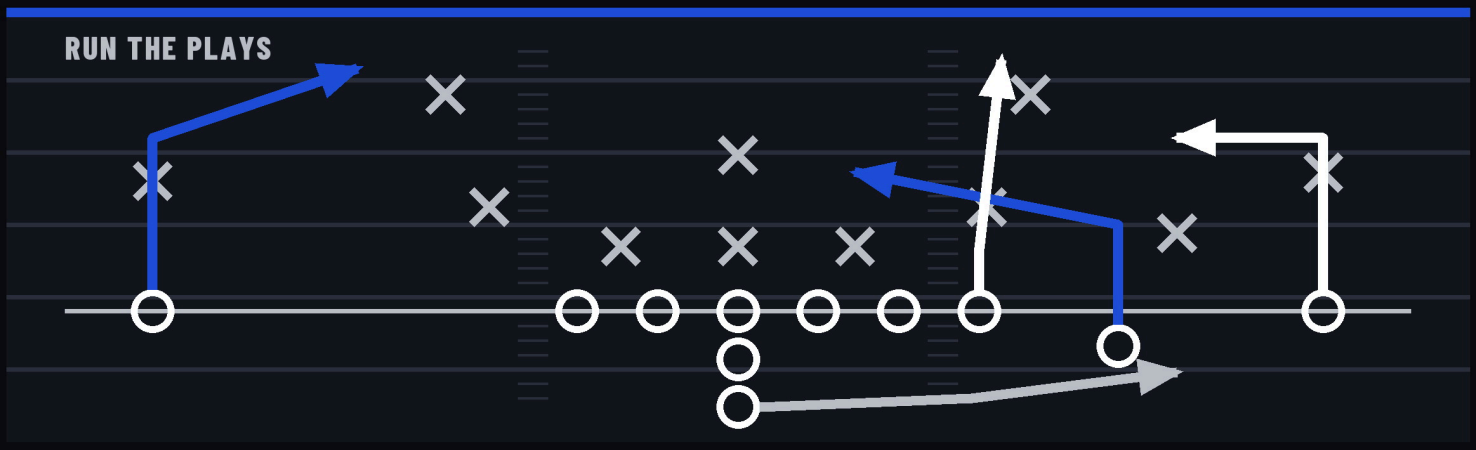
PROSPECT HOUSE
RECRUITING

DO WORK

FOR HIGH SCHOOL ATHLETES · ALL SPORTS

THE STUDENT-ATHLETE PLAYBOOK

Own your recruiting. Plan for life after sports.



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Free from Prospect House Recruiting · A companion to the Parent Guide

prospecthouserecruiting.com

DRAFT

The Student-Athlete Playbook

Free from Prospect House Recruiting, San Antonio, TX

A companion to the Prospect House Parent Guide. This one is written to you, the athlete.

Your parents can read the Parent Guide. This playbook is for you. It covers the parts of recruiting that only you can do, and the parts of life after sports that you can start planning right now.

It is short on purpose. Each section is a few minutes. Read it once all the way through, then come back to the checklists.

> **About Coach Buddy Ray.** Coach Buddy Ray was a student-athlete himself, playing high school football on a team loaded with players who went on to play Division I. He earned a business management degree from the University of the Incarnate Word, and today he owns several companies, including a supplement company. He has coached youth football for over a decade, and he still trains and competes: he has won several gold medals at Jiu Jitsu tournaments and trains Muay Thai. He knows the game ends for everyone, and he wants every athlete he works with to leave it with a plan, a degree, and real business and money skills.

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1. You drive your own recruiting

Your parents are a big part of your team. But a college coach is recruiting **you**. Coaches want to know how you think, how you talk, and how you handle yourself. That is hard to see when every email comes from Mom or Dad.

When you send the email, answer the question, and make the follow-up call, a coach learns things about you that film cannot show:

- **You are mature.** You can handle a conversation with an adult.
- **You really want it.** Nobody is dragging you to the next level.
- **You are coachable.** You listen, you answer, and you follow through.

Your parents should still be in the loop. Copy them on emails. Talk with them before you make big decisions. Let them help with money and paperwork. But you are the one in the driver's seat.

Coaches hear from two directions. Prospect House sends its own email blasts to college coaches for member athletes. Your family can also send its own emails using the Prospect House coach email template. That way coaches hear from both. When a coach writes back or calls, you are the one who answers.

Own these five things

1. Your email. Make a simple email address you will use only for recruiting, like firstname.lastname plus your grad year. Check it every day. Answer coaches within a day or two. Keep emails short: who you are, your grad year, your position, your school, your film link, and your GPA.

