDO0JRnbNjkDwKk10aNMd-ee9ru64qA2RgIq7yb_fGBJ0VSr0vj0-hnOTlmVe9o&loadFrom=DocumentDeeplink&ts=871.23)):

Entourage.

Brandon Copeland ([14:33](https://www.rev.com/transcript-editor/Edit?token=llPAViBTjYHlGLOiF9YN_ncREXkHnKFlXCEbNFv-m6pDCUm1jEpsB4nnKyaueiRlycCoyiIxJGlPZux6LyxpccMCt9w&loadFrom=DocumentDeeplink&ts=873.53)):

Entourage. You got your entourage with you and all that stuff. So that's the full philanthropic side of me. I want to help the people who've helped me get there. But we also have to as soon as we step in that door, and this is for all of us making money. As soon as you start earning an income, you also have to flip that switch of that Jay Z. I'm not a businessman, I'm a business, man. So you can't allow the entourage to ruin the business of Zack Miller LLC, or Brandon Copeland LLC. You want your brand to be a Coca-Cola, a Starbucks, something that's going to last forever. And if you come out in the first year, just paying for everything, and your cash flows and more outflow and inflow, then clearly we know how that story ends. So it's just hopefully people keep tuning into this, keep tuning into the spaces that you're creating and other people are creating, and they come in a little better often than we were.

Zach Miller ([15:35](https://www.rev.com/transcript-editor/Edit?token=fgMjHXKgBChc4A_ZElP24hYjbdoaOf5YE2F2-XUXhpKoGUguZ4v_s58ctuDDQucX-8rDLKsDciGHOC5rkditxAZYwNA&loadFrom=DocumentDeeplink&ts=935.35)):

And I will say to that, in being on so many teams now, you can tell the guys that get it, and the ones that don't, if you surround yourself with too many takers, none of givers, then you're not going to end up building wealth, you're not going to even get into invest, because if you don't have any savings at the end of the day, you're not investing. And if you're not investing, you're wasting an opportunity. And so with that, as a draft is coming up here, and I know we're going to have a whole slew of rookies that will be entering their first year. One question I had was, what is the biggest personal football anywhere in that area advice you would give to a young guy coming in?

Brandon Copeland ([16:22](https://www.rev.com/transcript-editor/Edit?token=U8sHn4n7gFo3-_VyBH-3FTbVvSab-ehvs1XIt04HyhwHsFXL7JsS0oNhBRZo9idZs9RAuHYjqTCbx02qWMqhgolVg5E&loadFrom=DocumentDeeplink&ts=982.59)):

First and foremost, take care of your knees, man. I'm just thinking about it. My knees felt like they did rookie year. I never thought that... I was always like, "Man, I don't need to stretch, I feel good." Now I'm like, "Well, we need a 15-minute stretch." Biggest piece of advice I would say is come into the league and hoard your money. Don't go and start making big purchases. And the reason why I say that is you need to first and foremost, understand money and understand how to make it your employee. And you don't necessarily have the time to do that once you get drafted in, you got to report the rookie mini camps and all of those types of things. I also think it's pretty, not odd, but the one of the other reasons why I say save and hoard your money is so that you can spend some time of the year getting to know the team around you.

Brandon Copeland ([17:19](https://www.rev.com/transcript-editor/Edit?token=tj6pT0fl8eD9P-zBF-931dUnH38nQZIbLbQESxqHZykhjmDv6cm9l-gxl3M-TXkgNFMISlxIH_xaAYkEdPJGFTFL3Ms&loadFrom=DocumentDeeplink&ts=1039.79)):

So a lot of us would come into the league and we just hired an agent, who is probably introducing us to their financial advisor friend. And we just have worked hard our entire lives and then we just turn our money over to people we just met three months ago, saying your entire life's work, "Just go ahead, let me give it to you. And good luck, I hope you really really treat my money well." And there are some really good people out there who will, but I just think put them through the wringer, make them put in work for your business, make them teach you and educate you a bit more before you just hand over a cheque to them.

Brandon Copeland ([17:56](https://www.rev.com/transcript-editor/Edit?token=afQw2mOqgqEsl2ABPklI7hdAPtW0TJaKCCoqIi4g44_Kbiq0bJm03ask9KTxgRIpXvetBolQdid5_hHt9wpknzWavXo&loadFrom=DocumentDeeplink&ts=1076.76)):

And so that's one of the biggest things that I would say is like, save as much as you can your first year so that you can understand the people around you, understand money, and then when you come out of year one, now is ready to sit down at that that big boardroom table and start to just kind of put a plan in place or create a plan with those people who stuck with you.

Zach Miller ([18:18](https://www.rev.com/transcript-editor/Edit?token=xpUQOmIvEra4fuhbNIOM3hn8YMZeWNPoe-ZcFkcI-p6f5M5FTqB_oSDIM4oY6AOmdO4DW5oldeW0IrWsMn7MV4h1gyQ&loadFrom=DocumentDeeplink&ts=1098.5)):

I love that. You had that Google form in the locker room and that was the one I put for the number one for financial advice for any young guy was, find the right team that can give you the best financial advice you can get. When it comes to that, there's just too much to know. There's not one single piece of thing where even if you say save a lot of money, you still have to invest that money the right way. And luckily obviously savings rate's what enabled me to be so successful because I actually had disjointed, had a broker at Merrill Lynch that I just thought all financial advisors were the same. And so it's like knowing everything I know now, I know how much betters out there, and you think about these NFL team owners and they have family offices. Whether it's Goldman Sachs, Morgan Stanley, Merrill Lynch, they're not paying those firms to pad their profits. They're capturing all that profits in the family office model.

