

NAME, IMAGE, LIKENESS DEALS

At Colton Groome Financial, your Name, Image and Likeness (NIL) deal has been hard-earned. Our goal is for your future self to thank your today self for making responsible decisions. You can accomplish this while at the same time enjoying what you’ve worked so hard to earn and being able to spend more than most college kids could ever think of spending. Finding balance in life is the key to long-term financial success. Your journey starts today. Just like your athletic journey, you’ve arrived because you put in the work, you didn’t skip leg day, you focused on fundamentals, and you excelled. Your financial journey should mirror everything you are about—putting in the work, maximizing your talent and taking your dreams as far as you can imagine. Here is a sample road map to get you started. A customized version is just a FaceTime call away.

FUNDS: \$2,700/MONTH | \$32,400/YEAR



BUCKET 1: AVAILABLE TO SPEND (50%)

This bucket is for money available to spend at your own discretion. This should be enjoyed guilt-free, with the knowledge that the entire balance may be spent by year’s end.*

FRESHMAN YEAR

Available to Spend	\$16,200
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SOPHOMORE YEAR

Available to Spend	\$19,440
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JUNIOR YEAR

Available to Spend	\$23,328
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SENIOR YEAR

Available to Spend	\$27,994
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* Assuming 20% NIL increase each year



BUCKET 2: SHORT-TERM SAVINGS (25%)

This bucket is intended for short-term savings, where the money will be placed into a money market and is fully accessible if needed. The projected growth of this bucket is 4.5% net of fees^ per year.

FRESHMAN YEAR

Money Invested	\$8,100
Ending Balance	\$8,300

SOPHOMORE YEAR

Money Invested	\$9,720
Ending Balance	\$18,642

JUNIOR YEAR

Money Invested	\$11,664
Ending Balance	\$31,450

SENIOR YEAR

Money Invested	\$13,997
Ending Balance	\$47,238

^ Assuming 4.5% growth each year



BUCKET 3: LONG-TERM SAVINGS (25%)

The final bucket is intended for long-term savings growth. We project the growth of this bucket to be around 6.5% net of fees and taxes†.

FRESHMAN YEAR

Money Invested	\$8,100
Ending Balance	\$8,391

SOPHOMORE YEAR

Money Invested	\$9,720
Ending Balance	\$19,022

JUNIOR YEAR

Money Invested	\$11,664
Ending Balance	\$32,379

SENIOR YEAR

Money Invested	\$13,997
Ending Balance	\$49,047

† Assuming 6.5% growth each year

ANNUAL INCOME BEFORE INVESTING

FRESHMAN YEAR	\$32,400
SOPHOMORE YEAR	\$38,880
JUNIOR YEAR	\$46,656
SENIOR YEAR	\$55,987
TOTAL	\$173,923

ASSUMPTIONS**

Freshman Age:	18
Monthly NIL:	\$2,700
Long-Term Growth:	6.5%
Short-Term Growth:	4.5%
NIL Increase %:	20%
Spend %:	50%
Short-Term %:	25%
Long-Term %:	25%

POTENTIAL GROWTH OPPORTUNITY

AGE	25	30	35	40
SHORT-TERM ACCOUNT BALANCE	\$56,535	\$70,770	\$88,590	\$110,896
LONG-TERM ACCOUNT BALANCE	\$63,566	\$87,900	\$121,549	\$168,081
YEARLY TOTAL	\$120,101	\$158,670	\$210,139	\$278,977

Ready to work with us? | T: (828) 252-1816 | F: (828) 254-5895 | ColtonGroome.com

**The calculation assumption values are not guaranteed. Investing in variable securities involves risk, including the risk of loss to the original investment. The tables above are meant to show a reasonable potential for investment returns over specific time horizons; they are NOT guaranteed. Each athlete should have an investment portfolio that meets his/her risk tolerance and planning goals. The Certified Financial Planner Board of Standards Inc. (CFP Board) owns the certification marks CFP® and Certified Financial Planner™ in the U.S., which it authorizes use of by individuals who successfully complete the CFP board's initial and ongoing certification requirements. Fee-based financial planning and asset management services offered through Colton Groome Financial Advisors, LLC, a SEC registered investment advisor. Securities offered through Valmark Securities, Inc. Member FINRA/SIPC. 130 Springside Drive, Akron, Ohio 44333-2431. 1-800-765-5201. Colton Groome Financial and Colton Groome Financial Advisors, LLC are separate entities from Valmark Securities, Inc.