2. Your film. Keep your film home current. For most sports that is Hudl or QwikCut, whichever your team uses. The Parent Guide shows the film home for each sport. Put your best plays first. Update after every season and every camp.

3. Your grades. Grades open doors that talent alone cannot. Many coaches ask for a transcript early. Know your GPA. Know which of your classes count as core courses. Ask your school counselor if you are not sure.

4. Your social media. Coaches look. Assume every post, repost, like, and comment will be seen by a coach and an admissions office. Post your film, your training, your team, and your school. Delete anything you would not want your coach, your grandma, or a college president to read. Section 2 has your full social media plan.

5. Your follow-up. Most athletes send one email and wait. Do not be most athletes. New film, new stats, a new camp, a new grade report: each one is a good reason to write again. A reply is never owed. Silence often means a busy staff. Keep the list wide and keep working.

Your recruiting checklist

- ☐ I have a recruiting email that I check every day.
- ☐ My film home is set up and my best plays are first.
- ☐ My profile has my real height, weight, grad year, position, and contact info. No guessed numbers.
- ☐ I know my GPA and which of my classes are core courses.
- ☐ I have looked at my social media like a coach would, and cleaned it up.
- ☐ I keep a simple list: school, coach name, date I wrote, what they said, and when I follow up.
- ☐ I copy a parent on my recruiting emails.
- ☐ I practice talking to coaches: a firm handshake, eye contact, and real answers.

A labeled example. Here is how a short first email might open. *Jordan Sample is a made-up athlete.*

> Coach Smith, my name is Jordan Sample. I am a 2028 wide receiver at Sample High School in Anytown, TX. I have a 3.4 GPA. My film is at the link below. I am interested in your program and would like to know what you look for in a receiver.

Keep it that short. Then sign it with your full name, grad year, position, phone, and film link.

> **How Prospect House helps:** our guided athlete profile form puts your film, grades, and size in one place. Your stats come from your head coach's stat sheet or official camp or combine results. For members, Prospect House sends its own email blasts to college coaches, and your family can send its own emails with our coach email template, so coaches hear from both. Members also get an outreach tracker that logs every coach contacted, the date, whether you or Prospect House sent it, and whether the coach replied, so nothing slips through the cracks.

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2. Your social media recruiting plan

Coaches check social media. Many will look at your accounts before they ever write back. Treat your main account like a second highlight page: clean, current, and easy to find.

Clean up your accounts

☐ **Handle.** Simple and close to your real name, like firstname.lastname or firstname plus grad year. No jokes, no slang.

☐ **Bio.** Grad year, position, school, city and state, and GPA. Example format: *2028 WR | Sample HS (Anytown, TX) | 3.4 GPA*.

☐ **Film link.** Put your highlight film link (Hudl, QwikCut, or your sport's film home) in your bio.

☐ **Recruiting email.** Add the recruiting email you check every day.

☐ **Profile photo.** A clear, recent photo of you. A headshot or an in-uniform game photo works.

☐ **Old posts.** Scroll back through everything, including reposts, likes, comments, and tagged photos. Delete or untag anything a coach should not see.

☐ **Pin your film.** Pin your highlight film, or your best clip, to the top of your profile so it is the first thing a coach sees. Swap it when you have newer film.

What to post

- New film and highlight clips
- Training and lifting (real work, not just poses)
- Camps, combines, and showcases you attend
- Team wins, and shout-outs to teammates
- Academic wins: honor roll, awards, a good report card
- Community service and leadership
- Updated measurables, only when they are real and recently measured

What to avoid

- Profanity, crude jokes, or explicit content
- Trash talk about opponents, refs, coaches, or teammates
- Anything about drugs, alcohol, vaping, or weapons
- Complaining about playing time or your coach
- Posts that make fun of people
- Reposts you would not want to explain to a coach
- Arguing in the comments. Ever.

Tag and follow the right way

- **Follow your target programs and their coaches.** Follow the team account and the position coach and recruiting coordinator for each school on your list. It is an easy way to learn what they care about.
- **Tag with a reason.** Tag a program when the post is about them: you attended their camp, you visited, or you are thanking a coach. Tag your high school coach, your trainer, and your team on your film.
- **Do not spam.** Do not tag every college coach on every post. Do not flood a coach's direct messages.
- **Direct messages.** Keep a DM short and respectful: who you are, grad year, position, school, and your film link. Then let your email do the rest.
- **Know the rules.** College coaches have rules about when and how they can contact you, and those rules differ by level and sport. A like or a follow is not an offer, and a quiet coach

is not a no.