Zach Miller ([19:15](https://www.rev.com/transcript-editor/Edit?token=j6p3oTYHqgd-ww0fXngdxx6wfYOAUBbi37RGCejOSXgRU8l_DuZYzSv8_w_ecpQzAHPGwvLT629sREgknRL-9aHbA44&loadFrom=DocumentDeeplink&ts=1155.68)):

So there's just... And especially as you gain wealth in the NFL, you have more complexity, you want to make your life simple so you can focus on football. So just hiring the right people from beginning and not being afraid to move on, I fired my agent as a player and you get so attached because you it's your first hire and if you fire someone you have to admit that you made a mistake. But you got to think of it like a business, and it's a business decision, you have to let employees go as a business and your random Copeland LLC, you need to let go of someone, that's not doing the required amount of work. The same amount of work you do on the field they should be doing for you with your money. And so I know a lot of athletes get hung up on that.

Zach Miller ([20:03](https://www.rev.com/transcript-editor/Edit?token=-8gw2_6zGO0kuHKK5NJIE22kQZB-zwScawkZyOPp7AatVUweG1IorVsUlZEimdjl74unuPZ4cKMdK--eUjaqetmOe3g&loadFrom=DocumentDeeplink&ts=1203.59)):

And My only advice is just rip that band aid off. If you think you're getting inferior advice, no matter if that's agents, financial advisors, anyone business managers, don't be afraid to move on. Because they'll think about it for about a day and then they're moving on too.

Brandon Copeland ([20:18](https://www.rev.com/transcript-editor/Edit?token=1-vwilheaTjmYBFZtuKclOIlVd7bL4VXOBGpk_fhvfjreDlwSM22rgFa8W7MDi5yUv1I_P3B7NGIGsvfXrRBJQmBGVE&loadFrom=DocumentDeeplink&ts=1218.62)):

Exactly. I was going to say I added on to that. Make people work for your money. I know that might sound weird to some who may not understand what I mean yet, but once I was getting recruited to the school in high school to go to college.... And I remember talking to the person and telling them like, "No, I'm not. I'm going to go to this other school." And the person literally just cussed at me on the phone, "What the (nothing) are you doing all this stuff?" And I was just like, "Wow, you just showed your true colors. Cool." Glad I didn't make that decision, period. You know what I'm saying? And I think what I've done a decent job of is, the people who are on my team have had to put in work to be there, and have had me. I've turned down their business in the past, but they still wanted to just provide value to me. And even if they thought that, "Hey, I can really do something great for you." And the work just got to the point where they just became friends, and we're just selling their business.

Brandon Copeland ([21:29](https://www.rev.com/transcript-editor/Edit?token=qyOwzmFN3kNYYwq3ebHqkCA-J5Y8tqa1MKPLP_Md2Yr_i1EByCz5snmzRfrqVAWFUO_i-9Fd0OusYy3MFICzxpd7l58&loadFrom=DocumentDeeplink&ts=1289.24)):

But ultimately over time, it was like, "Hey, we'll do business together. But I know that you're invested in me because you've worked for my business. It wasn't just you showed up to my agents party and you're cool. My agent might be getting a kickback, you gave me a card and all that stuff. And now you just got grandfathered in to my business." No, you have to work and earn my business the same way we got to earn it on the field.

Zach Miller ([21:55](https://www.rev.com/transcript-editor/Edit?token=q_S7NUzu3nDOKrs7nOr9Cwk9X_N3IfxIvbhePrOYCIUqF5odNveKs9Cv4T3u0XiWgtOHxOEAbtLIOEEIGBEnwlpfuLQ&loadFrom=DocumentDeeplink&ts=1315.11)):

Yeah, no doubt. It's surprising that anyone who is in the NFL and they've earned that money because it's the dedication, it takes to last in the NFL. It's a true dedication to your craft, all those hours of training, everyone only sees the games. But that's what you should expect off the field. And then you want someone that continuously is getting better, and not just staying stagnant. So it's that growth mindset, lifelong learner, I can just tell that about you already. But it's so important to never be complacent, never rest on your laurels, just keep grinding because sometimes it can be easy to create wealth but maintaining it and growing it, it can be some of the hardest part. Obviously with me, I'm removed from the game now. I guess what's the biggest thing you see in traps or errors that NFL guys are making these days? I'm sure it hasn't changed much. My last year was 14 so I'm not that old.

Brandon Copeland ([23:03](https://www.rev.com/transcript-editor/Edit?token=CwkyPeu0HYhOdaKJ4c5fPgbr43NmRLXrAcjsvFzYQ17WNqmXM-ECxJ0riNaXhLEI1gl7pfXg_Uo7Rl-CbkZynL9axqA&loadFrom=DocumentDeeplink&ts=1383.72)):

No, this is literally the same thing. I think same thing that you saw. I think right now, clearly 2014 social media was still a big thing then, but now it's just even more prevalent. And so I think that we have to remove that competitive spirit when it comes to that off-the-field life. And what I mean when I said that is like, you'll easily see one of your teammates or friends posting themselves on some crazy vacation or them flying on a private jet, and immediately you'll feel a little less adequate because you're like, "Whoa, I should be able to afford to fly private jet out. I'm in the NFL too." Not knowing what that person's financial situation is like. And ultimately really, the biggest thing is not knowing the stats. Again, there's a lot of BS stats out there about us going broke and all of those types of things, or a certain percentage of us going broke within two to three years of retirement, which some of these things have been disproven.

