



# ***Even Athletes Need an Assist.***

**STUDIO 640.**



**STUDIO 640.**

# table of contents.



-  MEET THE TEAM
-  EXECUTIVE SUMMARY
-  SECONDARY RESEARCH
-  AUDIENCE
-  SWOT ANALYSIS
-  GOAL 1
-  GOAL 2
-  GOAL 3
-  REFERENCES & CITATIONS



**STUDIO 640.**

# meet the team.



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HANNA  
MEEKS

PRESENTATION DIRECTOR

We are **STUDIO 640.**

# **executive summary.**

***The Simple Road Toward Financial Freedom*** is a financial literacy resource designed to help young adults navigate money with clear, simple guidance. When STUDIO 640 began this campaign, our team initially planned to target small- to midsize businesses, but our primary and secondary research revealed a more attainable, underserved audience: **college athletes**.

To shift our focus, we conducted additional research by interviewing athletic directors and surveying 97 student-athletes from 11 different colleges. The interviews indicated that Division I programs often rely on established partners, whereas Division II departments are more open to external experts for financial education. **Because the NCAA requires athlete development programming twice per year, *The Simple Road* fulfills institutional needs with its digestible and applicable content.**

The student-athlete survey revealed where gaps are most significant in their financial knowledge. Results showed that they are worried about their transition into the working world. While athletic departments recognize and want to help bridge this gap, they can lack the resources to do so. Therefore, our campaign positions *The Simple Road Toward Financial Freedom* as an impactful financial literacy resource for college athletes and DII athletic directors.

Our campaign, **“Even Athletes Need an Assist,”** reflects on the support and clarity *The Simple Road* can provide during a pivotal stage of these athletes’ lives. To achieve the campaign goals, we created a cohesive brand identity, clear steps for securing presentations with athletic departments, refreshed presentation and workshop materials, and a detailed plan to grow social media awareness among 18–23 year-olds. These elements work together to strengthen *The Simple Road*’s presence in the DII landscape and online world, to ensure that both athletes and administrators understand the value of partnering with the brand, book and its authors.

This campaign is focused entirely on the needs, details, and voices of college athletes, which *The Simple Road* is uniquely positioned to serve. Each tactic reinforces the same goal: establishing *The Simple Road* program as a trusted and engaging financial literacy resource for Division II student-athletes and the departments supporting them.

**By implementing our campaign, we expect *The Simple Road Toward Financial Freedom* to:**

- **Build a stronger, more recognizable brand identity,**
- **Establish meaningful relationships with Division II universities,**
- **Increase visibility across relevant social platforms,**
- **Position itself as a trusted financial literacy resource for student-athletes.**

By meeting athletes where they are and delivering the content in the format they prefer, *The Simple Road* will be equipped to expand its impact, secure recurring presentation opportunities, expand social reach, and support student-athletes as they prepare for financial independence and life beyond college athletics.

A faint, light yellow map pattern is visible across the entire page, showing a network of streets and blocks. The pattern is more prominent in the lower half of the page.

2

**secondary  
research.**

## SITUATIONAL ANALYSIS

### CLIENT

Mark Schlipman and Steve Short published *The Simple Road Toward Financial Freedom* in April 2024. Since then, the book has become a #1 Amazon Bestseller and has been widely recognized as one of the top personal finance books for young professionals and recent graduates. *The Simple Road Toward Financial Freedom* covers topics like budgeting, investing, saving, insurance, taxes and more. It is sold online by Amazon, Walmart, Barnes&Noble, and Target. Schlipman and Short have also created short money guides and tip videos derived from content in the book, including their 50/20/30 rule, the three-bucket system, payday routine, health savings, and more.