Posting rhythm

Be steady, not loud. A good rhythm for most athletes:

- ☐ Post after every game, camp, or new piece of film.
- ☐ Share one training or school update each week.
- ☐ Update your pinned film after every season and every camp.
- ☐ Check your bio every month: grad year, GPA, school, and film link still right?

Engage respectfully

Congratulate teammates and other athletes. Thank coaches and trainers by name. Like and comment on your target programs' posts in a way you would be proud of. If someone comes at you online, do not answer. Coaches notice how you handle that, too.

> **How Prospect House helps:** your Prospect House athlete profile keeps your film link, grades, and stats in one place, so your bio and your profile always say the same thing.

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3. Your one-page athletic resume

A coach gets a lot of emails. A clean, one-page athletic resume lets them see who you are in about 30 seconds. Attach it as a PDF to coach emails, bring printed copies to camps and visits, and update it every season.

What goes on it

- **Contact info:** full name, recruiting email, phone, city and state, and a parent's name, email, and phone.
- **Grad year and school:** high school name, city and state, and your grad year.
- **Positions:** primary position first, then any others you can play.
- **Measurables:** height, weight, and the testing numbers your sport cares about (like 40-yard dash, vertical, or pitch velocity). Use real numbers only, and list where and when they were measured.
- **Stats:** your key stats by season. Do not round up.
- **Academics:** GPA (say whether it is weighted or unweighted), class rank if you know it, SAT or ACT scores if you have them, and your NCAA Eligibility Center ID and/or NAIA Eligibility Center ID.
- **Film link:** one clean link to your highlight film, plus full-game film if you have it.
- **Coach references:** your high school or club coach, and a trainer if you have one. Name, title, phone, and email. Ask each one before you list them.
- **Awards:** all-district, all-state, team captain, academic honors, and community service.

Resume tips

- ☐ Keep it to one page. Short and easy to read beats long and crowded.
- ☐ Put your name, grad year, and position at the top in big letters.

- ☐ Name the file clearly, like *FirstLast-2028-WR-Resume.pdf*.
- ☐ Check every number. One wrong number can cost you trust.
- ☐ Have a parent and a coach read it before you send it.

Fill-in resume layout

Contact and school	
Full name, grad year, primary position	
Recruiting email and phone	
High school, city, state	
Parent name, email, phone	

Athletics	
Positions (primary, secondary)	
Height and weight (date measured)	
Testing numbers (where and when)	
Key stats by season	
Club or travel team	

Academics	
GPA (weighted or unweighted) and class rank	
SAT or ACT (if taken)	
NCAA and/or NAIA Eligibility Center ID	
Intended major or interests	

Film, references, and awards	
Highlight film link	
Coach reference 1 (name, title, phone, email)	
Coach reference 2 (name, title, phone, email)	
Awards and honors	

4. Life after the last game

As trainer Joshua Morgan told Coach Buddy Ray:

> **"Every athlete has their last game. Even Michael Jordan played his last game."**
> — Joshua Morgan, private football trainer, Elite House Sports Performance (former Navarro JC and McNeese State DB)

Read that again. It is true for every player in every sport. Some careers end after high school. Some end after college. A few end after the pros. They all end.

That is not bad news. It is just the truth. And it means the most important question in recruiting is not only "Where can I play?" It is also: **"Where can I play AND earn a degree that sets me up for life after sports?"**

Pick a school with a degree plan that fits

Start with what you might want to do after athletics. You do not need it all figured out at 16. Just write down two or three ideas: business, nursing, teaching, engineering, coaching, the trades, law enforcement, whatever interests you.

Then, for every school on your list, check these things:

Does the school offer the major? Look at the school's website for its list of majors and degree plans. Do not assume. Some schools do not offer some majors, and a school's best-known programs may not be the one you want.

Can athletes in my sport actually complete that major? Some majors have labs, clinical hours, student teaching, or classes that only meet at certain times. Ask the coach straight up: "Do any of your current players have this major? Does practice and travel work with those classes?"

Do athletes graduate? The NCAA publishes graduation data for its schools. For Division I it is called the Graduation Success Rate, and for Division II it is called the Academic Success Rate. You can look up a school and sport on NCAA.org. For NAIA, junior college, and other schools, ask the school directly.

Are there internships? An internship is real work experience while you are still in school. Ask how athletes fit internships around their season. Some do them in the off-season or over the summer.

How strong is the alumni network? Alumni are people who graduated from the school. A strong network can help you find a job. Ask if the athletic department connects former players with jobs, mentors, or career help.