Brandon Copeland ([24:14](https://www.rev.com/transcript-editor/Edit?token=zpTVKGb5ctepDjJ3eCJgptuZpzD9g5KZ0l8XOWIVJ6d6FtdIEv8zRizb1SXnWjsIA4Ci67anCD1NBKhINtedWrwqKaE&loadFrom=DocumentDeeplink&ts=1454.66)):

But ultimately, the shoe fits somewhat. And so the biggest thing that I'm trying to make sure people understand is if I look around the locker room and say we're in spring 90 man roster, these stats say that only 10 of us, 20 of us will actually be in the place we want to be or should be financially, and maybe five of us actually make it to that financial freedom realm. Well, that right there tells me I can't operate like everybody else in this locker room. I'm saying that's one of the things that I always try to tell myself is I can't do what everyone else is doing and expect different results. Now, if all of us were just financially free when we were done football, then let's all do the same things. But we know we all won't be.

Brandon Copeland ([25:13](https://www.rev.com/transcript-editor/Edit?token=owtGAIjNNJw3MGQjkJPeSLI2CF_kD7QYYHAv_bAtF8D85tp7cjDu9vpE5Noy1J_r5QUm5H3ciW9d0XG_yQj-R6vu2Ow&loadFrom=DocumentDeeplink&ts=1513.82)):

So clearly, we need to operate differently if we're expecting different results for ourselves. And so that's something that I would say is not stay away from social media, but mentally put those blocks on yourself of like, "Okay, that's pretty cool what I see there, but that's not me. That's not what I'm trying to do. That's not my goal for myself."

Zach Miller ([25:35](https://www.rev.com/transcript-editor/Edit?token=t7SvJ2SWZsSuKYlp8utZaKFity_oh5_BA17MwE7YFiGJRufGtC6EeCiiGC2eZWTRRlYlOqnTzaJUjCSQdKQ9J4Fc7cs&loadFrom=DocumentDeeplink&ts=1535.1)):

So true. It's knowing there's certain guys in the locker room, they're the highest paid at their position and they can afford to pay a lot of money for cars, homes, that type of thing. But not everyone's in the same situation. That's a common misconception that everyone in the NFL just makes a ton of money. The media definitely doesn't help that one out. But reminds me of-

Brandon Copeland ([25:56](https://www.rev.com/transcript-editor/Edit?token=88TbyiVlYVgJyvHskxUBl2n7LetNoyrmbSPdFJNhBc7k0-q6y5oDXQkvFuBaQd1M-aeEn5SGklBeuarP-Teq7MqL3X4&loadFrom=DocumentDeeplink&ts=1556.91)):

And I think it's like on top of that... Sorry to jump in, but we all know that... I try to find things that we all have done before, but like you said, you were at ASU, you knew every Titan wasn't making it to the NFL, but you didn't work. You had to outwork them. You clearly had to outwork them and the tight ends around the league, not NFL but college football that time to make it to the NFL, and to last eight years in the league, you know what am saying? And so we know what it takes. Clearly, if I'm trying to go to the NFL in college, I can't do the same thing that everybody else is doing. I need to run more, I need to sacrifice a little bit of stuff. But when we get to this money thing, again as you pointed out earlier, our ego kicks in a bit. And now it's like, "Well, he's doing this for his mom, I want to pay off my mom's house too." And you should when you're ready, when it's not going to sink your whole boat, so to speak, not just on your first contract, and your thing really isn't guaranteed.

Brandon Copeland ([27:06](https://www.rev.com/transcript-editor/Edit?token=551hWL2UWzUFDVDyaB6w-zELhi-QXzEe8VoLkBPpM6FhoqwzpUxIIM5zH52CqvR0bUDvN94P6R41L1WFPqBsUWClq5U&loadFrom=DocumentDeeplink&ts=1626.72)):

And the final thing I'll say, sorry for rambling, but I just released the video on... I'm a contributing editor at Kiplinger, and I released a video on advice to overnight millionaires coming into the league, kiplinger.comm/cope if anybody wants to check it out. But one of the first things I say is, technically when I came out of Penn and went to the NFL, I was signed to a three-year $1.45 million contract. And it sounded really, really good. I saw 26,000 of those dollars before being fired. And as you know, they don't have to honor any of that stuff. And so don't believe the hype. Don't believe the contract number because it's not promised.

Zach Miller ([27:53](https://www.rev.com/transcript-editor/Edit?token=_ULHMz0AP-R8rGB4yn7iESLGIK25k7rHcbN5klWdZH0xL0nwoMgmaGPCV2dhnTfbjG8umNU9M3__pISifVm7Mdqv3QU&loadFrom=DocumentDeeplink&ts=1673.54)):

Yeah. They can void a contract very easily. As soon as you're not worth whatever you're going to make that year, they just cut you no matter what. So it's brutal. But while you can capitalize on it and make the most out of it, you definitely can set yourself up. I mean, you deserve to, you're going to take hits, you're going to be in what's essentially a car crash every weekend. So you got it. I know I've had three surgeries on my ankle, one on my knees since I've been done, it adds up, I need to get the other one scoped probably, both my shoulders have torn lay rows, but I'm not doing that surgery, I've already done that one in college. Especially the longer you play, the more it adds up. So you owe it to your future self to really make those dollars count early.

Zach Miller ([28:46](https://www.rev.com/transcript-editor/Edit?token=I5ss8qR2SJw6WpS3q_1tBfT9U6eeyAFRfsBS88cAxWLSegvJ0B76VgJdly7JDAcFXwwXJn_uxW4t2T-m3OKmncO4TC4&loadFrom=DocumentDeeplink&ts=1726.32)):

And when you're talking about wealth, it reminded me of Morgan Housel's book, Psychology of Money. He talks about what wealth is what you don't see. And so it's like you can't show someone your invested asset, your portfolio, you're not going to walk around showing them your portfolio, but that's where you build the wealth. And so leading into that, I know you're big investor, you invest in all types of things. So just give me your philosophy or just what your investment strategy is?

