Zach Miller ([00:00](https://www.rev.com/transcript-editor/Edit?token=xTc4dJTydyD36Tulb8l2x7AArUj_XyVGljhiH-SUZDJFyhGQJx3qtFNdc7r9c3ztbtRwqVkw6P9vEEe-GPVLZKViSiY&loadFrom=DocumentDeeplink&ts=0.32)):

Hey guys. Welcome back to the NFL Players Podcast. I am your host, Zach Miller. So this week, we have on Grant Haley. He is a corner for the New Orleans Saints, he was previously with the Giants. And I'm going to let him tell his story and his path to the NFL, but really the reason we have him on is he was with me in the Next Play Venture Capital Fellowship. We just got done with a few weeks ago, where we really learned about the ins and outs and got informed and educated on just the asset class of venture capital and how starting early... and you if you can capture those returns in that asset class. I mean, you can really build some serious wealth.

Zach Miller ([00:43](https://www.rev.com/transcript-editor/Edit?token=hL6c21fixHd0TqnlZuoOTRUAPFiYnxKMwDoInB1NwFMxx0DuaY7vOr7fuyV3VMIP-PElndHfd3VR0F3UButm1I2vXI0&loadFrom=DocumentDeeplink&ts=43.97)):

And obviously he's doing a lot of other things besides just playing football. He's going and getting his MBA. So I think I'll let him tell us a little bit about his path, so I appreciate you coming on Grant. Yeah. Tell us how you got to the NFL and a little bit about what you're doing right now.

Zach Miller ([01:02](https://www.rev.com/transcript-editor/Edit?token=_IAu19SNZ8curff3-qx4PDPrCoZxPxsX6rINZhc3LqibDPN3AdNqnkuNx7mlNxj1Ofe6ZH7-nxS-eRX_9q4ZeW3lNTI&loadFrom=DocumentDeeplink&ts=62)):

[silence 00:01:02]

Grant Haley ([01:13](https://www.rev.com/transcript-editor/Edit?token=q89IA45OPEi3jQse1GbJDQQeNXd9d7i9bwstW-Q6BGRk9hfD4JQ1mtgnTtDa566Er4jzD1zt1AvT2rlLsp1lRQcjpWo&loadFrom=DocumentDeeplink&ts=73.87)):

First of all I just want to say I appreciate you, Zach, for having me. Like you said, I enjoyed Next Play Capital's fellowship, so glad to be speaking with you again.

Grant Haley ([01:24](https://www.rev.com/transcript-editor/Edit?token=wNQ2YfoaXarwvMJPpUQB_IGDpAStoC0sBAtTXlbsVB5BYnAJrbdLnuLnch2XEmbmyb-22iDw5IB6NtSiSGt_rJ7W2H0&loadFrom=DocumentDeeplink&ts=84.36)):

Just a little bit about myself, I was born in Atlanta, Georgia, ended up somehow going to college at Penn State. I was actually committed to Vanderbilt and then James Franklin had switched back to Penn State and kind of found my way there and I think it was one of the best decisions I ever made. The people I met, the outside resources that Penn State brought to me. Ended up playing there for four years, four-year letterman, went undrafted, in 2018 ended up signing with the Giants [inaudible 00:01:57] a free agent.

Grant Haley ([01:59](https://www.rev.com/transcript-editor/Edit?token=xkBZ665pdosuhUCvIwkoPRH_ag4Gil6jSWK9OjCSXDL5vfomiqH57XBosZ5E4xygdjaR9n3SzeP_vpAXehGGvywEqWU&loadFrom=DocumentDeeplink&ts=119.79)):

Ended up getting to play the first two years with them, then ended in New Orleans, last year. Was on practice squad for most of the year, then ended up playing in the final game of the season, regular season. Ended up getting my first career interception, so it was exciting. Take advantage of your opportunity. So that was cool for me. Yeah, just now like you said, just getting my MBA, trying to use the NFL PA's resources [crosstalk 00:02:27] educated in all factors of life.

Zach Miller ([02:26](https://www.rev.com/transcript-editor/Edit?token=81Piky1oPHD6Guvu1Ax1muRkr0Rev4R2ZSvwHd35G2fZBXr4ubgko2Vgb_6DkPZJROvqJHCm9ks98R53PkI0O4x4a1Y&loadFrom=DocumentDeeplink&ts=146.61)):

I love it. I took advantage of the NFL PAs tuition reimbursement when I went and I left early from school, went back and finished. Just being the NFL PA rep for seven of my eight years. There's so many valuable resources out there while you're playing, as soon as you're done playing, to take advantage of. So I always push and try to remind guys like man it's technically free money that if you don't use it, it's gone. So I will say, and I think it's great you're doing that.

Grant Haley ([02:59](https://www.rev.com/transcript-editor/Edit?token=cBskpGO05LN-d8fzZyCDHyQGmDUcpnO5QnfCaueVuS_Tr-ORdFtP6uzNwfJLunKKP5r1k_ga2gfSor-tyJkkhXYGwHs&loadFrom=DocumentDeeplink&ts=179.68)):

Exactly, exactly.

Zach Miller ([03:00](https://www.rev.com/transcript-editor/Edit?token=jgZR8YxA8BzNn4_jVSG5Msj6lnWfhemOBNQzzXVyijZvzH4jOp4AsUzvtbx59zoUZrADtAWEIvlknbHLH_l-NhQgTNQ&loadFrom=DocumentDeeplink&ts=180.77)):

On the Next Play fellowship, the question I wanted to ask is what part were you most interested in, the entrepreneurship side, starting a business or the venture capitalist side, picking the best businesses? So tell me what was most interesting to you.

Zach Miller ([03:17](https://www.rev.com/transcript-editor/Edit?token=j7uD12WmSzLGieZSAMRDfCtpJTwrTgARzCHrmwZlJAgOISMKkxrPlluwg_4pEEWUMRNYgEoQt1UxhhKE9rY4a58RE8k&loadFrom=DocumentDeeplink&ts=197)):

[silence 00:03:17]

Grant Haley ([03:16](https://www.rev.com/transcript-editor/Edit?token=9k84KT7218iX61cCHXzzw3fzfHLJmBZ7PXwpmW_8a8UDWzZHfv8TpKlRoEieL6eckYjBl5FGovoepohBQE1J9d0SaEo&loadFrom=DocumentDeeplink&ts=196.58)):

I think for me personally, I'm still trying to figure out what my next step in life as in after football. I think it's good, people always talk about what they want to do, but putting yourself in those situations, and like we got the chance to analyze a bunch of different companies. That was cool for me as the business guy, we're investors side of the aspect, but I also, one day, I think, I do want to start my own business and trying to be on the entrepreneurship side of things. I think it gave me the best of both worlds, being able to analyze a company and being able to go out and search the right VC for you and how important that was and the process of just communicating and finding people to invest [crosstalk 00:04:10]

Zach Miller ([04:09](https://www.rev.com/transcript-editor/Edit?token=7m2vy3XB4kitoEN88prL0dbuy2vG2GjA38CAfG5ARmiA-VS_JwQnLPIjZ5-tyoK-5l4yLSOPMD5RxRXvs4WX3IdI448&loadFrom=DocumentDeeplink&ts=249.51)):

Yeah I did think that part of the fellowship was done really well because I guess I had never thought about starting my own business just because I was so focused on football that I always thought about it from the investor side. Like okay, would this idea be successful and how successful could it be.

Grant Haley ([04:28](https://www.rev.com/transcript-editor/Edit?token=8Pf3WV3SCQXipZge8Me6HwRCveeXSmDYtITRsMn7TWDnWDTuQkB8jStgnw3sx9pZtLNX0FNhGhBnBSSWj4X0IkevzAA&loadFrom=DocumentDeeplink&ts=268.14)):

Right.

Zach Miller ([04:28](https://www.rev.com/transcript-editor/Edit?token=Ly2F1U-OZwetOB9rXeWOzYhzfDwZpVHFgHJoLZpfL389-ZzUf-edAZWSwCec98KYV9GXWlz4gCTyOuWide0BKpOLtn4&loadFrom=DocumentDeeplink&ts=268.21)):

And then when they made us do the other side where we had to raise money, we had to pitch our idea and then have people grade it and evaluate it and it's like oh man.

Grant Haley ([04:38](https://www.rev.com/transcript-editor/Edit?token=HHzQDko_AZI4tfRKrEOOVZF59gkIkBe0NC73ahPfHzQttjEZTLgyLT7PIrdzMr566P2Es91SfAf5N3lRoTNiez-xrcQ&loadFrom=DocumentDeeplink&ts=278.96)):

Exactly.