Questions to ask coaches on visits

- What majors do your current players have?
- Has anyone on the team done my major? How did they handle practice and classes?
- What academic support do athletes get? Tutors? Study hall? An academic advisor?
- How many of your players graduate? How long does it usually take?
- If I get hurt or stop playing, what happens to my scholarship and my spot in school?
- What do your former players do now?
- Does the school help athletes find internships and jobs?

Write the answers down. Compare them after every visit.

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5. Judge the development program, not just the logo

A famous logo on a helmet looks good in a picture. But the logo does not lift weights for you. It does not teach you footwork. What matters is: **will this program make me better?**

Here is what to look at.

How do players do after they leave?

Look at what happens to players from that program:

- **Moving up.** Do players from this school earn spots at bigger programs? This is common at junior colleges and smaller schools.
- **Pros.** Has the program sent players to the pros, or to pro tryouts, in your sport?
- **Careers.** Do former players land good jobs? This counts as much as anything else.

You can find some of this on the school's athletics website, in team media guides, and by asking coaches. If you hear a claim you cannot check, ask for names and look them up.

Strength and weight training

Ask to see the weight room and meet the strength coach. Find out:

- Is there a full-time strength coach for your sport, or one shared by many teams?
- What does a week of lifting look like in season and in the off-season?
- How do they track progress? Can a current player show you their numbers from day one to now?

Speed and agility

Speed is coached. Ask how the program trains speed, change of direction, and conditioning. Ask how they test it and how often.

Position-specific development

This is the big one. Find out how many players at **your position** the program has developed.

- **Football example:** If you play wide receiver, running back, or another skill spot, ask how many WRs or RBs from the program have moved up, earned all-conference honors, or played at the next level. Ask who coaches your position and how long they have been there.
- **Baseball example:** If you are a pitcher, ask who runs pitching development, how they track velocity and command, and what pitchers from the program have done after they left.

A program that develops players at your position is worth more than a program that only recruits them.

Development scorecard

Fill one of these out for every school you are seriously thinking about. Score each line from 1 (weak) to 5 (strong). Be honest. Use what you saw and heard, not what you hoped.

School: _____ **Level:** _____ **Date:** _____

What to judge	Score (1-5)	Notes: what did you see or hear?
Players moving up to bigger programs		
Players reaching the pros or pro tryouts		
Former players with good careers		
Strength and weight program		
Speed and agility training		
Development at my position		
My position coach (experience, how long at school)		
My major is offered and works with practice		
Athlete graduation rate		
Internships and alumni network		
How I felt around the team		
Team culture (how coaches treat players, accountability)		
Campus culture (size, distance from home, campus life, support)		
Total (out of 65)		

Questions to ask current players

Current players will often tell you things coaches will not. Ask them when the coaches are not around, if you can.

- Have you gotten better here? How?
- What does a normal week look like: practice, lifting, class, and study?
- Does the strength coach know your name and your numbers?
- How does your position coach teach? Do you get one-on-one time?
- Can you take the classes you want?
- Would you pick this school again?

Questions to ask coaches

- How do you develop players at my position? Can you give me examples?

- What happened to your last few players at my position after they left?
- How long has the strength coach been here?
- What would my first year look like?
- Where do you see me on the depth chart, and what do I need to do to move up?

> **How Prospect House helps:** members get a school list matched to their goals, including degree fit, plus a dated camp list. Camps are a good chance to see a program up close and fill out your scorecard.

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6. Visit and coach call prep

A visit is your best chance to see a program for real. A coach call is your best chance to show a coach who you are. Prepare for both.

Unofficial vs. official. On an **unofficial visit**, your family pays for everything: travel, food, and a hotel. An official visit is one the school pays for, and the rules on those are different. Visit rules depend on the level and the sport, so ask the coach what is allowed and check with the school's compliance office if you are not sure.

How to ask for an unofficial visit

Email the position coach or recruiting coordinator. Give two or three date options, and ask what they would like you to see. Copy a parent. **A labeled example.** *Jordan Sample is a made-up athlete.*

> Coach Smith, this is Jordan Sample, 2028 WR at Sample High School in Anytown, TX. My family and I would like to make an unofficial visit to campus. We are open on [date], [date], or [date]. Could we see the facilities, meet with an academic advisor, and watch a practice if that is allowed? My film and resume are attached. Thank you.

Best times to go

- **Home game days.** You see the team, the crowd, and the game-day setup.
- **Camps.** You get coached by the staff and see the campus in one trip.
- **Junior days.** Many programs host a day for recruits and families with tours and talks from coaches.
- **A regular practice day.** You see how coaches teach and how players work when there is no show.

Ask the coach which dates work best. Some times of year, coaches are limited in how they can meet with recruits.