Brandon Copeland ([29:18](https://www.rev.com/transcript-editor/Edit?token=a0BDrOzcPG6uwGk9SZb3VX4fmU4qPI8nry6DcH6lnDGzZnhhJNJ0z1SiFQWBrd8CTBW7c8dvpgixf784U7bHsQJi5gc&loadFrom=DocumentDeeplink&ts=1758.18)):

Yeah, so coming into the league nine years ago 2013... It was eight years ago. It was less... I was more of a gambler. I was more of not going to Vegas and gambling but more of like, high risk, high reward, let's go get it, Options, I was literally day trading Options while in between meetings, during the season and stuff like that. I was practicing squad player, clearly probably why, because I was more focused on... I'd literally be in meetings and we'd be talking about, "We'd be playing you guys actually. I've literally told this story." I was in Tennessee 2013, and they'd talk about tackling beast mode and all that stuff. And I will literally put on a call option for some Nike. And I'd literally be sitting in the meeting room, and I just look around, I'm like, "This dude wearing Under Armor, no big deal. Adidas, oh." Because I got to go to the bathroom.

Brandon Copeland ([30:22](https://www.rev.com/transcript-editor/Edit?token=3D8t40qdvd0ACb8Ezeo8xIkFa24SCaSoayb8M6rrc-Qmz5-j89ZTLmyn4u0WYZpZ5PCt2blU3C6oFU0UGHtTrDdNfHg&loadFrom=DocumentDeeplink&ts=1822.68)):

And I literally go to the locker room and try to sell out and all that stuff. And so having that type of experience, I've learned that, hey, there's a difference between that earned income net portfolio slash, potentially passive income. And to give yourself the opportunity to focus on that earned income, you have to invest. Personally now, I invest in things that I believe will be here for ever, or for the very, very long foreseeable future as Warren Buffett refers to razor blade stocks. He's like, it's not that you need to necessarily invest in a particular razor blade, but ultimately people are going to have to shave, whether it is 1901, 2001, 2021, whatever it is. So, what company is the leader within that industry? And I think that those are the things I'm trying to think about.

Brandon Copeland ([31:21](https://www.rev.com/transcript-editor/Edit?token=VnVP54n8esnsuByfzBSNYQzJvrfnKn1kwiLXW3qEI6h7kj87f44hrZ8_3uRIeBYkatmq1cEKOwtZKSsbx8CyCgk6_uk&loadFrom=DocumentDeeplink&ts=1881.72)):

So even right now, I'm not giving any names or anything like that, disclaimers. I'm not a financial adviser, but every notification I'm seeing is about how this car company is working on an electric vehicle. This company is working on electric vehicle, this company is working on the battery. Well, I don't need to pick the winner. I just need to pick the industry. Let me get some exposure to the whole electric vehicle industry, the charging stations, the batteries, how do I get exposure because clearly, there is something coming from that. And so that's how I invest now. I still like my risk. I'm a football player, we got to shoot that gap every once in a while [crosstalk 00:32:05] When I... Exactly, I still enjoy my read. I'm in some cryptocurrency, I love what I'm seeing in that space, I do real estate, I got into real estate years ago because one day I did some options on Nike, actually. And the whole market went down 2% at the end of 2013 season, literally remember this.

Brandon Copeland ([32:26](https://www.rev.com/transcript-editor/Edit?token=CgJUpElpG1dLCn2X6J0PSE8UR3KeaRzDEDf5uWA0un0s7VGRwEZLi8QWp3bhLAoCS0U_vvYh2y3uWHs8FxQLtgqgYLQ&loadFrom=DocumentDeeplink&ts=1946.72)):

I woke up on a Tuesday off day, day trade it at noon, I was up 1200 bucks. And literally went to the mall with my ex girlfriend at the time, came back and right before the market got greedy, like a typical [inaudible 00:32:39] Just got greedy and put another big call in and then the next day, it was all down, all red is what I saw. Anyway that taught me, well, I like my idea, my idea was still strong, but I have literally no control over why this thing went down. So that's when I actually got into real estate and started working there. So I started doing some investments and some flips, got a couple rentals and now we've bought into a development company where we are building affordable housing units. We got a 66-unit building coming in downtown North New Jersey, we've got a 40-unit building in downtown North New Jersey as well. And just really trying to try to grow and expand.

Brandon Copeland ([33:25](https://www.rev.com/transcript-editor/Edit?token=32zBMifL7Ays9azW6pZXQmX4ZT2EFioI6QQvHZxWM8QVDxz5-6_SrY6UjdbPpGxY72F2K5ROmS5xXlcGihSbPPNWcoQ&loadFrom=DocumentDeeplink&ts=2005.65)):

So, the final thing I'll say and sorry for the ramble as always but, the thing I am learning from my investment strategy standpoint, the thing I'm interested in now is as us players, we come into the league, young and just super energetic and just, "I want to grind all day, 24/7. That's what I'm looking for, I'm just trying to work, work, work." And you feel sometimes if you're not working, then you're not getting better. And we know as we get older, well, now we have to work smarter and not harder. And so I think now my investments where you used to look for just the sexy stuff, now I'm looking for more than stuff that is super boring, but consistent, strong returns, things I know will be here.