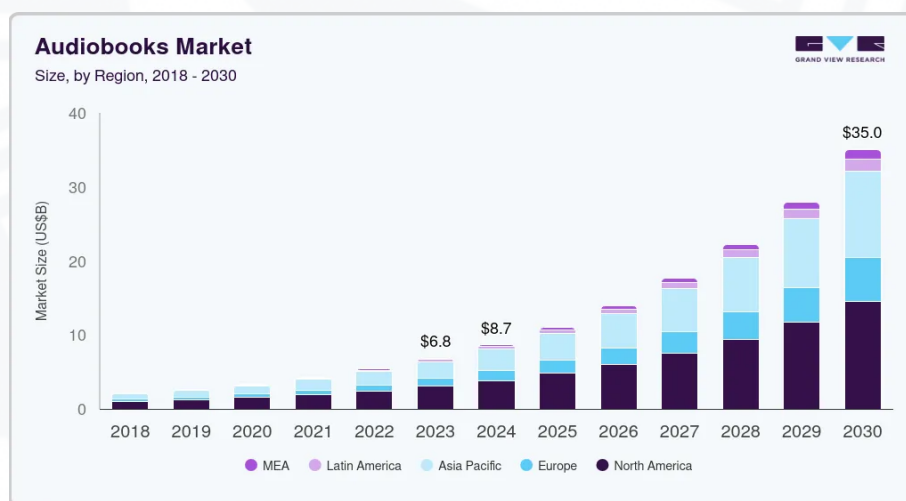
Schlipman, founder of Schlipman Wealth Advisors, has over 25 years of experience as a financial advisor. After working with families throughout his career, Schlipman observed gaps in financial knowledge between children and their parents. Short is a seasoned executive with leadership experience spanning technology, legal, and retail industries. Over many years, Mark and Steve have discussed the need for greater financial literacy, particularly among young adults. After conversations with Short's college-aged children and their friends, he realized they had little knowledge about personal finance. Together, they noticed that many books about personal finance were either too technical or superficial, leaving readers overwhelmed and confused. Over drinks before a Rolling Stones concert, they saw an opportunity: create a comprehensive, easy-to-follow personal finance book. Over the next two years, Schlipman and Short wrote *The Simple Road Toward Financial Freedom*.

After receiving praise for the book's simplicity, Schlipman and Short have identified opportunities to expand the book's audience and sales. They offer speaking services, sharing key points from the book to companies and universities.

## MARKET OVERVIEW

### BOOK INDUSTRY

Although the book publishing industry has experienced recent declines in sales, the audiobook industry's market size was estimated at \$8.70 billion in 2024 and is projected to reach \$35.47 billion by 2030 (Grand View Research, 2025). With the recent release of *The Simple Road Toward Financial Freedom* audiobook, Schlipman and Short will see more opportunity for book sales and marketing initiatives.



From Grand View Research, "Audiobooks Market (2025-2030)" report.

### FINANCIAL LITERACY TRENDS

In today's world, the financial literacy industry includes books, podcasts, web channels, TV shows, social media accounts, and online courses. Financial literacy is also an official field of study in the economics profession. Furthermore, many schools and companies have implemented financial literacy and personal finance courses.

According to NPR (2023), past studies have found that financial literacy courses do not have a lasting impact on future financial behavior. For example, a study found that nearly everyone who took a financial literacy class had forgotten what they learned within 20 months (Fernandes, et.al., 2014). Research has also found that mandated personal finance classes for high school students have

had no impact on their future financial management abilities, largely due to poorly designed and underfunded programs that presented a "one-size-fits-all" approach with little to no follow-up.

However, extensive research from the past decade shows that financial literacy education is improving throughout America. When taught properly, financial literacy programs have had positive results. A successful course should teach key financial concepts, such as financial risk and risk management, while also including the workings of specific financial instruments and contracts, such as student loans, mortgages, credit cards, investments, and annuities (Lusardi, 2023). This aligns with Schlipman and Short's clear approach to personal finance, creating an opportunity for their content to provide the most practical and effective personal financial education.

## TRENDS IN COLLEGE ATHLETICS AND FINANCES

In July 2021, the NCAA introduced new bylaws that allowed student-athletes to profit from their NIL through business endorsements and ventures, and hire professional representation to guide this activity. This created a new marketplace worth an estimated \$14 billion (Krantz, 2024).