What to see

- ☐ Weight room, training room, and locker room
- ☐ Field, court, or facility where you would play
- ☐ A practice, if allowed
- ☐ Academic support center and study hall
- ☐ A class or building for your major
- ☐ Dorms and the dining hall
- ☐ The campus and the town around it

What to bring

- ☐ Printed copies of your athletic resume
- ☐ A copy of your transcript
- ☐ Your list of questions (below and in sections 4 and 5)
- ☐ A notebook, or notes on your phone
- ☐ Your development scorecard from section 5

Questions to ask on a visit

Sections 4 and 5 have questions about degrees, development, and culture. Add these:

Coaches

- What do you need to see from me next?
- How do you communicate with recruits, and how often?
- What does a freshman's first year look like here?

Players

- What surprised you most after you got here?
- What does a game week look like?
- What do players do on weekends?

Academic staff

- How do athletes schedule classes around practice and travel?
- What happens to classes and tests on road trips?
- Which majors are hard to fit with my sport, and how do athletes handle it?
- Who helps athletes with tutoring and registration?

Unofficial visit planner

Fill in one row for each school. Plan schools that are close to each other on the same trip to save money.

School and date	Coach contact	Event (game, camp, junior day, practice)	Travel and lodging	Est. cost (gas, hotel, food, tickets)	Thank-you sent?

Budget and travel notes: on an unofficial visit, your family pays. Plan for gas or flights, a hotel, meals, parking, and camp fees if you go during a camp. Set a budget before you plan the trip, and pick the visits that matter most first.

Send a thank-you email

Send it within a day or two. Name one thing you liked. **A labeled example.**

> Coach Smith, thank you for having my family and me on campus Saturday. I enjoyed watching practice and meeting with the academic advisor about the business major. I am still very interested in your program. I will send my updated film after our next game. Thank you again, Jordan Sample, 2028 WR, Sample High School.

Coach phone or video call checklist

Before the call

- ☐ Look up the roster, the coaching staff, and the major you want.
- ☐ Write down three or four questions.
- ☐ Find a quiet spot. For video, check your camera, lighting, and what is behind you.
- ☐ Have your resume, film link, and grades in front of you.
- ☐ Let a parent know, and have them nearby to join if the coach wants.

During the call

- ☐ Answer the phone yourself and say your name.
- ☐ Ask: "What do you look for at my position?"
- ☐ Ask: "What would you like to see from me next?"
- ☐ Ask: "What is your timeline for my class?"
- ☐ Ask: "Can my family and I visit campus? When is a good time?"
- ☐ Say thank you, and confirm the best way to stay in touch.

After the call

- ☐ Write down what the coach said and any next steps.
- ☐ Send a short thank-you email the same day.
- ☐ Update your outreach tracker.

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7. Weighing offers

An offer is exciting. Celebrate it. Then slow down and look at it closely. Two offers that sound the same can be very different.

A quick note on rules: college sports rules on scholarships, roster sizes, and NIL have changed a lot in the last few years, and they keep changing. They also differ between NCAA Division I, II, and III, NAIA, and junior college. For anything about rules, **check the current rules with the school's compliance office.** Every college athletics department has one, and helping you understand the rules is part of their job.

Scholarship type

- **Full or partial.** A full scholarship covers more of your costs. A partial one covers some. Get the exact amount and what it covers in writing.
- **Athletic or academic.** Athletic aid is tied to your sport. Academic aid is tied to your grades and test scores. Some athletes get both. Ask what you must do to keep each one.
- **One year or more.** Ask how long the aid lasts, whether it renews, and what happens if you get hurt or the coach leaves.
- **Division III note:** NCAA Division III schools do not give athletic scholarships. Aid there comes from academic merit and need-based aid.

Roster spot vs. playing time

A roster spot means you are on the team. It does not mean you will play. Ask the coach:

- How many players at my position are on the roster now?
- How many are you recruiting in my class?
- When do you expect me to compete for playing time?

There is no wrong answer here. Some athletes are happy to wait and develop. Some want to play early. Just know which one you are signing up for.

Cost of attendance

College costs more than tuition. There is housing, food, books, fees, travel home, a phone, and everyday expenses. Most college websites have a **net price calculator** that estimates what a student like you would pay. Use it. Then subtract your aid to see what your family would actually owe each year.

Ask your parents to sit down with you and compare the real yearly cost of each offer side by side.

Coaching staff stability

Coaches change jobs. That is part of the business. Ask:

- How long has the head coach been here? How long has my position coach been here?
- If you leave, what happens to my scholarship?

Then pick a school you would still want to attend if the coach who recruited you left.