Brandon Copeland ([34:18](https://www.rev.com/transcript-editor/Edit?token=mtHCxhqDL-b22RUNWIwpX3C6-s8LTpYv5Z3LPxUrGkewSglhd1ZgDdthC7lKh815hThuSgT-m6nCnav91vyV11zfYXY&loadFrom=DocumentDeeplink&ts=2058.83)):

So I'm currently researching and looking into storage units. I'm looking into parking developments or parking spaces and things like that. Because I want to be able to hand that over to my son and say, "Hey, listen, don't mess this up. 50 years from now, repaint the white lines. That's all you got to do." And walk away. I think sometimes as athletes we want to be in certain spaces that are sexy and hot topic so that we can say we're in it, but let's not. I don't want to work this hard.

Zach Miller ([34:56](https://www.rev.com/transcript-editor/Edit?token=Kxq8zTvPWct9pBPZ8llJ2M2RhXFhzPhWsYjYqlhVPOOMEWgLTZhqhHQ4XZEbBfjDN_7cZ8MIK9mseDotAEomM0mi-Vo&loadFrom=DocumentDeeplink&ts=2096.11)):

Sometimes doing less or doing nothing is the right move as an investor. And I know through my investing career, later on in the career am getting interested in stocks and so I'm like, "I think I'm going to be a stock picker and beat Wall Street or whatever, so I know buying, I had LULU at one point, didn't do anything for a while, so I just sold it and now my wife always makes fun of me that I'm not very good at stock picking because I sold LULU eight years ago or whatever it was. Same thing with Tesla, it went down so I sold it. But if you don't do the due diligence, and you don't have the resources, the stock picking in the public markets is just tough stuff to beat the pros. Even the professionals can struggle because it's just such a competitive environment, amount of CFAs, they're pumped out every year. And the amount of knowledge and access to data they have the average investor at home is just at a disadvantage.

Brandon Copeland ([36:02](https://www.rev.com/transcript-editor/Edit?token=QuQYmvfSkftieoN94cfDaY5oEovA24I0Q0-ZnV7SLEnu0JUdzGYBuTz0QBf2WDAu2Qb6Ri41BLbtwka_DT4B0TXTZr0&loadFrom=DocumentDeeplink&ts=2162.96)):

Complete disadvantage. And like you said, the way we're privy to certain conversations and being a part of the NFL is like the pro investors, they're sitting down with Elon and having a discussion with them and knowing like, "Oh, you guys are doing what? Okay, cool." We don't get access to that stuff. So I think that was another reason for behind life one on one is that we haven't sat down with Elon but [crosstalk 00:36:30]

Zach Miller ([36:29](https://www.rev.com/transcript-editor/Edit?token=4TOJHp29SkQktM6S__YTg6NGvLimZZTMIV_YXR_OJ5DAc5axzSlwG9Q8gCWdj0Al9Qs4kx0ADYI6iCSUyRX4z_Yhha4&loadFrom=DocumentDeeplink&ts=2189.98)):

That'd be great.

Brandon Copeland ([36:32](https://www.rev.com/transcript-editor/Edit?token=oXhVUrdVDOCdBBgfQgmU_PAimnbBGOfupbsNq3qbjSAbtKmJ-sOxgeHQeTc39kSIyAvz2-yZZmluBbOe6fG4jpUAXwQ&loadFrom=DocumentDeeplink&ts=2192.44)):

He's a [inaudible 00:36:33] one day, but more importantly is also about access. I feel like... You can attest, there's so many rooms that we've been in, and it wasn't because no offense Zach Miller is a great guy or Brandon Combs is a great guy, it was because we have that NFL tag on us. And so, how can we use that tag to get into other rooms? And then how can we keep the door open for the next person or others to get access and be a fly on the wall as well?

Zach Miller ([37:04](https://www.rev.com/transcript-editor/Edit?token=2NPDPeEqDdNAlE8TpVrKhU674kEDuzc7BZIf-Qz5U2OInePBFcihPRaGQsejcaC9RUY14ulJImKD-YopVV08VvFTY1w&loadFrom=DocumentDeeplink&ts=2224.99)):

And to that access point, I know in private markets, I'm in the next play fellowship right now with Ryan Nice. I don't know if you've heard of it or anything but it's-

Brandon Copeland ([37:17](https://www.rev.com/transcript-editor/Edit?token=qA9fbSMYXzTYyQhGMQQNOkOqVmuPeyX7FPO6eVlEwrqoFkcyZxsAG93kUU_cwsGfIvqEBaDgMR1IQpl1XmjjYwJHkTg&loadFrom=DocumentDeeplink&ts=2237)):

[inaudible 00:37:17]

Zach Miller ([37:20](https://www.rev.com/transcript-editor/Edit?token=iOCOVu1A9FcgD3vChCcz8L1Vlkpph-hsti0zeRxU_NOAK8fmeG_jeDGuHcs5H961zrlJQGX3H4XwY3pasKMHuq0EUD0&loadFrom=DocumentDeeplink&ts=2240.74)):

He does just such good education along with it and going back and get my finance undergrad. We discuss total addressable market and a little bit of that in the corporate finance side but not that level of detail and venture capital that we're doing now through that. So it's a great program and I just think about how that would have benefited me so much more earlier in my career right when I started in the NFL. And it's those types of things that you're like, "Man, can't we get this kind of access to education." And then so you can learn about private markets because that's where of lot athletes... The ideal flow you end up seeing is sometimes already been picked over by the best venture capitalists. And so you're not really looking at the best deals. They've already been snapped up by your sequoias and your big time places.

Zach Miller ([38:14](https://www.rev.com/transcript-editor/Edit?token=oqwm0Pb7AS3UQ0Jyh0gr1SzI_8y1hIJz-KiyRpngqzXDyoaBVtIcN6fE4i0Sp1BaIYPKZxNsuIqP0Bg5uCg__pSXN60&loadFrom=DocumentDeeplink&ts=2294.82)):

And the other thing I want to talk about a little bit was, I've no mailbox money and real estates talked about a lot, and I know obviously passive income is huge goal for a lot of people. And can you talk about your experience in real estate and how if you really want to create value? You're pretty active in the space. You actually add value to the real estate you invest in, is that correct?