However, this ruling wasn't the end of the discussion around paying college athletes. In June 2025, a district judge approved a settlement for House vs. NCAA. Through this settlement, the NCAA agreed to implement a revenue-sharing model across college sports, allowing member institutions to distribute up to \$20.5 million in funds to Division I athletes (Auerbach, 2025). Revenue sharing will occur in addition to any NIL compensation an athlete may receive, although the settlement created a new independent enforcement agency, the College Sports Commission, to oversee compliance to the rules governing the annual revenue sharing cap, roster limits, and third-party NIL payments (NIL-NCAA). An NIL clearinghouse has also been created to review third-party NIL deals exceeding \$600, ensuring the compensation is legitimate and legal.

## TRENDS IN STUDENT-ATHLETE FINANCIAL LITERACY

Studies show that the financial literacy rates of college athletes are lower compared to non-athletes (Rubin, et. al., 2021). Due to the unique pressure of balancing athletic commitments with the daily rigors of college life, student-athletes often have limited time to engage with financial education opportunities. The emergence of NIL and revenue sharing further complicates financial literacy for college athletes, many of whom lack the knowledge needed to manage their newly acquired wealth, no matter how big or small. Over half of NIL deals are valued at \$100 or less (the median value is \$62, and the average is around \$2,716) (Sanders, 2024).

Financial stress affects academic performance, athletic focus, and mental health, regardless of whether or not they're receiving compensation from NIL deals or revenue sharing. Additionally, managing personal finances can be challenging for college athletes who are juggling multiple sources of income with varying stipulations for their use. This responsibility can take an emotional toll on students and is ultimately detrimental to their well-being (Cude & Kabaci, 2011).

NCAA recruiting statistics show that fewer than 2% of college athletes go on to become professional athletes (NCAA, 2014). This means that the vast majority of college athletes will enter the "real world" following graduation, creating an opportunity for Short and Schlipman to educate student-athletes on financial literacy, career planning, and long-term money management strategies that will benefit them beyond their playing years and into the workforce.

## AUDIENCE PROFILE

Our primary audience is college athletic directors, as they have significant influence on the financial education provided to student-athletes. They would be the point of contact for facilitating speaking sessions or workshops between Short and Schlipman and the students. Athletes often rely on external influences, such as family or counseling, for financial decisions, which can hinder their long-term independence (Britt et. al., 2015). When speaking to athletic directors, we will need to demonstrate the benefits of bringing Short and Schlipman to speak to students about their book and explain how it can help them make informed, independent financial choices in the future through a trusted, yet approachable source.

Our secondary audience consists of student-athletes (aged 18-23) attending colleges near the Kansas City area. Research has shown that on-campus financial education and counseling for students increases financial satisfaction and lowers financial anxiety (Britt et al., 2015). Furthermore, financial counseling and education expose students to new concepts at a formative time in their lives, helping them transition out of college with positive financial behaviors (Archuleta et al., 2013).

Short and Schlipman can offer student athletes financial counseling through speaker workshops and educational support, as outlined in their book. We plan to address the deficit in student-athletes' financial literacy by marketing the simplicity of *The Simple Road Toward Financial Freedom* and explaining how to use the book as a guide for financial literacy as student-athletes approach graduation, regardless of their current income or experience.

## COMPETITION

The brand faces many competitors within the audience and the current market. According to Rahlfs (2023), Gen Z uses TikTok and YouTube for financial advice. This shift to short-form videos is expected, as it has become increasingly more challenging to attract the already short attention spans of users. Athletes face additional limitations to traditional financial education due to time constraints and intense athletic schedules.

Student-athletes can also find financial guidance online, outside of their university, or through their school's programs. *Financial Finesse*, an online financial guidance platform used by many employers as a benefit, offers certification for student athletes, specifically those seeking and receiving NIL money. Additionally, universities have taken action in new ways; in 2022, West Virginia University became the first university to offer a financial literacy curriculum for its student athletes on scholarship, primarily focused on overall financial freedom, not just NIL.