Fit

Last, and maybe most important: **fit.** Can you see yourself there for four or five years? Do you like the team? The campus? The distance from home? The major? If the answer is no, a bigger offer will not fix it.

Check the culture

Culture is how a place really works day to day. You will spend four or five years inside it, so look hard. Score both kinds of culture on your development scorecard in section 5.

Team culture

- **How coaches treat players.** Watch practice if you can. Do coaches teach and correct, or just yell? Do they know players as people?

- **How players talk when coaches are not around.** This is the most honest look you will get.
- **Accountability.** Are rules the same for starters and backups? What happens when someone is late or misses class?
- **The leadership group.** Is there a group of older players who set the tone? Who are they, and how did they earn it?
- **How injured players and walk-ons are treated.** Are they still part of the team, or forgotten?
- **Transfer-out patterns.** Compare the team's roster on the athletics website from year to year. If a lot of players leave, ask why.

Campus culture

- **Size.** Big school, small school, big classes, small classes. Know what you like.
- **Location and distance from home.** How far is home? How would you get there? How often could your family come to games?
- **Campus life.** What do students do when they are not in class? Would you have friends outside your team?
- **Diversity.** Would you see people like you, and people different from you?
- **Faith or values fit.** If your faith or values matter to you, find out if the campus fits them.
- **Academic support for athletes.** Tutors, study hall, and advisors who know your schedule.
- **The big test.** If you got hurt and could never play again, would you still be happy at this school?

Culture questions to ask current players on visits

- How do the coaches treat you when you mess up?
- How are injured players and walk-ons treated?
- Why did the players who left the team leave?
- If you could not play anymore, would you stay here?

Compare your offers

	School A	School B	School C
Type of aid (athletic, academic, both)			
Full or partial? Amount per year			
How long does aid last?			
Estimated yearly cost after aid			
Roster spot vs. playing time outlook			
Years head coach has been there			
Years position coach has been there			
My major offered and works with practice?			
Development scorecard total			
Fit (1-5)			

> **How Prospect House helps:** members get quarterly eligibility tracking, so your grades, core courses, and eligibility-center steps stay on track while you compare offers.

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8. Money smarts and NIL

> **"It's not about how much you make. It's about how much you have."** — Coach Buddy Ray

Here is another way to say it: **it is not how much you make, it is how much you keep.** Plenty of athletes have earned big money and ended up with very little. Plenty of regular people have earned modest money and built a solid life. The difference is habits.

NIL stands for **name, image, and likeness.** It means an athlete can get paid for things like endorsements, appearances, social media posts, and camps. NIL rules depend on the state, the school, and the level, and they change. Before you sign anything, check the current rules with the school's compliance office, and with your high school and state association if you are still in high school.

Budget every dollar

A budget is a plan for your money before you spend it. Keep it simple:

1. Write down what comes in each month.
2. Write down what you must pay: phone, gas, food, and so on.
3. Decide what you will save **first**, before you spend on anything fun.
4. What is left is your spending money.

Save a set share

Pick a set share of every check to save and stick to it. Even a small share adds up. Put it in a separate savings account so it is not sitting next to your spending money.

NIL money is taxable income

This one catches a lot of athletes. **NIL money is taxable income.** In many NIL deals, nobody takes taxes out for you. That means you may owe taxes when you file, and if you spent it all, that is a problem.

- Set some of every NIL payment aside for taxes in a separate account.
- Keep records of every payment and every expense tied to your NIL work.
- Get a tax professional to help you. They can tell you how much to set aside and when to pay.

Watch out for lifestyle creep

Lifestyle creep is when you make more, so you spend more, so you never get ahead. New shoes, a nicer car, eating out every day. It sneaks up on you. When you get a raise or a new deal, keep living like you did before and save the difference.

Stay away from bad contracts

Some NIL and agent deals are fair. Some are not. A bad contract can tie you up for years or take a big cut of your money.

- **Never sign the same day.** Take it home.
- **Have a parent or a qualified advisor review any contract before you sign.** For bigger deals, that means an attorney.
- Know exactly what you must do, how long the deal lasts, how you get paid, and how you can get out.
- If someone pressures you to sign fast, that is a red flag.
- If it sounds too good to be true, it probably is.

Build credit carefully

Your credit score shows lenders how you handle borrowed money. It matters when you rent an apartment, buy a car, or get a loan.

- If you get a credit card, use it for small things and **pay the full balance every month.**
- Never miss a payment.
- Do not open a bunch of cards at once.
- Do not co-sign a loan for anyone unless you are ready to pay all of it yourself.