Brandon Copeland ([38:46](https://www.rev.com/transcript-editor/Edit?token=wG6yvgapE54ifo_BSRu1UbX8ky65Ky2ggOBQjpGocdlPLKXVAPGffeuUK-2ZU3L8FZJ29vz4uaAINZA_-eSP_1-3ip0&loadFrom=DocumentDeeplink&ts=2326.05)):

Yeah. So for me again, when I got into real estate... And sorry I'm coming right back to that. I was looking at why you were talking, delayed gratification like you said, that's something that is hard for us as athletes and players. We want to get better with our technique today. If we have a bad day today, tomorrow we need to see that improvement or we get cut. That's just the nature of the beast and it's not like that in investing. And I think that for any of us when we get that opportunity to be able to use delayed gratification to our advantage, meaning... I was looking at Beyonce for example and how years ago she went to Uber to perform and said, "Hey," obviously she's Beyonce. "Hey, don't pay me in my 6 million for the performance, pay me an equity." And then when Uber went public that 6 million turned to I think 240 million or so, delayed gratification.

Brandon Copeland ([39:52](https://www.rev.com/transcript-editor/Edit?token=a-DZuOg_1sa1mJ_euSOIuO1u-d8Y7YCaFJ7k2LoVLRxcw2-NRy0m6UDSwgTMptTl8qmU_9iBqY0yzkJBJNgqJKono7E&loadFrom=DocumentDeeplink&ts=2392.16)):

And the beautiful thing about us as athletes is we can use delayed gratification more than we were prior to receiving the cheques because we have our earned income. And so that's something that we should be flexing more and using our platform more to do, "Hey, I want equity in your company for these posts." I don't necessarily want 15,000 bucks a day, 5,000, 20,000, whatever it may be. But to answer your question about real estate. So for me, I wanted my hand on the trigger in the sense of if I lost money on a real estate deal, I wanted to know it was because of me, and not because of a tweet or because of some other reason why the market was down.

Brandon Copeland ([40:38](https://www.rev.com/transcript-editor/Edit?token=zWy1qDOVxgjkHow-awBx1IMInRhOHgmsyGuBFYfWLwhcHW0L2avahuEW6T3nOFkn59QZILNXTSjQKDtOQZK7XvBDI6Q&loadFrom=DocumentDeeplink&ts=2438.87)):

So I have made sure I was involved on the pink colors, on every dollar spent I knew about. I had to give clearance on the kitchen. I would literally be in Home Depot sitting down with the specialist and trying to design out the kitchen. I'd have a contract to take the measurements and we'd sit there, "Well, let's put the dishwasher there. Well no. let's move it over here. Can we get extra cabinet here?" So I've really wanted to learn the process of design so that I could be valuable to not only my own projects, but in the future for these larger development projects, "Hey, let's move the bathroom over here. We can actually get a little more space. Hey, instead of knocking this whole wall down, let's just cut a nice opening in here. It's a lot cheaper, and you still feel like this is more open of a space than it is with the whole wall up."

Brandon Copeland ([41:31](https://www.rev.com/transcript-editor/Edit?token=WP9uIeB-MMouqSQUCYxC5Nh4SFgn8q3KAVsYxv58j-OJDSiPzUzcvWCzJ0DifINaisgR9PAuZuk15M6n6pYRA9CDbEo&loadFrom=DocumentDeeplink&ts=2491.32)):

So I think for me it's more about learning the things that I'm invested in. Learning about them so that I can't be taken advantage of. And obviously we hear so many horror stories of guys being taken advantage of, but I'm not saying it's their fault at all because we all can fall victim to that. It's more of like, I want to make sure that... We've worked hard our entire lives for the money, now is not the time for me to turn a blind eye and just hope you do right with it. We have to work hard to learn how to save it and then work hard to learn how to grow it. And so for me, that is my work. And so eventually by knowing that I can also find where I can scale and fine tune this thing and create that potential mailbox money effect.

Zach Miller ([42:21](https://www.rev.com/transcript-editor/Edit?token=vgL6Cr8Ol8tK0C1RGkw0cBwEd1kfe3InFV_Zv3WPAhYxd_tOI5Nccyb-kOAovsGhGpWM4-bYficPsYO5fSvelgZRBeg&loadFrom=DocumentDeeplink&ts=2541.08)):

I know you won't say it but I'll say it. Most of Wall Street is just bad for athletes. They don't have the experience working with athletes. Their clientele is not... They're just not prepared for it. They don't understand the tax implication. There's so many advisors that just ignore taxes completely. And when you're an athlete you're in the highest tax bracket, and to not be a tax aware investor ends up costing guys a ton of money. I know it costs me what will end up being millions, all said and done by missing out on certain tax deferred vehicles that you can take advantage of. And then there's advanced planning strategies when it comes to managing your tax bill, that high net worth have access to. And when a lot of advisors, NFL guys ended up finding they're not doing any of those things. They're just managing portfolio and overcharging you to basically track the S&P, and then they won't advise on private investments because they're not allowed and they can't give tax advice because they're a broker and the brokerage firm doesn't allow them to do that.