Previously, the University of Kansas has brought in an alumni student-athlete for financial education workshops with the men's basketball and football teams. The financial literacy program at KU has also collaborated with its corporate partners, including *Meritrust Credit Union* and *Creative Planning*.

In December of 2024, the University of Kansas partnered with Kansas City-based advertising agency Walz Tetrick to introduce *FLIGHT*. This program aims to help student-athletes build and manage their personal brands, while also connecting them to corporate partners for opportunities to enhance their usage of NIL. According to KU, *FLIGHT* reflects the changing landscape of college athletics, such as the new revenue-sharing model that began in July of 2025. This suggests there are already programs in place to oversee these partnerships. However, *The Simple Road Toward Financial Freedom* stands out as it contains advice and tools applicable to all athletes, regardless of if they are earning NIL income.

## CHALLENGES

There are many challenges currently facing Short and Schlipman in the context of this campaign. Firstly, it is difficult for outside organizations offering products and services to access speaking opportunities with athletic departments. Many departments bring in alumni or established partnerships to communicate financial topics to their current athletes. Once Short and Schlipman get into contact with athletic departments, the next hurdle will be proving the value of paying for their book and personal finance workshop. As our research shows, the personal finance market is highly saturated with many resources, a lot of which are free. We will have to demonstrate what makes Short and Schlipman's book and workshop worth paying for.

Another challenge will be engaging college athletes across social channels and making them want to purchase *The Simple Road to Financial Freedom*. When marketing to college athletes, it can be difficult to break through the noise of their daily lives, especially when the topic falls under personal finance. Our research shows that athletes report not having enough time to devote to increasing personal finance skills, nor do they have the background knowledge to get started. Currently, social channels promoting the book lack eye-catching, personable content targeted to Gen Z. Short and Schlipman also lack resources dedicated to marketing their book, which are imperative to creating a long-term plan increasing sales, speaking engagements, and social media followers.

## WHY ACT NOW

The topic of financial literacy for all student athletes is increasingly essential, as it enables individuals to keep pace with the growing expenditures of their athletic departments. According to data from the 2024 Annual Opendorse Report, NIL collectives expect to increase their spending by 824%.

Apart from NIL funds, revenue sharing has sparked a new wave of interest in financial literacy in athletic departments, as it opened doors for student-athletes to be paid beyond traditional scholarships.

Universities and athletic departments are increasingly embracing financial education, specifically seeking trusted resources or formal programs to offer their student-athletes. The NCAA even requires financial literacy as a core guarantee for college athletes, under the "life skills training" area, which went into effect on August 1, 2024. As student-athletes receive substantial salaries at a young age, it is essential that they are offered comprehensive financial education and support services (Ryan, 2024).

“Schools that fail to adapt and provide financial support to their athletes risk falling behind as top talent seeks opportunities where they can benefit financially.”

- Aaron Ryan, Forbes 2024



3

**audience.**

# SURVEYING STUDENT-ATHLETES

## BACKGROUND

98 student athletes from a wide variety of colleges and universities participated in the survey, including the University of Kansas, Oklahoma State University, Baker University, University of Central Missouri, and Mizzou. The athletes surveyed represented all grades and 14 different sports. The majority of respondents play football, followed by men's soccer and women's rowing. Half of the survey group receives NIL or revenue sharing for their collegiate sport. Student-athletes from the University of Kansas made up 53% of respondents.

The goal of the survey was to gauge how college athletes are feeling about the transition to post-graduate life. Open-ended questions addressed general feelings about graduating and starting the next chapter of life. This led into a section focused on personal finance examining respondents' financial habits, current and anticipated expenses, and knowledge of personal finance. These questions laid the groundwork for asking respondents about barriers to personal finance education and preferred methods of learning those skills.

