
Some Important Information for You to Consider...

- Recruiting Timeline
 - NFL Pension Plan
 - Earn Your Degree
-

Your Road to the NFL

January:

Sign with an agent.

February:

Train for the Combine.

March:

Complete Pro Day

April:

Get drafted

May:

Attend minicamp at your team's headquarters.

June:

Attend the organized team activities (OTA's).

July:

Attend training camp.

August:

Sign your contract and receive signing bonus (if any).

September:

Play your first NFL professional game

NFL Pension Plan

You must play 3 seasons to qualify for a pension, which is based on years of service, not salary. The longer you wait to take your pension, the more it will be, however you can't draw your pension until you are 55.

Athletes who play in the league after 1998 earn a \$470 benefit credit for every year played.

Let's assume you are drafted at age 23. Examples of your NFL retirement options:

3 years in league: (retire at 26)

benefit credit: $(470 \times 3) \times 1.000 = \$1410.00/\text{month}$ at age 55 \$16,920.00/year
 $(470 \times 3) \times 1.573 = \$2217.93/\text{month}$ at age 60 \$26,615.16/year
 $(470 \times 3) \times 2.619 = \$3692.79/\text{month}$ at age 65 \$44,313.48/year

5 years in league: (retire at 28)

benefit credit: $(470 \times 5) \times 1.000 = \$2350.00/\text{month}$ at age 55 \$28,200.00/year
 $(470 \times 5) \times 1.573 = \$3696.55/\text{month}$ at age 60 \$44,358.60/year
 $(470 \times 5) \times 2.619 = \$6154.65/\text{month}$ at age 65 \$73,855.80/year

10 years in league: (retire at 33)

benefit credit: $(470 \times 10) \times 1.000 = \$4700.00/\text{month}$ at age 55 \$56,400.00/year
 $(470 \times 10) \times 1.573 = \$7393.10/\text{month}$ at age 60 \$88,717.20/year
 $(470 \times 10) \times 2.619 = \$12,309.30/\text{month}$ at age 65 \$147,711.60/year

Earning Your Degree is Vital

Education is crucial for success to become an NFL player or a success at any career. Completing a college degree will not only prepare you for life after football, but it also seems to pay off during a player's career.

- Players with degrees earn 20 to 30% more than players who don't have degrees.
- They also have a career that lasts about 50% longer.

While there is no one answer for why players with degrees have stronger careers, one theory is that players who show the intelligence, concentration, and mental discipline to complete a degree show these qualities on the field more. Doing well in school from an early age also helps players develop the concentration they will need to memorize plays and avoid eligibility problems in high school and college.

Whatever the reason, it is extremely important for you to complete your degree!