Take care of yourself and your family for the long run

Wanting to help your family is a good thing. Do it with a plan. Help that drains your savings now can leave you and your family with nothing when your playing days end. Build your own base first: savings, an emergency fund, and a degree. A strong base lets you help for years, not just once.

Learn the money game

Money is a game too, and you can learn it like any other. The athletes who keep their money usually learned the basics early (financial literacy) and got real advice from qualified people before they needed it.

> **How Prospect House helps:** for good guidance on NIL, Prospect House works with David Glasco of Vanguard Sports, a former UTSA Division I running back, on NIL education. *(Vanguard Sports is a sports company. It is not the Vanguard investment company.)*

Real stories

These are true stories of athletes and money, paraphrased from interviews and news reports. Sources are listed at the back of this playbook. None of these athletes has any connection to Prospect House.

Shaquille O'Neal: from blowing the first check to building a business. Shaq has said in interviews that at 20, in 1992, he got a $1 million check from a trading card deal and spent it in about a day. He bought Mercedes cars for himself and his parents, plus jewelry and other things he did not need. He did not account for his agent's cut or taxes. Soon after, his bank manager sat him down, showed him he was in the hole, and told him he did not want Shaq to end up like

the athletes who go broke. Shaq has also said he did not understand what FICA (a payroll tax) was when he saw it on his statement.

He turned it around. He hired a careful advisor after turning away people who promised huge, fast returns. He has said Magic Johnson told him, "Shaq, it's okay to be famous and all that but at some point, you want to start owning things." Over the years he has owned or invested in restaurant franchises like Five Guys and Auntie Anne's, a Krispy Kreme franchise, and fitness gyms. He was an early investor in Google. Public records show he owns real estate in several states. He joined the board of Papa John's in 2019.

He went back to school too. He left LSU early for the NBA in 1992, then returned and earned his bachelor's degree in 2000, keeping a promise to his mother. He earned an MBA in 2005 and a doctorate in education from Barry University in 2012.

As Shaq put it about learning from his money mistakes: "I don't like to miss two shots in a row, even if it's a free throw."

Rob Gronkowski: lived on endorsements, saved his salary. The former New England Patriots tight end wrote in his 2015 book that he had not touched his NFL signing bonus or contract money. He lived on his endorsement money instead. He told CNBC he did it because he had seen with his own eyes that a football career might not last long. He has admitted he splurged a little, like buying one diamond chain after eight seasons, but saving came first.

Magic Johnson: built a business after basketball. After his Lakers career, Magic Johnson built businesses in city neighborhoods that big investors often passed by. He opened Magic Johnson Theatres in Los Angeles in the 1990s. That success led to a deal with Starbucks to open stores in urban neighborhoods, and he was Starbucks' only franchise operator until that deal ended in 2010. In 2012 he became part owner of the Los Angeles Dodgers.

Marshawn Lynch: a good team around him. When the running back first retired in 2016, reports said he had saved all of his NFL salary. Lynch set the record straight in a Sports Illustrated interview. He said that was not exactly true, and that he is human and makes mistakes. But he said he has made some good decisions, and that growing up with very little made him never want to go back. He gave credit to having a good team and smart family members around him.

The lesson: none of these athletes got it right by accident. They made a plan, they listened to people who knew more than they did, and they thought about life after the last game.

Grown-up money moves (plant the seed)

You do not need any of these today. But when real money starts coming in, these are words you will hear. Learn what they mean now so you can ask good questions.

An LLC (limited liability company)

- **What it is:** a type of business you can set up under your state's laws. It is a separate business from you, the person.
- **Why it can matter:** if you start earning business or NIL income, an LLC can help keep business money separate from personal money. It can also help protect your personal things if the business gets sued or owes money. An LLC does not by itself lower your taxes, and the rules differ by state. If you are under 18, a parent may need to be involved.
- **Next step:** talk to a qualified attorney, CPA, or licensed advisor before you set one up.

Term life vs. whole life insurance

- **What it is:** life insurance pays money to the people you choose if you die. **Term** life covers you for a set number of years, like 10, 20, or 30. It usually costs less, and it has no savings part. **Whole** life covers you for your whole life as long as you keep paying. It usually costs more and builds a cash value over time.
- **Why it can matter:** once people depend on your income, like a spouse, kids, or parents you support, life insurance is one way to protect them. Which kind fits, if any, depends on your situation. This playbook does not recommend one.
- **Next step:** talk to a qualified attorney, CPA, or licensed advisor, and compare before you buy anything.

> **This section, including the grown-up money moves, is general education, not financial, tax, insurance, or legal advice.** Talk with a parent and a qualified advisor, tax professional, or attorney before you make money decisions or sign anything. Check NIL rules with your school's compliance office.