Zach Miller ([04:39](https://www.rev.com/transcript-editor/Edit?token=zWrfW25S2ynShjiV2FmUVRz7VQtAMIUh8_a_QI2IwRskqKa4qcGmCDiPscutJy-FB5ILhFg57romLEmhcMBJ9azdBTw&loadFrom=DocumentDeeplink&ts=279.27)):

It gets much tougher and you kind of see why it's so easy for companies to fail early on. Because even if you have a great idea, it's not always just the idea that gets it through, you have to have a lot of help along the way. Getting to see and I thought the other thing that was awesome was the speakers that we had, whether they were venture capital firms, individual founders talking about their companies. The amount of information and how they approach whatever section of venture capital or how they started their business, I thought that was some of the best information the fellowship gave.

Zach Miller ([05:17](https://www.rev.com/transcript-editor/Edit?token=ON4ZxTbZOYpD3TF4_I3kc2ypUv1wf0wgJbfta6w6KAFxvZXwCkpm0ApO5AwGDtKqOU2EJJA19SEA1ErjfH11DbHJMS4&loadFrom=DocumentDeeplink&ts=317.98)):

Obviously there was the technical side, NCAP tables, and some of the financial details, which I mean I love that stuff too, but hearing the founders and hearing venture capitalists and then relay some of their information they've learned over the years was extremely helpful. I don't know, did you like that part too?

Zach Miller ([05:41](https://www.rev.com/transcript-editor/Edit?token=rPUp8OWSup6ZV3awk13lUuizb_3-Ld0A7EB4VIDf9QYjTBJhiQfw7qgwtkQnRLEhAg_HgYns2qhO233ABKQSkyZ_AoA&loadFrom=DocumentDeeplink&ts=341)):

[silence 00:05:41]

Grant Haley ([05:46](https://www.rev.com/transcript-editor/Edit?token=vsqd8PerAubK-tu6p8sfExh1WdLb_fZA4QcijIosneVQ7a1_w-meRmxFOBYu96H0fObZsxpNvoIY8cKLfwBaCCUjwG4&loadFrom=DocumentDeeplink&ts=346.29)):

Right. And I'll say yes, but just me personally, just agreeing with you. I think them bringing in those speakers and it also realized that Ryan and John had taught us how important people are, you know? And their vision. If you can truly believe in the people that you're going to work with... and it brought not just the people, also it was cool to see how the times are and how important technology is. We were talking earlier about the e-gamer and how just I learned how Ethereum and the crypto-currency and the block chains. I thought that was interesting to me, how that all works together. And then also just Planted was another company that was pretty cool and I just realized how people are going to more plant-based foods and what the direction of human involvement in technology and life is going like. It really made you think like if I was [crosstalk 00:06:37] what direction would be most successful venture.

Zach Miller ([06:36](https://www.rev.com/transcript-editor/Edit?token=_o8589EwD3vHCZ670f2_rxhl2rmCRcfYS1LF-bhdAww_I9PmxuZgo5I9r1doYkTKiDKK0QRZ7L-Hy5eHWew3HJDJEgI&loadFrom=DocumentDeeplink&ts=396.63)):

Yeah and I thought having a process too. John Algerian and kind of talking through whether not just the idea and the technology and is there a competitive advantage? But then yeah, like you talked about, who's on their management team? Who are they partnered with and how is that strategically an advantage for that company? I know just playing in the NFL and hearing guys talk in the locker room, you hear so many, obviously once a deal gets floated around a locker room or guys get interest in the stuff, whether it's the crypto right now and all the new companies starting around that or sports gambling.

Zach Miller ([07:24](https://www.rev.com/transcript-editor/Edit?token=LDmPrje_rbLXRTNaPk-LFqcHch34OZ1xc4AZziEo3tfzr2-vMjPuFhVBhD60AdUT164GOXve-JcEBHlvEL8ijaJJsHw&loadFrom=DocumentDeeplink&ts=444.35)):

I mean there's so many new startups in that space right now, that it's interesting. And it's way more interesting than hearing a boring stock portfolio and having your stocks and bonds in the public markets, and you're diversified and you get your, hopefully, eight to ten percent return annually. It's way more cool to think or to talk about in the locker room, whether you have ten times your original investment return from some big company or if you're lucky enough to get in early and get a hundred times your investment. So it's definitely more fun to talk about and it's also, these companies they revolutionized their industry.

Grant Haley ([08:01](https://www.rev.com/transcript-editor/Edit?token=3XvIpMskcmEw1egLDbJIq-wcDwYrYp7ZK6U4T-oTtux_25zdcsMh9MvY2adQv4Ag3lS5GQnsu7KK7aNqZIBgHWXNV6E&loadFrom=DocumentDeeplink&ts=481.74)):

Right.

Zach Miller ([08:01](https://www.rev.com/transcript-editor/Edit?token=Fu-e2YQ3kPHRV2Tso-F_J3NudEh5YfsjaZrja5m28YLVMAPRmn5UO4kQdqVG6RLPsOiNhce7eN2kWski5h5Z--hHfEM&loadFrom=DocumentDeeplink&ts=481.99)):

And you think about if I was investing early on, in '07, '08, '09, there's tons of companies now that are massive companies that if I was a venture capital investor then I would've probably had an allocation to a lot of those companies if I could be paired with the right firm, the right people that can get allocations to some of the best.

Grant Haley ([08:22](https://www.rev.com/transcript-editor/Edit?token=oRm08iKbxyfZaDw2P51eY1v3Eamk2z1rwnt3xmgVaz5nAyO7krdOsVgkTYAVWsWaKu31nBtCKpurG1mrDTYuAyyKkqw&loadFrom=DocumentDeeplink&ts=502.86)):

Right.

Zach Miller ([08:22](https://www.rev.com/transcript-editor/Edit?token=1vlUnx9YIouzN1dhz-16-WEG_mg5WqquJEO6CeLIACfQu6kiI_sXNQ65dkOAraNjMQq0or8iR6s4y6v4q1H2AVzk4Dc&loadFrom=DocumentDeeplink&ts=502.89)):

And there's only so many of those venture capital firms out there that everybody wants to get their money allocated to and I thought that's an interesting part of the whole thing, is when Ryan Niece compared it to college football in the fact that your Alabamas, your Ohio States-

Grant Haley ([08:43](https://www.rev.com/transcript-editor/Edit?token=3r7e03Vv5Q4HDULKlntrEM6h6uBSVEKX0N0kZ5R699mxdatL4npm_O8ziQgLLSZ0MNHKowySXlssenz-tknBcFoQe2w&loadFrom=DocumentDeeplink&ts=523.53)):

Your power five schools.

Zach Miller ([08:44](https://www.rev.com/transcript-editor/Edit?token=_E-feRtnipb1CETDJKrfw6bc0DCIsUpGyoIGvS_GOVFFNTz3CCCxiV09ekVeWRd0tc5lWq_Xte4T3vw6fS6IvynBmyg&loadFrom=DocumentDeeplink&ts=524.71)):

Yeah, your power five schools that they just collect the top talent. And because they're good, it's a virtuous cycle, so they keep getting the top guys, keep getting the top recruits, then those guys go in the NFL, so then the next round of guys are like well shoot I want to go in the NFL, so let me go to this school.

Grant Haley ([08:59](https://www.rev.com/transcript-editor/Edit?token=8NULcUuRdtgfV7OCRZV1iBNvD0YT_0T9ROTZdzr8TTBTyyAQDUlzBc6LAmvTFm_KV3stUgfCeQNlqHEJ9LXx50rs-aM&loadFrom=DocumentDeeplink&ts=539.7)):

Right. Let's go to the same VC firms.

Zach Miller ([09:02](https://www.rev.com/transcript-editor/Edit?token=elWo7RGP7ItaJUEBG0OeGz7IVBT2MgUqPcMObufXN25MW6OQjiILIVnJ3LTqjoDAcSVTjxAEZfFWIb64kItHPVya4m8&loadFrom=DocumentDeeplink&ts=542.14)):

And so in venture capital, it's like yeah you see these most promising startups, the best ideas, with the best people that have great ideas and their like well shoot if I can get this leading venture capital firm that does whatever it is, cloud technology or sports gambling, if I can get them paired with me, I have the best chance to succeed.

Grant Haley ([09:25](https://www.rev.com/transcript-editor/Edit?token=XPfvu8XWVEAZJHZmMp219BfcqrUy3HrA8nSWALbT8w7hrDjEunMxb_zRAnXlRY_yIeIdTO0i7uIJXOkocLcqkAsDH1E&loadFrom=DocumentDeeplink&ts=565.01)):

Right.