## TRENDS

When student athletes were asked about life post-graduation, they expressed excitement, uncertainty, and anxiety. Athletes feel nervous about transferring their current skills into a professional field and losing their identity. Some respondents expressed concern about the transition from their sport to a professional environment, while others lack direction on what they want to pursue.

### What are you most nervous about as you transition from being a college athlete into the workforce?

- “Knowing how to complete next steps and not have structure from my sport.”
- “Being behind my peers who have had more opportunities for internships, etc.”
- “Figuring out what I want to do.”
- “If I will be able to transition and put the skills I've learned from the sports I have played into regular duty life.”
- “Finding ways to be fulfilled in my job that is very different from my college life.”
- “Losing my identity because I am no longer a football player.”
- “Lack of experience.”

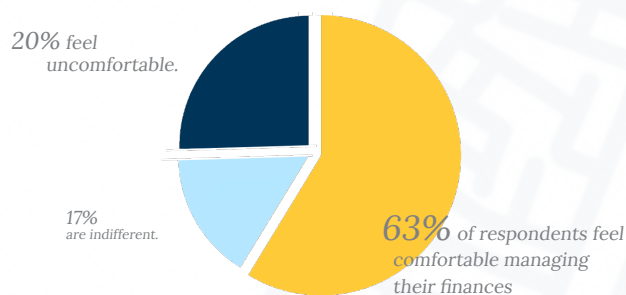
This lack of engagement with personal finance can stem from the lack of time many student-athletes have. Only 16% (n=10) of respondents feel confident in negotiating their salary in their first job out of college.



Less than 1 in 5 feel they have the knowledge and confidence to negotiate their salary.

Despite their worries about personal finance and planning for the next chapter, 55% (n=31) of respondents said that they didn't have the time to focus on increasing personal finance skills, and 45% (n=25) didn't have the background knowledge. However, over 70% (n=43) feel on track or ahead of their non-athlete peers about their post-graduate career.

When asking about student athletes' current feelings regarding personal finance, over 20% (n=16) of respondents felt somewhat uncomfortable in managing their personal finances.



Respondents reported the greatest familiarity with financial topics such as budgeting and saving, while demonstrating the least familiarity with debt management and Social Security. Only 33% (n=22) consistently tracked their spending on a weekly or monthly basis.

To assess the financial education currently available to student-athletes, respondents were asked what resources had been provided through their athletic programs. 15 respondents answered that they had not received any resources. However, many students mentioned financial education seminars, workshops, presentations and mandatory skills events were offered through their specific athletic department. Furthermore, some athletes responded that they learned externally - through their classes, major, or family. When considering the preferred modes of personal finance education, 56% of respondents said they value in-person speakers while 46% prefer an online course.

In researching the current expenses facing student athletes, survey respondents reported that their most significant expenses were housing (rent), food, and gas. As they look ahead to postgraduate life, 72% (n=33) of respondents anticipated that housing and rent would continue to be their most considerable expense.

## IN-DEPTH INTERVIEWS

**Ben Wilson**, Senior Associate Athletic Director for Student-Athlete Services at the University of Kansas, oversees the department's support systems designed to help student-athletes succeed beyond the playing field. Among these responsibilities is ensuring KU athletes receive education and resources on financial literacy, an area he believes is important not just for athletes, but for the entire student body.

KU Athletics currently partners with Meritrust Credit Union as its executive provider of financial education programming. Because of this contract, no other financial organizations are permitted to teach on similar topics within KU Athletics. Other Division I schools in Kansas, including Kansas State and Wichita State, have this same contact with Meritrust Credit Union.

Through the partnership, Meritrust hosts four sessions each semester, each lasting about an hour and covering a different aspect of financial literacy. These events feature hands-on activities, take-home materials, and branded merchandise and are open to all KU student-athletes.

For Ben, the most effective financial literacy programs are those that engage students through real-world application. "It needs to have active learning components - activities, real-world scenarios, and actual practical takeaways," he said. "It has to meet student-athletes where they're at, especially those who have no background in financial education. The goal is to spark curiosity so they leave wanting to learn more after the session ends."