Zach Miller ([43:19](https://www.rev.com/transcript-editor/Edit?token=2lBcKiQfOlXADmVL4rcNyq1kHxvwf_iZhwMM0ZLzq9ZLu_hRxzfpprssOXgsf1wiH_pn1GBRq7h_QFqIsTT9V0j4SX0&loadFrom=DocumentDeeplink&ts=2599.26)):

And then there's a conflict of interest where they don't have the full suite of services to offer the player, It's too bad. And I know as more RIAs and independent advisors start pushing into the NFL, I think the players will get better advice. It's just guys pick, and this was me too. I just picked the advisor my dad recommended and for good or bad or a lot of guys rely on their agent's recommendation. And it's not smart strategy to not have a comprehensive team that... You think about an NFL owner building a football team, they hire the head coach, GM and that guy's responsible. That's like hiring the financial firm to... They're representative of whether you win or lose, that records on that hire. So then you incorporate all the position coaches and then the position players to win games.

Zach Miller ([44:20](https://www.rev.com/transcript-editor/Edit?token=R31IM97kkaLSkGiHpFmVqWk_JAhWa80CDaC5HDCTrafznjTHgkcF7VZgPANoH2Qn5TzhqTU8xo2DfZtXEwTaBS4UDQk&loadFrom=DocumentDeeplink&ts=2660.21)):

And so you have to have tax team, estate planning, insurance covered whether you... If you have a good contract or potential for a good contract and you don't have disability insurance such is a mistake, life insurance once you have a family, you can use insurance and estate planning. And then just simple property and casualty protection and all that stuff. A good wealth advisor should be paying for their fee by saving you in taxes. And they should be able to show you a dollar amount saved in taxes by tax strategy they've used and then give you after tax returns so that you know what your return is, and then actually look at your net worth.

Zach Miller ([45:01](https://www.rev.com/transcript-editor/Edit?token=0mqQfyDVhnQ04N0fgvBqQGR9DU77C-jEwP-sg_G0XjILMl_HBFWDPhOjFDXSPNPXg4FMnAMFPYAKRpZ1sp6aBNSapNU&loadFrom=DocumentDeeplink&ts=2701.28)):

One of my biggest mistakes was just... I didn't even know what net worth was until I was done playing, which is just ridiculous now that I think that.But it's like not knowing what my net worth as a player and getting the second contract and lucky enough to earn that second contract, not knowing what my annual spend was from the prior year, It's just simple stuff like that that knowledge is power. If I would have known some of that stuff you don't have to... When you're in football season you don't want to be distracted. So taking all that stuff off the table and then we do this for guys, it's really helped them understand their human capital and how much they could have in future earnings. And I think that's so illuminating for guys because it's like, okay, now disability insurance makes sense. I'm protecting. If I just go out there and play like I know I'm capable, this is why I'm buying this insurance. It looks expensive because that's how much disability insurance is.

Zach Miller ([45:56](https://www.rev.com/transcript-editor/Edit?token=QhYQYXx-qimNBAebpyonFJBTGogA_5g9wd7n9rXgPdQ84rAfpTE--gQkDGbE7p-gFHuVB6owHfvwz8C6Cj-dB7Hm4Bw&loadFrom=DocumentDeeplink&ts=2756.04)):

But it's just that knowledge of giving that power to the player to be able to play free, not worry about what's off the field so they can focus on their craft. And I know obviously a huge part of its education part... Because if your advisor's not explaining stuff to you, how you're supposed to grow into a huge second career into a businessman, into your own brand if your advisor just does everything and you never know. And the thing is, you don't have to know, maybe you don't want to know. Maybe it's like when a plumber comes, you don't ask them like, "Hey, what are you fixing into the hood there?" You just let him do his work but if you want to know and you want to educate yourself and really grow, your advisor should be doing that. And obviously a little bit of a tangent there but I feel-

Brandon Copeland ([46:43](https://www.rev.com/transcript-editor/Edit?token=1h2_0SmQWnUgkQIfHv_seG6leCKG-8l4Qt02IfHBgpww03sPpMxpY2BqNShrd-QnKvdhpB2lN-55oVz5bLzEYEC-IMU&loadFrom=DocumentDeeplink&ts=2803.56)):

Yeah. I got a funny story about that. Because I've always been the person I'm not a handy dude. I can YouTube with the best of them and I can get down when I need to. We got to put together a crib for a child whatever, for our baby, we are going to do it. But I've always been a guy if there's a leak or something happens, then we just need to make sure we are making enough money to be able to pay somebody else to do it. But my father is with us and our washing machine broke. It's not really spinning, it stopped or whatever. But anyway, so he starts, he's pretty handy. He starts breaking some things down and he opens this thing up and he sees there's literally inside and locked away. There's this whole manual on what to do if you're getting these different functions and codes and stuff like that.

Brandon Copeland ([47:33](https://www.rev.com/transcript-editor/Edit?token=cONaCEtARXTZ_K0cqXjnMLhY3EejDm0kIav5ucjViFtC0AsQa5l8hBmoO6N7HmCnJlvys9lBiNQ0jBsLZDFx92eWv6c&loadFrom=DocumentDeeplink&ts=2853.96)):

And so he just brought it down. He was like, "Listen, somebody would have charged us 300 bucks to come in here, unlock this box within the washing machine, and then pull out this thing, read it and then press these two buttons at the same time and charge 300 bucks. So it's just a lesson of, it pays to know what's going on under the hood so that eventually you just don't set yourself up to be a target and be taken advantage of.

Zach Miller ([48:04](https://www.rev.com/transcript-editor/Edit?token=QogEUGECdUb1Iq4EZhGF1Qlx1QPQ-156Sc2nayCDy9PuLscx5rXcy7upP8wZWb_oZ79TlCodlWht_EU7U62PGwootKo&loadFrom=DocumentDeeplink&ts=2884.2)):

Absolutely. One other question I know you're busy, so we'll-

Brandon Copeland ([48:11](https://www.rev.com/transcript-editor/Edit?token=K0eRFoDjhq15CRLg9P5yJE006n_hkl5eAVcADCE_Sk2qaPrcbjJwp403g3Mq65h3F3NYa5fG9-wHu_VpG0pZnq59Mv4&loadFrom=DocumentDeeplink&ts=2891.28)):

Good, man.