Zach Miller ([09:26](https://www.rev.com/transcript-editor/Edit?token=75ETJjdZzKuisVM2IYb1vdClRsbi34ymocRhe4WKcEvi64L7lFFTPwOTcL9lyRdA9v4QsuR5QjyEC-81Ci3kmVkkpsA&loadFrom=DocumentDeeplink&ts=566.46)):

It's a fight though to get... I know as an investment advisor and full disclosure, I'm allocating personally to our venture fund which allocates to Next Play and I've never allocated to venture capital before because I just didn't know enough about it. And it's pretty obvious when you do the analysis, you see what kind of access, whether it's a fund to funds, which is just an ability to be able to invest in other venture capital funds by pooling investor money, it allows you so you don't have to make direct investments.

Zach Miller ([10:02](https://www.rev.com/transcript-editor/Edit?token=pJIZ00Y7hRxdXO-irvz9LTZRgtTmKFnDT2xAc3Dyfep0ZjWKfXEE2CVHtGiPNIGThfcbNPiNAnJIfAYQx8sfnmkwoEU&loadFrom=DocumentDeeplink&ts=602.7)):

Whether it's done that way or just allocating to the venture capital space in general, from a finance standpoint, in asset allocation, in being diversified, it makes total sense. And without the Next Play fellowship, you just don't get that kind of information, that education, from a reliable source, from good people, and then done the right way. If you really want to build wealth, you do have to not just look at your stocks and bonds. Once you have enough assets, you can really get aggressive and look for those higher returns in venture capital. Obviously there's no guarantees, but it's an exciting asset class and it's definitely more fun to talk about than the public markets.

Grant Haley ([10:52](https://www.rev.com/transcript-editor/Edit?token=CIsLjY1VzaFa7lVi647bHfh6U2pprrnkB-TdOK75CXCyx923RQyzXHUTSX-MM6tbPWZLD7e1brWW49hAdrf8vxezLiQ&loadFrom=DocumentDeeplink&ts=652.23)):

Right.

Grant Haley ([10:54](https://www.rev.com/transcript-editor/Edit?token=GZjPQxIVWGdkZbpp_HsBarnhD9SNsX5VPXEEdAZiPQHNVkvGKTiVHViKcfT5hydRdPZ0ulZLbQ8n_pj1XU6cu6Qi4pQ&loadFrom=DocumentDeeplink&ts=654)):

[silence 00:10:54]

Grant Haley ([11:01](https://www.rev.com/transcript-editor/Edit?token=rFGYBwRBldEEw_L7U3HsTEXrRCm5mf4BmCtLRmgIBQPPpd97F_XAkRuNvSMpkqdDyx9LSK8SKsHqZryt7RCASDMuhmo&loadFrom=DocumentDeeplink&ts=661.25)):

Yeah a hundred percent and just kind of going back on the knowledge that kind of I gained from Next Play. It was just so valuable, just not really truly knowing much about the VCs and how to analyze different companies or how to go about looking at investors and making the right pairing, like you said. So I think that was just the knowledge I gained from that and I'm just so appreciative to be able to be a younger guy and have a vision of being able to start looking at how to allocate my assets at a young age and [crosstalk 00:11:36]

Zach Miller ([11:35](https://www.rev.com/transcript-editor/Edit?token=1wVcK42n6DYrwOCDlBNBsJdBJUN_QcO7jAchhWCH4W8_ZLvLAbARBK7UvLXJ-wa7gBeLA3IWU-G6RIuyuR-JiBX1upE&loadFrom=DocumentDeeplink&ts=695.82)):

Yeah one thing I want to ask you is I had Akbar on the last one, we did talk about venture capital, but he's a retired guy like me. He's had the experience of playing through the NFL, eventually his career ended, he transitioned into something else. From an active player perspective, since you're still in the locker room, you're still learning a lot, and I know how I was, you're more mature than I was as far as getting into investing at such an early age and understanding there's so much more, eventually football will end.

Grant Haley ([12:08](https://www.rev.com/transcript-editor/Edit?token=SHiS2SISx5KtK2S64PK_BCoG9Y_xKqbOccOZyQyOJMdd6Tz1FPDnRcM0P0R1WZzdw8AkKvVRSnRX2i32oq6HRTdhrlM&loadFrom=DocumentDeeplink&ts=728.34)):

Right.

Zach Miller ([12:08](https://www.rev.com/transcript-editor/Edit?token=9N0A7bwjMoiTz32OwP9SVrI9REdXArrDsd4uwpPKigIsCRyhTZ_KXRmZgxAbqLMzvXG8cUbQFCjSFG0xyDl5I35T13I&loadFrom=DocumentDeeplink&ts=728.63)):

You're clearly getting ahead of the game there. How did you get to that point where you've really taken it on yourself. We call it internally at AWM, we say own your wealth. And basically, so many guys, whether they think they just don't know enough, whatever it is, they push off their decision-making to whether that's an agent or a financial advisor or family, they push that off instead of taking that ownership in house and holding the people accountable that should be held accountable.

Zach Miller ([12:41](https://www.rev.com/transcript-editor/Edit?token=bn4hB2Vt-3kse-bgpgoUkLSnZEwcqs0RBH0EATxG8r5pvlGj-FJJUURr7-0ry5xMPfOGwjx3g2WDyLWs6TzHefk3Yo4&loadFrom=DocumentDeeplink&ts=761.83)):

Like you're held accountable on the field. If you don't cover someone and they score a touchdown, I mean you're not going to do that too many times before you're gone from the team. So, holding your team of whether that's an accountant, your financial advisor, your agent, all those people should be held accountable. I guess just tell me how you got to the point where you are where you're so into it.

Grant Haley ([13:01](https://www.rev.com/transcript-editor/Edit?token=84z3i7p2DZTwJwQWTWtFBpnQpmYifLLJihFmld1mZ363078ywaMxAIvCXbZLlJ4M2gWU6PwgHFCLZmR1Tqv1-2axC7w&loadFrom=DocumentDeeplink&ts=781.65)):

Exactly.

Grant Haley ([13:03](https://www.rev.com/transcript-editor/Edit?token=R4KyPRo9fvwwExHQekVKeBLFG0Ssy6Iopuom6APgtaQv-NO82dRNfA2LX35zRMLnvTxWNbKeBiuh8P0B0OZs_kRW2vY&loadFrom=DocumentDeeplink&ts=783)):

[silence 00:13:03]

Grant Haley ([13:12](https://www.rev.com/transcript-editor/Edit?token=dKNvebYC0enQ02WH8oQj3eAiNk_jtDbV-PD4Zfa0K9GubZKb_ntY1aY1LOT4quUD6JC42Vb7_kVRp8amwpRCjUc_OUQ&loadFrom=DocumentDeeplink&ts=792.59)):

Well first of all, I will just say for the accountability standpoint, I don't know, I think I've matured at a young age, so I can understand and I had a great set of values from my parents to just realize how education can take you so far in life. I think that's how I hold myself accountable and other people around me is not just... I do have a financial advisor and we talk about things and being able to go back and not just talk to him and hear what he's thinking and just trusting him, but going and doing some research myself and educating myself and so that's how I hold myself and the people around me accountable.

Grant Haley ([13:57](https://www.rev.com/transcript-editor/Edit?token=xM2dQL0ZBNI_ocWFOG4jbrSDmjhDUn8STnB2FZmCJa3leoICtWhs7oHJnfJkGffTLM5eUfbqyOR5PTA4-EmLwqWrDjY&loadFrom=DocumentDeeplink&ts=837.81)):

Like you were saying, own your own wealth. I just think ever since I was young, I just have always had a passion, even my mom would talk about how when I was a kid, I was the only one of my brothers and sisters who would save their money or save their allowances. I don't know it's just always been something that I've wanted to have my own generational wealth. Fortunately, I come from a great background. Parents are both doctors, so I never really worried about money, but it was always just something that I wanted to take control of my own and I didn't want to rely on anybody else.

Grant Haley ([14:31](https://www.rev.com/transcript-editor/Edit?token=HjO0p6olNTIr7vJlBuZTDYoDHAmHfbA5xXfvfN3vV4R9d9S6zqL5M60jSdIg266UTVpcM4d2HKnNvdA_buVc6gPWNPI&loadFrom=DocumentDeeplink&ts=871.72)):

Just being able to educate myself and just keep everybody accountable that works in my circle. Just going through this process. Just right now, I just recently am buying a condo for the first time. Just that process was a lot, but it was so beneficial for me to just kind of not just listen to people that are helping me with mortgages or my financial advisor or other people in my corner, but just educating myself and trying to learn how this process truly works so that next time I can even more accountability [crosstalk 00:15:08].