He added that creating engaging, meaningful experiences is key to ensuring students continue to reflect on what they've learned. "If a program ends and the first thing a student-athlete thinks is, 'I can't wait to get out of here,' that's a failure," Wilson said. "It needs to inspire them, make them interested, and give them the steps to actually take action after the meeting ends."

Overall, Ben emphasized that KU Athletics values providing accessible, hands-on financial education through trusted partnerships like Meritrust, while also recognizing opportunities to expand and personalize guidance for student-athletes preparing for life after college sports.

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*This interview with Wilson was the ultimate turning point towards targeting Division II schools. After learning that all of the DI schools in the Kansas and Missouri areas are in a contracted sponsorship agreement with Meritrust, the original vision of entering the NIL and DI collegiate athletic world hit a roadblock. Luckily, local opportunities are still present, and beneficially - more realistic.*

**Malakai Vetock** is a current senior on the baseball team at the University of Kansas. He transferred to KU from Creighton University in 2024 as a right-handed pitcher. Malakai grew up playing baseball in his hometown of Omaha, Nebraska.

Typically, Malakai turns to his parents for financial advice. He also values advice from former athletes who have successfully transitioned into the professional world. Hearing their experiences navigating life after sports reassures him by preparing him for what to expect as well as easing his nerves about making the transition himself. Additionally, the KU baseball team has brought in occasional speakers to discuss personal finances with the team.

“I wish they [KU Athletics] helped us set up a financial plan. Honestly they just gave us the money [scholarships and stipends] and thought we would know what to do with them, but they did not really give us much insight as to what to do with it.”

Malakai acknowledges that he spends excess money on nonessentials. He feels financially responsible when it comes to covering necessities, which he defines as rent, utilities, and food. He currently does not use any budgeting tools, however, he desires guidance in setting up and managing a budget.

Ultimately, Malakai identified his primary gaps in personal finance knowledge as setting financial goals, creating a budget, and planning for the future. He expressed interest in buying a house and starting a family at some point in the future, but does not know when and how to start saving and planning. If offered by the athletic department, Malakai would appreciate advice in these areas along with one-on-one financial assistance.

**TJ Libeer** graduated from Baker University in the Spring of 2024. He played for the soccer team all four years as a midfielder. TJ now works for Lockton Companies in Kansas City, Missouri where he has been employed for almost a year and a half.

During his time at Baker, TJ did not receive any sort of financial guidance from the athletic department, despite earning athletic and academic scholarships.

As a finance major, he showed strong knowledge and understanding of the financial industry. However, he did not know how to apply his knowledge to a given financial situation.

“*I wish I had a better walkthrough of how to set up those accounts [Roth IRA, 401k, high yield savings account etc.] step by step. I know how to plan for my future, like what I am supposed to do, but I don't know where to go to access any of that information.*”

TJ also expressed concern for his lack of confidence to budget and plan for the unexpected. He desires advice for planning for an unexpected big purchase, or what you need to be saving for in each stage of life such as in college, in your 20s, in your 30s, when you want to start a family, etc.

Ultimately TJ felt confident in the world of finance when graduating college, due to his major, however he did not know the correct steps to take once he was on his own. He did not feel equipped with the skills or resources to start his post-grad financial journey. During his time as a college athlete, TJ would have valued guidance on how to plan for the future and set himself up for financial success.

**Bree Heathscott** is the assistant athletic director for student-athlete success and NIL at the University of Central Missouri (UCM). Heathscott has worked at UCM for five and a half years, is a former student-athlete herself and serves as the primary NIL contact for internal and external stakeholders to ensure program compliance with applicable guidelines.

Heathscott has recently overseen the implementation of various external financial literacy presentations at the school, including a recent presentation by Northwestern Mutual, which was mandatory for all student-athletes to attend. Although NIL earnings vary widely at UCM, Heathscott believes financial education should be offered to all student-athletes, not just high earners. She cited a softball player as their top NIL earner, challenging assumptions that only football or basketball players benefit from NIL. She also stressed the need for financial education to extend beyond athletics and into the broader student experience, especially for students transitioning out of college (seniors).