A family trust

- **What it is:** a legal setup where money or property is held and managed by a person or company (the trustee) for the people it is meant to help (the beneficiaries), under rules you write down.
- **Why it can matter:** a trust can help you plan how your money takes care of your family, including if something happens to you. Some kinds can also help a family skip parts of the court process after a death. The kinds of trusts and the rules vary by state.
- **Next step:** talk to a qualified attorney, CPA, or licensed advisor. A trust is set up with an attorney.

Traditional IRA vs. Roth IRA

- **What it is:** an IRA (individual retirement account) is an account you open yourself to save for retirement. The two main kinds are Traditional and Roth.
- **The basic tax difference:** money you put in a **Traditional IRA** may be tax-deductible now, and you pay tax on it when you take it out in retirement. A **Roth IRA** is funded with money you already paid tax on, and qualified withdrawals are tax-free.
- **Who can put money in:** you need earned income (the IRS calls it taxable compensation) to contribute. NIL income may count. Ask a tax pro.
- **Limits:** there is a yearly limit for all your IRAs combined. For 2026, the IRS limit is $7,500 if you are under 50, or your taxable compensation for the year if that is less. Roth contributions can also be limited at higher incomes. Check irs.gov each year.
- **Why starting young matters:** money in these accounts can grow, and that growth can earn growth of its own. That is compound growth. The earlier you start, the more years it has to work. Returns are never guaranteed.
- **Next step:** talk to a qualified CPA or licensed advisor before you open one.

9. Your monthly progress summary

Recruiting is a long season. A monthly check-in keeps you and your parents on the same page and shows where to push next.

> **A Prospect House member benefit:** members get a monthly progress summary pulled from their outreach tracker. It covers both the email blasts Prospect House sends to college coaches for you and the emails your family sends with our template. Here is what the recap covers, so you know what to look for and what to act on.

Monthly recap template

Athlete: _____ **Month:** _____ **Grad year:** _____

This month	Notes
Schools contacted (sent by Prospect House)	
Schools contacted (sent by your family)	
Coach replies (school, coach, what they said)	
Follow-ups sent	
Camps, showcases, and visits attended	
Film updates (what was added, link updated?)	
Resume and social media updates	
Grades and eligibility check	
Next month's goal 1	
Next month's goal 2	
Next month's goal 3	

Use your recap

- ☐ Read it with a parent within a few days of getting it.
- ☐ Answer any coach reply that is still waiting on you.
- ☐ Follow up with coaches who have not replied, with something new to share.
- ☐ Pick three goals for next month and write them where you will see them.

10. Your next steps

Do these in order. Check them off as you go.

This week

- ☐ Make a recruiting email address and check it every day.
- ☐ Set up or update your film home. Best plays first.
- ☐ Clean up your social media: handle, bio, photo, and pinned film (section 2).
- ☐ Find your GPA and ask your counselor which classes are core courses.
- ☐ Write down two or three things you might want to do after athletics.
- ☐ Fill in your one-page athletic resume (section 3).

This month

- ☐ Build a list of schools that offer a major you want.
- ☐ Look up athlete graduation data for those schools.
- ☐ Send your first short emails to coaches. Members: use the Prospect House coach email template. Copy a parent.
- ☐ Start your tracking list: school, coach, date, response, next follow-up.
- ☐ Open a savings account and pick a set share of every check to save.

Every season

- ☐ Update your film and real measurables.
- ☐ Follow up with every coach on your list with something new.
- ☐ Fill out a development scorecard after every visit or camp.
- ☐ Plan your next unofficial visit and send a thank-you after every visit or call (section 6).
- ☐ Update your resume and pinned film.
- ☐ Check in with your counselor on grades and core courses.

Before you sign anything

- ☐ Compare offers side by side using the chart in section 7.
- ☐ Ask the compliance office about any rule you are not sure about.
- ☐ Have a parent or qualified advisor review every contract.

How Prospect House helps

Start with your athlete profile. Go to **prospecthouserecruiting.com/athlete-profile.html**. The guided online form walks you through it one short step at a time: basics, grades, size, sport, positions, film, camps, and goals. Each step explains why it matters. Do it with a parent.

Members get Prospect House **email blasts to college coaches**, a realistic **school list**, a dated **camp list**, a **coach email template** for your family's own emails, an **outreach tracker**, a **monthly progress summary**, and **quarterly eligibility tracking**. Membership is **$20 a month or $180 a year.**

Questions? Email info@prospecthouserecruiting.com or visit prospecthouserecruiting.com. You have the playbook. Now run the plays.

DO WORK,
Coach Buddy Ray

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