Zach Miller ([15:07](https://www.rev.com/transcript-editor/Edit?token=zA-ZFZ5CWbXuHotLjTAiOu3OtHo6-AAXiGXKpCZ9XB-1V_xJj3ctOl993p2lA3TTB46TPIEdpopJDQi_tA8l_Q6XM8E&loadFrom=DocumentDeeplink&ts=907.53)):

Yeah that's great. I don't know if you know Brandon Copeland at all, but he does a Zoom and the last Zoom it's only NFL guys, he named it the locker room. And that was the entire last week's Zoom was just on real estate, buying a house from that side and then eventually we got into the investing side, and it takes time to learn all these things and a lot of times you learn by experience. Experience can be an expensive teacher if you do it the wrong way, so kudos to you for doing your research on it.

Grant Haley ([15:38](https://www.rev.com/transcript-editor/Edit?token=kvKr780brLi9q7J3M3uuYMQET11k1SH-3JVM6CEIrGtOvHFtCqOGBih7Ek_LmUWa1cAYhTKiHbG9eA60hyCAtfLKZ14&loadFrom=DocumentDeeplink&ts=938.37)):

Exactly.

Zach Miller ([15:39](https://www.rev.com/transcript-editor/Edit?token=96wu6UU9xiMsMkCzcGWjqyTAENK8AvllotYQm8mmWxc3Sgydzepy_N1UIAR35Q7geGze4G5UJqDNIfiWVFddmPYBsKw&loadFrom=DocumentDeeplink&ts=939.49)):

Obviously, I know so many people, unless your specialized and you know athletes, or you've been through it before, people don't realize your credit score as a player when you come in, you don't have a very long credit history, so not everyone's parents get their kids set up early. I know mine didn't, but I was lucky enough to have a decent credit history by getting a credit card in college, even though they don't allow that anymore. They used to be able to come on campus and sell these... big credit card companies would get all these branded cards out to the students and they'd get you spending early.

Grant Haley ([16:23](https://www.rev.com/transcript-editor/Edit?token=6UHShFf_afELopi8uV1ghbLrIzGdrwcZ_TfDKGOIlplj6Kj3YsIxZAtTZrbJ9T0bgftELA92O8UElg6YE0NnnPyi2Ho&loadFrom=DocumentDeeplink&ts=983.85)):

The school cards, yeah. Penn State would have PNC, yeah.

Zach Miller ([16:25](https://www.rev.com/transcript-editor/Edit?token=KEDnZaDKW_VcRK98P8ZwKEM51cn0NEI2mt8oyzC0vRqWkqjkLnMKaW8CkV1dFosUNM5flg2V68pxbvdE3Ax9MBc8TnY&loadFrom=DocumentDeeplink&ts=985.05)):

And then you have no money because you're in college and your scholarship check is not exactly big compared to at least once you get in the NFL. Yeah, the...

Zach Miller ([16:36](https://www.rev.com/transcript-editor/Edit?token=ytFf_QEIDZ9BfZohc1eOp6kaEbxj0K117M1_KqN7FZpfHkHkPE1lVuwJQb_GU4-jAoJp_XqQwzM_1ALuIn04TxEyZos&loadFrom=DocumentDeeplink&ts=996)):

[silence 00:16:36]

Grant Haley ([16:41](https://www.rev.com/transcript-editor/Edit?token=rtllPQcJDy2VhJKc62o7hTqtCxdDIdGhqKvyz4o8fIHkcB3zmihowrVaSGPYFWCJWmpUE85tigjEmgSkOX0IGA3_3Eo&loadFrom=DocumentDeeplink&ts=1001.63)):

Right, right. But just also when you were just talking about the locker room. I think, you know, it's also [inaudible 00:16:51] about guys. I kind of associate myself for hanging around other guys that I just listen to and I like being around guys who talk about different investments they've made and the mistakes they've made and they're pretty transparent. I think one fortunate thing about just being in the league for however long I've been in is just being able to take the advice of older guys when it comes to the financial mistakes they've made and things like that. So I don't make the same mistakes and I think that's what kind of helped me separate myself is just not that I'm afraid to make mistakes, because I know that's going to come with experience and investing [crosstalk 00:17:35]

Zach Miller ([17:34](https://www.rev.com/transcript-editor/Edit?token=AnygBG6aBwwvymu2tr9cf8uTHkVxYu4fPshGEL-4kev80poWX_5cvBAh5QQSHqBaoMKGflDkVrpeiUeCSLxw7kezcvw&loadFrom=DocumentDeeplink&ts=1054.97)):

Yeah I think that's great. One thing I know it'll change eventually, still not great is sometimes the role models, especially the media pushes out there, is whatever the guy who spends the most amount of money and flying around private, buying the newest whatever car, and it's like... and you understand this because you had to be on practice squad. Your checks are not... there's nothing guaranteed about an NFL contract for the most part. So you have to understand that the guys that get all the hype, I mean they're the top five players on the team.

Grant Haley ([18:11](https://www.rev.com/transcript-editor/Edit?token=cMXVN682JEkODVUoVlPKE6oop4Q6U2qJLc2DkvcRkfXXCSfo_aZX9MyqdkviYOkqWEsuseS0grpOT4e3mGQG2uzpcvY&loadFrom=DocumentDeeplink&ts=1091.38)):

Yeah.

Zach Miller ([18:12](https://www.rev.com/transcript-editor/Edit?token=stCBuy6ux8oez9ThKfhZ8jJ46gFpHocPtbwl5dJsGv7C-zg1GrW_mZa2Nj9cyBQaxhhpjH2e9YY4LVFavv4HPe2pfFY&loadFrom=DocumentDeeplink&ts=1092.51)):

So maybe they can be spending that money, although some of them still spend it all.

Zach Miller ([18:18](https://www.rev.com/transcript-editor/Edit?token=Tygtk6Fu-VU6_kYbrOUPiICTby3KJggJssDRUOWBV3d4m1F-hABvqQwhzWiDH0fmw2hlLUkO2NX_ZUbbDVdHoSRF0ms&loadFrom=DocumentDeeplink&ts=1098.17)):

Very little attention is ever paid to the guys who are making good investments, because that's boring. You want to see the guy that's spending it all and living the life and Instagram these days does not help that at all.

Grant Haley ([18:30](https://www.rev.com/transcript-editor/Edit?token=OnE1pyvXyuGJWbzMeglyYw5kyUIokS8G9w6RQ1cwYigaVBajSXNeAQLAZbfEi8mNynRGMP6hHW_R_LbZjmZvv5giXcg&loadFrom=DocumentDeeplink&ts=1110.41)):

It's their life.

Zach Miller ([18:31](https://www.rev.com/transcript-editor/Edit?token=APXttoZLJQIAFydGvNOncfi0VorbEURuCAmKmkjZ7NZEXAqOfgQRZqBQNYs6fqIaDZOAbQK9nkZIdTYL452F2HEdmbY&loadFrom=DocumentDeeplink&ts=1111.67)):

Yes, especially the flying private has been lately one that I'm just like man you need a lot of money to fly private because that's an expensive taste, that money is just gone once you're there.

Grant Haley ([18:43](https://www.rev.com/transcript-editor/Edit?token=gPkObjDOjv4VpoOK1JqlTGPl6Knc6JeskaTKOOY1MNqcASztBlxQKtLkbaRJC-ENGP53wg6dBRmhqGlX1mjwGntWcyA&loadFrom=DocumentDeeplink&ts=1123.72)):

Yeah.

Zach Miller ([18:43](https://www.rev.com/transcript-editor/Edit?token=El5GCGCKkUCXi_dg7E_Ie6UCex-dj4Ot7aLwNjG3dLopilFIod3u87nmhjWjEfHx14zz4rftx2coeaNCITy5zU9aey8&loadFrom=DocumentDeeplink&ts=1123.93)):

Especially you can do ten first class flights for the price of flying private once. It's like would you rather do ten first class vacations, come on now. So hopefully you're not flying private as a just... go ahead.

Grant Haley ([18:59](https://www.rev.com/transcript-editor/Edit?token=x6ukEp3r8cN4ZxG8JYnu2uFy13C5KNIroA8s9DB9Dzod6BdWtUDOWaDcCr7VBWxgNNFuKZ-S7kEXLoQDAat6vjwQVNI&loadFrom=DocumentDeeplink&ts=1139.77)):

Nah I've only done it once and I didn't have to pay for it, so that didn't matter to me. And I'll never do it again because-

Zach Miller ([19:02](https://www.rev.com/transcript-editor/Edit?token=TEmi8L8FVitel5AMj4MvydagKTxps0vwcgRDzMrAZ6IXMVx_Pgz_RKqAtSRk_GZWO0UgnEAuTXqFRM1QHeNnx8-e-7M&loadFrom=DocumentDeeplink&ts=1142.67)):

Oh yeah. That's the way to do it right there. Yeah that's like your friend's boat, you get to own that, just the boat ownership without the maintenance. That's the way to do it right there.