**Within previous presentations, Heathscott felt that topics such as investing, debt management and social security were not covered as in-depth as she would've liked, and she emphasized the need for students to receive resources that they can refer back to following these presentations or workshops.**

When discussing the financial literacy gaps seen amongst UCM athletes, she noted that athletes struggle with understanding and filing taxes, and many don't realize the NIL income is taxable.

Overall, Heathscott emphasized the importance of providing financial education in a format that is practical, engaging and adaptable to different learning styles.

## PERSONAS



### PASSIONATE PAUL

AGE: 47

LOCATION:  
WARRENSBURG, MO.

RELATIONSHIP STATUS:  
Married, 2 children in college

INCOME:  
\$90K/Y

#### MEDIA CONSUMPTION:

Uses social media to connect with friends and family.



## OVERVIEW

Paul is the Assistant Athletic Director of Student-Athlete Development at the University of Central Missouri (UCM), where he has worked for over 8 years. As a former student-athlete himself, Paul has seen the evolving landscape of collegiate athletics first-hand, and is constantly in contact with student athletes today, learning their specific needs and knowledge gaps with both general finances and NIL income.

Paul is very passionate about the need for student athletes to succeed personally, both during their college years and beyond, and he knows that financial knowledge is a big part of this. Around campus, he is known for being approachable with a contagious energy, and students typically feel comfortable talking to him about their personal struggles and concerns. With a deep understanding of his student-athletes, he knows that there is a need for more simple developmental opportunities that fit their department's current culture.

He typically works around 50-60 hours each week, often attending various on-campus events and making time to meet with students on top of his daily tasks. Outside of work, he enjoys spending time with his family and staying active, but is constantly thinking about ways to improve UCM, even when he isn't working.

## PAIN POINTS

- Getting students involved with resources.
- Keeping up with NCAA regulations.
- Limited budget for developmental opportunities.
- Stress from the demanding job schedule and pressure to improve the program.

## MOTIVATORS

- Maintaining a high level of competitiveness for UCM
- Being a trustworthy resource for student-athletes
- A sense of purpose in his job
- Positive feedback and results from students

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## HOW THE SIMPLE ROAD CAN HELP:

The Simple Road presentation will provide Paul a straightforward, actionable resource for him to better support his students.



## ANXIOUS ANDREW

AGE: 22

LOCATION:  
LAWRENCE, KS.

INCOME:  
\$20K/Y

### MEDIA CONSUMPTION:

Uses social media primarily for entertainment



## OVERVIEW

Andrew is a senior tight end at the University of Kansas. He earns money from NIL partnerships and a partial athletic scholarship from KU. He is majoring in business analytics but isn't sure what career path he will pursue. He has workouts for football six times a week and spends his weekends traveling for games. Because he leaves his dorm at 7:00 a.m. for weights, then attends class and afternoon practice, he doesn't get home until 7:00 p.m. most nights, which limits his time for future career planning.

Despite earning more annual income than his non-athlete peers, Andrew has less financial knowledge compared to them. Because of his busy schedule, he doesn't have the time to dedicate to personal finance. Andrew also worries about life after graduating and losing his identity as a football player. He hopes to find a fulfilling job but is concerned about his lack of work experience. As Andrew reflects on the next chapter of his life, he wishes he had more concrete guidance about planning and managing his finances.

When it comes to general advice about lifestyles and careers, Andrew trusts KU football alumni and other professional athletes the most. He uses social media primarily for entertainment; he loves watching NFL TikToks and gaming videos on YouTube. Andrew also has Instagram and X, where he creates sponsored posts and follows sports discussions. When he does search for financial advice, he prefers to use TikTok and YouTube. However, he mainly watches videos on broad personal finance topics rather than niche, personalized advice.