Zach Miller ([48:12](https://www.rev.com/transcript-editor/Edit?token=LIqfIxthjpPTLJJy1Gtav80mQm3nUox94tWejdGVXDSwx6wzfVkogRNf3bZD_GJcBVaccCZGzYGopgCXutoMkHdAMF0&loadFrom=DocumentDeeplink&ts=2892.37)):

We'll definitely have to do this again for sure. But you've had to earn it the hard way in the NFL. What's the biggest football either advice you've received maybe from a guy you looked up to in the locker room or you just learn yourself to make an NFL roster or be where you're at today?

Brandon Copeland ([48:36](https://www.rev.com/transcript-editor/Edit?token=vHy4DaGAeBbTOY-X5h7BvfNKWCftMRl_E0t2nX4nlnOGLTlf_s3tnFlK8RhsZje3IpiH9S3XYp6Fg3eeI_1AIMBTB34&loadFrom=DocumentDeeplink&ts=2916.77)):

So for me, I'm going to go with my grandfather and my granddad. He played 11 years in the NFL, won a super bowl with the Baltimore coach, played against Joe Namath in the Jets and lost that one. And then came back two years later, beat the Cowboys. And his story is literally ridiculous. His life story growing up. I actually did a TED talk on it a few weeks ago. And one of the biggest lessons he gave me, unfortunately he passed away a couple of years ago, but he would always rip up cardboard and crushed bottles before putting them in the trash because he always wants to have more space in it. And one day he was doing that and I'm at his house, and I'm like 12 years old and he does like, "Cope," old school. "Cope, you know why I was good at football?" I was like, "Why granddad?" I'm literally just sitting there trying to watch my cartoons. Probably trying to watch Pepe Le Pew or something you now see.

Brandon Copeland ([49:31](https://www.rev.com/transcript-editor/Edit?token=H8IhThTQejsewnrCcV3_WX62LnUbBpN7zdvrdlXXVHKMkQ2LF7Ctz-6_QR_5W8byW0_4a56182G5b6l3txUFsWvnM4M&loadFrom=DocumentDeeplink&ts=2971.59)):

But anyway, he's ripping it up and he's like, "I always thought a football like this." And he pulls the trashcan over and he's like, "You put me and one other person in the trashcan. I always thought that that was what they tell me what football. And they would always say only one of you can come out." He was like, "Best believe I'm coming out the trashcan." He was like, "You can put somebody that's 360 pounds, all American tackle, all world column Zeus, whatever the hell you want to call them. But ultimately we're both in a trashcan, only one of us can come out. I don't care what I got to do. I'm coming out of that trashcan." And for me, literally football has been that simple ever since then.

Brandon Copeland ([50:11](https://www.rev.com/transcript-editor/Edit?token=IiSBPiB15gepVOBePz9OI9ArOByuLd8127cKuHcN4S-B-noAppqWoVr1tXMG5GcKLmDGcfJL-WU1HceDtHavIAJ_z5s&loadFrom=DocumentDeeplink&ts=3011.9)):

So no matter how I'm feeling on a day, no matter what my body is feeling like, what my mental is like that day, ultimately I try to literally simplify it down to one-on-one match-ups throughout the game. So if I'm at inside linebacker, cool, I got to go beat the guard right now. Now it's me and the running back. It's one-on-one. Every single time it's just me and you, who's coming out of the trashcan and I got to come out. And I think keeping the game simple has been something that's helped me tremendously because you get in there, you get all the X's and O's and all these different terminology, but ultimately it's about lining up and beating the person in front of you, period. And if you just do that play after play after play, you'll stick around for some time.

Zach Miller ([50:57](https://www.rev.com/transcript-editor/Edit?token=M0Qbk-CcwVyGbofJym9zK8UGpNYiYeKs2G_MGG6KFnBOSSFFQp6gUtOhdiEp4n5k7AeaXW2W0PdbYzbdFxkPfLVhLDs&loadFrom=DocumentDeeplink&ts=3057.34)):

It's such a competitive game. I can see why you're still in it. The competitive drive you have to maintain that elite level It's got to be exceptional. So I appreciate you joining me. Thank you for coming on and obviously a ton of knowledge for everything we talked about, life one-on-one, brandoncopeland.com, we'll put it in the show notes. So check that out. Any questions for Brandon or myself, email us mine is zmiller@awm.com. Brandon, do you want anyone to email you?

Brandon Copeland ([51:33](https://www.rev.com/transcript-editor/Edit?token=TJNULofhMW6nsatKPVVx4JE5fF-WASJ96hjmXdbEi514nuUs9m4s0xf5gaDtScB7cQPPSCMrPl56259InndC5RiRHRs&loadFrom=DocumentDeeplink&ts=3093.78)):

Yeah. I'm bcopeland.com. Reach out, especially any NFL players and stuff. Zach we got our discord and stuff like that. So we'd love to invite anybody, welcome anybody into the group.

Zach Miller ([51:45](https://www.rev.com/transcript-editor/Edit?token=ghTg1HfSxsMgWfeV6cUjGVEAX8h95SWI9GyCF5poZUxaU1cxkgYUC1Ko6EkzX8xqmbWgPWXLgRP0EbXatYd8GlERjX8&loadFrom=DocumentDeeplink&ts=3105.61)):

Alright, appreciate it. And until next time, I'll see you guys later.