Grant Haley ([19:19](https://www.rev.com/transcript-editor/Edit?token=l5gXbbJuGVlRHBMrhyUTs0O8eky8VqOfCMB6sC9zfNzICgBBAcs3Y_1G00JSm55XYslqiPTs_FXOWSl6J0mL60MJMEU&loadFrom=DocumentDeeplink&ts=1159.91)):

Exactly. Just once. But like you were saying, people kind of don't understand. There's kind of two sides to the story. You know people love to see the social media, the Instagram, Tik Tok, like the lavish lifestyle you said. And then there's other people that I know that have been on practice squad, kind of for their whole life in the league and every single check matters and so every single investment matters and every single dollar matters. It's not this lavish lifestyle, it's kind of boring, but these individuals and these players are still doing the best that they can with the capital that they have. I think it may not be as lavish, but it is definitely something that is good and beneficial for them for the future. And some people that I respect, and for me, I can have a better conversation with than somebody that has that 20 million dollar contract. So we're kind of in different capital lifestyles.

Zach Miller ([20:25](https://www.rev.com/transcript-editor/Edit?token=D2WUxsRThDUxAW5iMjbBLaxADj7jjHlcs4-D3BP2SPlJxN1nI9RsC8LTBQZkNre4i5Bw2I_En74F2cCesGmtNPy6Enw&loadFrom=DocumentDeeplink&ts=1225.99)):

Right. Yeah and a lot of times guys want to spend like that before they've made it or got that long-term contract. So sometimes it's just like in football, you've got to be patient. Success doesn't happen over night. Investing success doesn't happen over night. So much of what you earn as a player is going to be from your play on the field. If you get caught up too worried about investments, that stuff takes long periods of time.

Grant Haley ([20:47](https://www.rev.com/transcript-editor/Edit?token=nbCvA-3Lb85IBueR-Xs4__rjgHuvq4pYszp2BxJ_rO9zgOA2S4BGd6iKU6XJ-zNu2rXBpqKz5-eTF51B8Dr6a7cBrSQ&loadFrom=DocumentDeeplink&ts=1247.07)):

Right. Exactly.

Zach Miller ([20:47](https://www.rev.com/transcript-editor/Edit?token=ym7nFTc5GjxVYvsxpHHtoVFXGPcwdgTj7AxyoT4gBOSIt-NVL2q-TWMjf8BR2-R5oFOXauHaXxRQYD0cjfIPOk2tkfc&loadFrom=DocumentDeeplink&ts=1247.11)):

There's not a get rich over night scheme. Just like there wasn't for playing football. You had to go grind away since you're a kid, play at each level, all the way up high school, college, and then still get better in the NFL, just to become a very good player.

Zach Miller ([21:02](https://www.rev.com/transcript-editor/Edit?token=sL03UJw25kKQ4eRPu3lDKCDbuOfu-8-71dGIJ4MICu7dJKoMlRjzxFAjygL4EYN-2hhGtLuQVLhT5aK-UnIEX_kn43Q&loadFrom=DocumentDeeplink&ts=1262.34)):

So you don't just start in investing and start hitting it rich and bat a hundred percent success rate. It shouldn't be what you expect when you're learning and when you're diving into something new. It takes time.

Grant Haley ([21:17](https://www.rev.com/transcript-editor/Edit?token=qkabLyUNAlyjiNsqbzkHdqOErnQ3JlwFvg4LKDLTdiiY2pSg-EmctlfKe5xlVg9re45hIdHcBtU3MhYjai2m8KbFtAs&loadFrom=DocumentDeeplink&ts=1277.85)):

Exactly. It's not real.

Zach Miller ([21:19](https://www.rev.com/transcript-editor/Edit?token=50Qm3-EeB-8hzXucpfofh-dq5Yx_ilYSuU0PqRfpA4_7ncwResuVEOQDu_5SWdVGD3PIrAF0ATG_sNZEJ0RjjRQZjTc&loadFrom=DocumentDeeplink&ts=1279.6)):

Yeah so many people they want to take the short cut and it doesn't work in any way. Definitely not... the parallel I always draw is football, you didn't get to be as good as you are by showing up one time. You had to keep doing it day in, day out when no one is watching you. Media, fans, they only see game day.

Grant Haley ([21:41](https://www.rev.com/transcript-editor/Edit?token=S6sLS6wKhcYoCUpBgApGQ1UdBPbe1s9qwp0BrGSyGPef-FJQB5prkfclckbqSUEJL80K2HHYMb02DV-_viPxs0MqBFM&loadFrom=DocumentDeeplink&ts=1301.81)):

Exactly.

Zach Miller ([21:42](https://www.rev.com/transcript-editor/Edit?token=fe9v2oHh4gRAC1lNe9N2Al7CX4B9sa_16qGrnN_JQsLj2EQkc9vFFSlccnfwiuBRl7WGtbJn1LO1eGcUTxA9y7FN4t4&loadFrom=DocumentDeeplink&ts=1302.2)):

They don't see all the work put in during the week, they don't see the sacrifice put in, the amount of things you didn't do because you were going to bed early or passing on certain, whether it's drinking of whatever it is, you pass on certain things because you're like this is going to affect my performance on game day, so I'm not going to do it. I think there's still that, oh you can just...

Zach Miller ([22:06](https://www.rev.com/transcript-editor/Edit?token=2ha8R2Y-g6dTJ1pZcpUOsPQjJPM_5yXplbXO4j8h0m0NrxvqeyxiwXp2CNCotei9Qb3dV2MYzN4o9DbAheSIQY9kiS8&loadFrom=DocumentDeeplink&ts=1326)):

[silence 00:22:06]

Grant Haley ([22:14](https://www.rev.com/transcript-editor/Edit?token=k49xpG3H4nIDZIWhydALnyK4q9x6h00pbameBF46U91gSSIn8THj_9ckC8ABezFz8BcX0uzx9631PY_z_odjrLBEavg&loadFrom=DocumentDeeplink&ts=1334.51)):

Right. Why would everything you work for now in the past, why would you just change it? Just because you kind of made it, so just keep going. That's the only way, like you said, to truly make that [crosstalk 00:22:31] big contract [crosstalk 00:22:32]

Zach Miller ([22:32](https://www.rev.com/transcript-editor/Edit?token=KO1mKFetXdHQb9DqG3hQiZlCyDcXDf0ly56EBNgoFQ6dyHNniw6YUojeYA5DIOuwgML8ENB42t5ywiOo6m1pTIpScps&loadFrom=DocumentDeeplink&ts=1352.26)):

Yeah and then we talk about it a lot, if people think about, I don't want to spend money on the training, I don't want to spend the money on whatever disability insurance, because it's expensive, or whatever it is. It's like man that's an investment, that's not an expense. That's an investment in you going and getting the money you deserve as a player. And so obviously, you know how important training is.

Grant Haley ([22:52](https://www.rev.com/transcript-editor/Edit?token=76qI21KUgMg-zlsFkJhTB4x-tLHVBjyOIt0mLfFYuUvSlY8uuXfoYtOs7pdJQP34KnbWX3rZLbQiHtXseTHvFYqpOLw&loadFrom=DocumentDeeplink&ts=1372.38)):

Right.

Zach Miller ([22:52](https://www.rev.com/transcript-editor/Edit?token=I7iDjKhbjhufdnYPTifIaPG_em5tInMmfA5oLJdUhR6KZp_6XlGDafiWyBuABYQ7zvWTtZmdza84oFIKcIKuecP7MTs&loadFrom=DocumentDeeplink&ts=1372.38)):

And then on the protection side, a lot of guys don't realize it, but they have a ton of future money they're going to earn and they protect it with simple insurance products.

Zach Miller ([23:03](https://www.rev.com/transcript-editor/Edit?token=MUGW7UmbtLLyp6iOB6Rj0l5wWUcMPSL-Rzop_i-SAwrTFXMp0NxQv8n69dN0Tk-sfuMB9eUEHAdw8mBzcTcCcgMYSaA&loadFrom=DocumentDeeplink&ts=1383.75)):

And I always use myself as an example because I got three ankle surgeries that ended my career and I did have disability insurance for a long period of my career, but once I signed my long-term deal, I was like yeah I don't need it anymore. Because I wasn't given the full picture on what it was protecting against. I guess I didn't understand it enough to keep that disability insurance and so in my eighth year I would've collected on it rather than not and I mean I guess unless you understand the whole financial picture of what you're worth, not just as your net worth and assets, liabilities, but your future human capital, we call it, your future earnings. You've got to protect that too and whether that's umbrella liability insurance with the amount of people that want to sue everyone else these days, you have to be protected in that.

Zach Miller ([23:56](https://www.rev.com/transcript-editor/Edit?token=x-W5RPEdWDfdUhGyegXqVomUIl_JJ3ye99CNP0HUTclWnhF5DVtFKjiyBNz8QEw-tP2V3wtuE9clhkV1FWKcubhnW4Q&loadFrom=DocumentDeeplink&ts=1436.27)):

Because you're constantly a target as a player, whether that's people challenging you physically because they're jealous or because they know how much your worth, coming after you. I mean these are just things that a lot of guys miss and we see guys miss it all the time just because... and this was me too, I had a broker at Merrill Lynch and so they only did the portfolio and if you're not integrated, which integrated just means bring taxes, insurance, estate planning, and investments all into one house. You make sure you don't miss things. And that's why I did the certified financial planner. It really brings it all together. So you see these brokers out here that are at your big wire houses, your Morgan Stanleys, and they just don't get it because they're only worried about the portfolio.

Zach Miller ([24:43](https://www.rev.com/transcript-editor/Edit?token=204SMqtW87lnvkM1N-RoeIptvPqBJFtPMZpQETKpRzGqmhd6Lw1AvLzpONKc6RKmK4rn3mdZSlOHREd_o2CdkDPBI6M&loadFrom=DocumentDeeplink&ts=1483.41)):

And also, they don't serve athletes well as clients because they don't have the expertise in the field. They're really targeting 50 to 60 year old future retirees that already have a bunch of assets. Because that's how they charge, they charge on how many assets you have. And so their whole thing is... and they're not independent, so they're like okay here a Morgan Stanley product that we can sell. The more I sell these, the more my compensation goes up. So the whole model... and insurance companies are even worse when it comes to whole life policies or annuities, I mean the commissions in that, the whole industry is really bad that way.

Zach Miller ([25:21](https://www.rev.com/transcript-editor/Edit?token=vYEq5wFnovgnyjEIpIUGNldMut02DcdLvtmJPeeJwOrPhCmNmiyXMkAEP0qi607t3IC6XBtUXoGBEyWdSE3cTakChuc&loadFrom=DocumentDeeplink&ts=1521.24)):

I always compare it to if a guy in an NFL defense is compensated to go get 10 interceptions to hit a bonus, he's going to start doing things that may not be fundamentally sound within the defense, because he's going to be trying to jump balls and he's going to be trying to get pick sixes, when maybe he shouldn't be doing that because it's not good for the team. It's the same thing with your financial team, I mean that person is not going to be doing the best to grow your net worth, to protect you professionally as a player, because they're incentivized to go ahead and take extra risk or diverge from the plan because it benefits them.

Zach Miller ([25:58](https://www.rev.com/transcript-editor/Edit?token=SB7vS0ooQoMeYqNe_S6RCrF4fZD1QtaejtmZpYsspGgWcSMQn8MAPRf1vktsv1AR4Rlsyiqkq4lE49UW1hQpJ9ditbs&loadFrom=DocumentDeeplink&ts=1558.13)):

And so, that's one reason I always push for independent CFPs, charter financial analysts are also great too, and it's crazy the NFL PA took so long to even make that a requirement for the financial advisor program, because I've been done for six years now and I already passed the CFP exam. It's like if you're and industry veteran, how would you not already have the qualification that basically says you did something to prove your worth to your guys. So I do think it eventually will change, but so many people don't realize what's out there and I do know that there's so much better, especially for athletes. For myself personally, I'm missing out on all the tax planning, I'm missing out on opportunity cost of just trying to time the market and not getting invested early through '08, '09, '10, '11, '12. So much opportunity cost of holding too much cash. Where when you have you whole financial structure, your whole financial life under one framework and you get perspective and you're like oh man why am I worrying about the market correcting 10 percent?

Zach Miller ([27:10](https://www.rev.com/transcript-editor/Edit?token=7IQwDYgpTRVjieGGZ8e-qFiJ3_Rcp6-ZnyZxMVT5os7CeLkz0S_TWe7GOMFTU_ksG852REFh04OGfmOD7O4BTlWVVww&loadFrom=DocumentDeeplink&ts=1630)):

Even during COVID, my financial plan was set up. It was like man this is really a buying opportunity, this volatility is crazy, and this market's getting wrecked, but I was telling people, anyone who was asking me, man you don't need this money, this is 401K money or whatever it was, you don't need this money for years, so why would you even this about pulling out of the market.

Grant Haley ([27:36](https://www.rev.com/transcript-editor/Edit?token=srfjfPwLLthY3uSCU_3z9cgkTUvH6R7j54WjCE5B-WbjNEO7TdT64Czf4P1K73QR1G6k3ydluOf4By-FoWXAe7j2tWE&loadFrom=DocumentDeeplink&ts=1656.89)):

Fiscal opportunity there. Right.

Zach Miller ([27:37](https://www.rev.com/transcript-editor/Edit?token=Oq-0aY4ZnwZaOBuMvPw02h7BeUvXUZBo07z66G_v9l4yGxAtifgnKzPM5KHLMfQbIlKPW9MQDM6ADoYZXe-TGLWcjQA&loadFrom=DocumentDeeplink&ts=1657.31)):

You should be trying to add as much as you can. You have a stable job. Just go get more aggressive here. Not less. It's funny to go back and read those texts now, this much later in the market at all time highs once again.

Grant Haley ([27:55](https://www.rev.com/transcript-editor/Edit?token=Rmp4I9gDkVm8iLw4YaY0Rn6q1tEc4ndvRNU0ynM4fPagq2gaREneP_GVs1ZEvWSCZpr5beEwYP4t1iGMA3JnSf00ZB8&loadFrom=DocumentDeeplink&ts=1675.52)):

Right, right. It's doing well.

Zach Miller ([27:57](https://www.rev.com/transcript-editor/Edit?token=Ldk-S6sFe5-xUsYIbuDg7rJFXLNpV_lwrxdoZfrSbYv0m1hEjLUpOVZ74EyVo9w4v52Qj8fYPiLVB-pu9Poq1ZNLv-E&loadFrom=DocumentDeeplink&ts=1677)):

And the other thing I was going to go ahead and ask is I know a lot of players they don't realize how tough it is to go between practice squad and active. Tell me a little bit about just mentally how you approach... you've been on the Giants before and now the Saints. How hard it is to move teams, to make the adjustment from practice squad to active, just a little bit about that.

Zach Miller ([28:25](https://www.rev.com/transcript-editor/Edit?token=rAz_LLvuKYGaC7yhJimKEx9f8PcEPjrJVvNNDpdN4bQsyjftJjvP3vanaXYcR4AOvcv0ogQTh-yRw3NW-ItQ9mYyse4&loadFrom=DocumentDeeplink&ts=1705)):

[silence 00:28:25]

Grant Haley ([28:36](https://www.rev.com/transcript-editor/Edit?token=Skjdtq-u6lwFNbrPYyLKkJshQo0MwIWaWVNg0kq8D18eySI3nkShwaQLEGUJYH1Q7ZylyMV7ePmqMgIoprIfN6dvB7A&loadFrom=DocumentDeeplink&ts=1716.79)):

So I will say for me, when I started in New York, my first five or six games was on practice squad. And then I ended up starting the rest of the season. So I don't know I think I've always just someone as soon as I got in the league, I think just told me I had a very good veteran actually, his name is Michael Thomas, who played in New York with me for two years. He had been on practice squad for three years and then hadn't played in a game and then ended up playing in one game and having to pick and then his career kind of took off from there.

Grant Haley ([29:13](https://www.rev.com/transcript-editor/Edit?token=_hiqvzBZrQqB5sVEhupayZtpJA_tzjT1do1OQkFJUjGTdHVn55dS3yxwIgjB3b2uMA-JJ34B47uRpRb5CFJlPLewB4A&loadFrom=DocumentDeeplink&ts=1753.69)):

I think his advice was just stay ready so you don't have to get ready, you know? So I just took that to the heart and just being able to truly whether I was in the game or not and just watching the game, trying to learn and make myself better as a player. So I think especially last year, that was a tough year mentally, but it was a chance for me, I took it as to grow myself as a player and each practice and also just off the field. I think that was kind of like a little jump forward start to why I just took advantage of having two internships this summer, taking a couple more classes, just because the benefits that you can get from the league and they're not going to last forever so why not take advantage of those opportunities now.

Grant Haley ([30:12](https://www.rev.com/transcript-editor/Edit?token=Mt_KKwxB2t2zfl2Ne0OLbTkGQ5IgbMNuNLafeV-xlXU9Pod_NXgnl_x1MXq6Nw0kdDqhZfPVLNFo8RScYQktw5RA5jw&loadFrom=DocumentDeeplink&ts=1812.91)):

And it kind of helped me through that process of not playing the whole year and just having a good positive mindset and not just thinking about football, but it was focus on getting me better physically, mentally. And it's help me just having confidence to [crosstalk 00:30:32] this upcoming year.

Zach Miller ([30:32](https://www.rev.com/transcript-editor/Edit?token=F994L1hB35bS7peEwaS82aAyb_PQv6yVFjwGcT46bh_xr2CXe99-ofiCsgaZm1sxEjfX1zerqWxBjDwAtPNTKZoN0AE&loadFrom=DocumentDeeplink&ts=1832.59)):

Yeah, I will say, was your wake up call the business of the NFL, was it when you got released by the Giants or was it earlier when you were signing?

Zach Miller ([30:45](https://www.rev.com/transcript-editor/Edit?token=0Oy24qLQW3dcAKFIsKDcRnTKY-PcmnUWt4y4EI_t4W_UVTriWvYTWoiRvFQCLyC89YYpRuW-V4ndUG-5_o4ozvk-KZ0&loadFrom=DocumentDeeplink&ts=1845)):

[silence 00:30:45]

Zach Miller ([30:55](https://www.rev.com/transcript-editor/Edit?token=lo5WhTv5lc-Z1cg5dCBHelwVTbjiOpK8tvGm3uNvELRKUZ2j1QknjdfakUrBQdEW8JJgbLcnmFk9ykPQU5rXPPAT2k0&loadFrom=DocumentDeeplink&ts=1855.02)):

It's tough.

Grant Haley ([30:57](https://www.rev.com/transcript-editor/Edit?token=o7XW482lQP5E_OHfxkZdv_3L_y21M120uywIfISuogs8zw6FMhijroaPZKtWgZOynUq08rGUpmh90YdXh43qaM9Oq10&loadFrom=DocumentDeeplink&ts=1857.04)):

I think my wake up call... obviously not getting drafted, obviously that, it was what it was, you know? I don't look back to it, it gives me motivation still to this day. But I think that first business wake up call was kind of I don't know I had just seen my first year just the turn overs of bodies that we had seen. And it didn't even happen to me, it was actually one of my room mates at the time that I was living with, he had gotten released and picked up seven times that year, by the Giants. And I was just like wow, that was a real awakening, my first year seeing the turnover of bodies. That was definitely the wake up call.

Zach Miller ([31:43](https://www.rev.com/transcript-editor/Edit?token=XTxiDRaXedd1cj_EqP_J-YtHIKhkOQq3G3l0kd1lnOWqkGPM0gGtk_YMvfTaKr8dnU1ZEtzL-CKZx8eFnXR8m0U6Ssc&loadFrom=DocumentDeeplink&ts=1903.81)):

Yeah. And mine took me, I think it was second year in, maybe third year in. Obviously you see all the guys in the tight end room and then you make final cuts and you're about at half we started with. So I understood it, but it was really hit home for me when Penn State guy, Tony Stewart, he was the veteran tight end in the room. We were close and got along real well and had been through training camp a couple times together, so you just get close with those guys in the room. And man, we're going out to practice and we line up in stretch lines and he's just not there.

Zach Miller ([32:18](https://www.rev.com/transcript-editor/Edit?token=7cNZ4O-EwJ8BgErcggmGo82aLlQJOLPbdlAkKIhOTMg4Oih3uzxKzvH5M2E9IactHT-n4Q6xCcUxs6Wu1YOBHf_21E0&loadFrom=DocumentDeeplink&ts=1938.19)):

When I was in Oakland, our practice field, right by the Oakland airport and you line up for stretch lines, he wasn't there. So I was like, where's he at?

Grant Haley ([32:28](https://www.rev.com/transcript-editor/Edit?token=dc2vLYcS8O_Z1sQpBXuo6AaqFERJRgepnkXk89y99b_HKOAGrRNubCFxE9CfK6BzWtGy3kao5GFo0rotJiiB2wWtYbI&loadFrom=DocumentDeeplink&ts=1948.54)):

Right.

Zach Miller ([32:29](https://www.rev.com/transcript-editor/Edit?token=HGQOn9PJzAuPjwJ_B3jdgWM2I4nTx_TGFxqBD98v0a7dYk1uZhNbz78zj5odFVy8g7hUSIWRRWvYjuaR0UIyW6J4AHk&loadFrom=DocumentDeeplink&ts=1949.27)):

And then after he texted me he had already been gone. He was like yeah, they cut me. So I was like man. He was like second on the depth chart. You realize it's not just about the best player, it comes down to money too and it's crazy because it's like yeah he's getting up there is years, he's more expensive than the rookie they bring in. Yeah. It is brutal.

Zach Miller ([32:55](https://www.rev.com/transcript-editor/Edit?token=vDjM51nPHaZD34IvWAux7SLMAWV3pw9hsJLBqMSRSQ51cOw9-KcOSWCt7yWteY7Dho5Kgp858CLtZJjLIPBNu_nIAfw&loadFrom=DocumentDeeplink&ts=1975)):

[silence 00:32:55]

Grant Haley ([33:03](https://www.rev.com/transcript-editor/Edit?token=s-xGtNLWzlJgXViVAfG91Bu-OU1F5DDMmXF1eXLrCYdsB7rd4XlpvVZARHj-EUrKYqBQIPg-Czerkicfn-9JkmhP0Ho&loadFrom=DocumentDeeplink&ts=1983.52)):

Right. And I'll say another experience I had was I was walking, like you said, a guy you were in the room with at the time. And we were just walking in one day, walking in together and like you know how they have, I don't know what they call them, the people that will grab you or something like that and somebody just grabbed him.

Zach Miller ([33:26](https://www.rev.com/transcript-editor/Edit?token=jRMVmUDXYUw3yDL2HmOUyI_lQt_BNy_rUo0OwSC7AwYY__rNyb74wT96ITq4O2Uv3uMbYsd6Q-zgoSzGAXSOTNUbB7M&loadFrom=DocumentDeeplink&ts=2006.16)):

The grim reaper.

Grant Haley ([33:26](https://www.rev.com/transcript-editor/Edit?token=8GERuxIth5KQc6Lc1vgOJDlxFB5L7WIv3tk-tCFGqORBvuYpeHk71P2RHEm2D3HSvxpRnriE4haeHcwNfyRjPU2lMYA&loadFrom=DocumentDeeplink&ts=2006.63)):

Yeah the grim reaper. That's what I wanted to say. They were waiting there and they grabbed him. And like when I was just walking in and I was like [crosstalk 00:33:33]

Zach Miller ([33:33](https://www.rev.com/transcript-editor/Edit?token=Nv_Oh5ebG-eQ8WIK9NyPUClNhU2rclgHxYNeO1AMB186O_JOplFVbK1Os4MO6apaCvZ7gB1NK1kGKUCwXjsxV8avjNg&loadFrom=DocumentDeeplink&ts=2013.05)):

Yeah and I think Hard Knocks does a decent job of showing how brutal it can be. But yeah, you still don't personally know those guys that get on Hard Knocks, so it is totally different.

Grant Haley ([33:46](https://www.rev.com/transcript-editor/Edit?token=Zd3X0mXYQGEMAstteGQbq15INgJJR-ywTL5fYCCtSLYewY45aMmmC9XJ4YftVfWq-Jf7Z4fghogPp6zxXN1AxR3e86A&loadFrom=DocumentDeeplink&ts=2026.14)):

I could've been in that situation.

Zach Miller ([33:48](https://www.rev.com/transcript-editor/Edit?token=vQy5plwM3t_TSoProxMQRrAlVKtKnxNFyYVaVKJhD2W9n3JCJTwKyLE5kHqSkH7zDEeojRcZfWiOKvQpgnr97YTYo8o&loadFrom=DocumentDeeplink&ts=2028.39)):

Yeah. I always bring it back to you don't always have complete control over your time in the NFL, you can only do what's under your control while you're in it and play as long as they let you, whether it's injury or age or whatever eventually catches up with you. You can't play forever.

Zach Miller ([34:14](https://www.rev.com/transcript-editor/Edit?token=2RgwFGYmJCcGSKCacEsKOexuBoMv4krfm4EZ2xNiMbFuAC7Obw6xIamdOJ8rrvYvXyPE3epGCqipJin_aXJ-GzMs34s&loadFrom=DocumentDeeplink&ts=2054.5)):

Like what you're doing now off the field, making the transition as easy as possible. Once you do get to that point and make the transition, it's never easy. I know every guy who's gone through it. Whether they go into coaching or business after, there's always that transition period. And so I encourage guys, obviously there's a ton of role models on the team or in media, on twitter, on Instagram that you can look up to. Just be careful who you set as your role model, because within a locker room even there's some guys that you should definitely look up to and listen to and then there's some guys that aren't. So I think it's great what you're doing off the field. Being informed, being educated.

Zach Miller ([35:06](https://www.rev.com/transcript-editor/Edit?token=whgzW6gEiiijYtNJkvObOVQQZcDs-7GSbsu_Wmr0bAYDvnJkNHe9CQ_8CW3qtRBkjgZjKbgBF6MfJgq9fqZaHzIF_w4&loadFrom=DocumentDeeplink&ts=2106.24)):

The Next Play fellowship, obviously just being introduced. And even if some of that stuff, which for me was difficult to keep up with, is very beneficial. The earlier you get it, the earlier you start to take ownership. And so I guess the last thing I'll ask you is for any NFL player, young guy, or guy coming in, or an older guy, what's the biggest either piece of advice or little nugget that's helped you along the way within the NFL?

Zach Miller ([35:49](https://www.rev.com/transcript-editor/Edit?token=-WCeDuJJwPetX6LzTHpvv8K58YMrPt-LdggD5RiTCnqMmwPSRJLbNdFXNUaiIUVLsYXAmSRObuAH9ADzujrA5NIdExU&loadFrom=DocumentDeeplink&ts=2149)):

[silence 00:35:49]

Grant Haley ([36:00](https://www.rev.com/transcript-editor/Edit?token=rGhDpNJ8_fi3bL3EcKqGZZw1JH8BZl1uvn4BXyKNalEcnbzE1S7oPnF9A8B_wNR81xYLPmOSQVTMN4dvPyPggDe-1o4&loadFrom=DocumentDeeplink&ts=2160.38)):

I think from the playing standpoint, just on the field, it's just go out there every single day is just a blessing, you know? You never know if you're going to get injured, you never know if you're going to get cut, so just take advantage of each opportunity you get. And then I think from the financial and business standpoint is just educate yourself. I think that's the most important thing you can do. Not just trusting a bunch of people in a team. And you may trust some people, but I've known people who have had money stolen from them or money taken from them or put in bad situations that I know.

Grant Haley ([36:45](https://www.rev.com/transcript-editor/Edit?token=2tkJO7sqQnw_rxrrxZhuPtejy58Yp_-1qHH2z-kCD_mOUMzeD_5fzkr9UJmbOAk6zthuSjQpWsNAlunQaN5t-TglHP0&loadFrom=DocumentDeeplink&ts=2205.47)):

So it's just being able to educate yourself so when you truly are brought an idea or a chance to invest in something, you know what you're getting yourself into and it's not just people you trust and you understand the sides of it. So I think that's why Next Play Capital was so beneficial for me because I got to look at companies from not just the analytical side but also how you would analyze that business from the company and the people that they bring and how you see who they're connected with. So I think that's just one thing that you can do is just educate yourself.

Zach Miller ([37:21](https://www.rev.com/transcript-editor/Edit?token=E8MJ59RXXq-dNSiReGJjop6mVJIvhmET8_Wph-SwniBiVQ-7TEX198MznY5SeYdNtkEglNnQpVDqOvU5V0vxlbJCzVw&loadFrom=DocumentDeeplink&ts=2241.93)):

I'll ask a follow-up there. What's the best resource or what's the best way you've learned, whether it's investing or business or is it doing MBA, doing more of that kind of stuff, is it any of the NFL PA programs, what's the been the best resource? Is it just talking to guys in the locker room?

Zach Miller ([37:44](https://www.rev.com/transcript-editor/Edit?token=7ThFhERh2TiRa2qPeMGOSFJWUlp5d3OFQNGgONL99xCfOcCOmLIiF_PkEghGmzoW8NB5I4qqbA3gcgrWpeyRz4IExV0&loadFrom=DocumentDeeplink&ts=2264)):

[silence 00:37:44]

Grant Haley ([37:53](https://www.rev.com/transcript-editor/Edit?token=DtFKeWtDXkz0Pd8wu4b0AVIz6p0nkMx0QUDr8uj3rjc__bGfoXm5IepryU6pp9SSopPLCDxqxbC8UN837KcID7mvV2Q&loadFrom=DocumentDeeplink&ts=2273.27)):

I think obviously, I would say it's a mixture of all of both. Because I'm starting to see how things from my MBA program kind of correlate and relate to real life. Also, just having different veterans talk about the business mistakes they've made and it's also just learning from experience. So I think it's a little mixture of both, but when you have... it's also if you choose to listen to the people telling you these mistakes they've made, how will you go about that [crosstalk 00:38:26]

Zach Miller ([38:25](https://www.rev.com/transcript-editor/Edit?token=fZd_XktpquuwvfRyO_pYilvQrRjxsUCDzP5pmnvkuHY-rpm4K9spnx3z8slLrerJiAsrmVd7W-flcPYIjcgs1m1bVkg&loadFrom=DocumentDeeplink&ts=2305.9)):

Yeah. There's plenty of stories out there where sometimes a person can know everything they need to know and still make the mistakes. Because it's up to you, I mean, you can't control everything. You can set a guy up or you can put the guy in the right position to win, but they still have to make the play, they still have to do what it takes and it has to be important to them. If you want to generational wealth, you have to be committed to it. I mean, you have to have everyone on board, you have to say no to some things, you have to cut certain people off. It's not as black and white as just hiring the right people. Because just like you've got to make the plays on the field, you've got to make the plays off the field too when it comes down to it.

Grant Haley ([39:07](https://www.rev.com/transcript-editor/Edit?token=RetSpha2wgFK8PZD9yHaWF-_UzG_gYbKFexOBHiIsAJ9t1uGBeuL1GiyL-328nEp7lmVb-caRNMvXiyxB86mQlzqcag&loadFrom=DocumentDeeplink&ts=2347.09)):

Right.

Grant Haley ([39:08](https://www.rev.com/transcript-editor/Edit?token=5hueZdfLyzXowkdRvnJvoVWcPxOsYFeg56x6rbd7cT2ybrrgfmuM2M25TFDucBHOsKhi5jriz94PHfuWArfH7stQnAg&loadFrom=DocumentDeeplink&ts=2348)):

[silencw 00:39:08]

Grant Haley ([39:07](https://www.rev.com/transcript-editor/Edit?token=uUNej7CtAmxxHa6pMu4pnzBsn4sEBPTzmEruq_vSCeXuHawASE0F9ozIcrdc1_FM9q9R0KK1dMEVAByMpMByivt7iwc&loadFrom=DocumentDeeplink&ts=2347.51)):

At the end of the day you're the only person that can be held accountable by yourself [crosstalk 00:39:15]

Zach Miller ([39:14](https://www.rev.com/transcript-editor/Edit?token=eesKoP2J4bz9FNc6Ajbp3injagoNrtmflGPfC2MS_bnVGQJrtcUm7LRgXNi6pB_WSJU2hHJpdaWRJoaWatdZkuP62ZI&loadFrom=DocumentDeeplink&ts=2354.86)):

Yeah absolutely. Well appreciate you Grant for coming on. It was great getting to know you during the Next Play fellowship. I know, obviously, with the OTAs, mini camps, all that, you're busy, so I appreciate you taking the time out of your day. I know definitely things are changing in the NFL as far as guys just being more educated earlier on, getting better advice, really changing the culture of how guys approach their wealth. So I think guys like you in the locker room, just so mature, so ready for the next level.

Zach Miller ([39:57](https://www.rev.com/transcript-editor/Edit?token=e7qywLKAI01mbyCGWgIQiau9dYheL_fKmzAqL49mPuqo7d-liyQcQkvmL31QgKEPH-LZ_ijdiizNf7iJGu-54ptTjXI&loadFrom=DocumentDeeplink&ts=2397.94)):

So I thought everything was awesome. Appreciate you coming on and until next time, we'll cover in the future weeks a little bit about real estate investing and buying, whether it's buying real estate personally for an investment, it's been such a hot topic lately, especially with real estate values going so high. So we'll talk about that in future weeks. And so until next time guys, make sure you own your wealth out there. Thanks.