## PAIN POINTS

- Balancing school, being an athlete, and planning for his future.
- Stressed about the post-grad transition and losing his identity as an athlete.
- Unsure about the steps he needs to take when managing and planning his finances.
- Worried about the job search upon graduating and his lack of work experience.

## MOTIVATORS

- Takes pride in his strong work ethic, dedication, and commitment
- Wants to set himself up for success post-grad through increasing his personal finance skills
- Wants to find a purpose and identity in life beyond being a football player
- Loyal to his teammates and enjoys working as a part of a team towards common goals

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## HOW THE SIMPLE ROAD CAN HELP:

The Simple Road can give Andrew clear, practical financial guidance that fits into his busy life and helps him feel more confident about his future.

# SWOT analysis.

## INTRODUCTION

*The Simple Road Toward Financial Freedom* highlights key internal and external factors affecting its reach and impact among college student-athletes. Internal factors include strengths, such as expert authorship, relatable content, and supplemental guides, as well as weaknesses, like limited athlete-specific focus and low brand recognition. External factors include opportunities, such as growing financial opportunities for athletes, increased institutional emphasis on financial education, and expanding digital and audiobook platforms, alongside threats, including competing programs, low engagement among students, and the broader challenges of financial literacy retention. Understanding and addressing these factors can help position the book effectively to engage student-athletes and expand its influence in financial education.

## STRENGTHS

- Written by financial experts
- Online content is derived from the book chapters
- Many college students lack confidence in financial literacy
- Aligns with the NCAA's focus on athlete development
- Widely accessible for purchase online
- Digestable and timely information
- Personalities will resonate with student-athletes
- Local connection to Missouri and Kansas schools

## WEAKNESSES

- Book lacks an athlete-specific focus
- Competes with more urgent student priorities
- Lack of brand exposure and identity
- Small existing social media audience
- Not targeted to student-athletes

## OPPORTUNITIES

- Financial opportunities are growing for college athletes as NIL and revenue-sharing expand
- Demand is rising for accessible financial education resources for young adults balancing new income
- Athletic departments/brands are looking for partnerships to promote responsible money habits
- Division II interest is expanding financial education for student athletes
- Institutions are increasingly focused on athlete well-being and long-term financial education
- As digital media expands, there are more opportunities for sharing educational content

## THREATS

- Competing financial speakers and educational programs
- Preexisting, free, online financial literacy tools
- Internal education on financial literacy by a university
- Lack of engagement among college athletes
- Many programs rely heavily on charitable contributions and partnerships
- Financial literacy education does not have a strong reputation

**goal one.**

## GOAL

Define brand identity and voice.

## STRATEGY

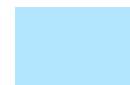
Establish brand consistency across platforms to build credibility and professionalism.

### TACTIC 1: BRAND AND VOICE BOOK

Create a brand book with guidelines for typography, color and logo usage, and brand voice.



Prussian Blue  
RGB (0, 52, 89)  
CMYK (100, 41, 0, 66)  
HEX #003459



Award Blue  
RGB (179, 231, 255)  
CMYK (30, 10, 0, 0)  
HEX #b3e7ff



Champion Yellow  
RGB (255, 202, 56)  
CMYK (100, 41, 0, 66)  
HEX #FFCA38



Manilla Yellow  
RGB (255, 239, 194)  
CMYK (0, 6, 24, 0)  
HEX #FFEFC2

#### Brand Goal

Our brand strategy positions The Simple Road book as more than just a single-use resource, but as a supportive, reliable tool that delivers realistic results to readers at all financial levels.



#### Key Terms

\*These vocabulary terms should inspire each reproduction of information from the brand. Holding to these terms will ensure coherence and simplicity to maximize learning and impact.

**Supportive:** With intentions to guide and be practical and trustworthy.

**Realistic:** Using clear and actionable solutions that are real and doable.

**Empowering:** Showing results-driven motivation, confidence, and useful information.



ABRIL FATFACE - REGULAR

MONTERRAT - REGULAR

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

LORA - REGULAR

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz

## TACTIC 2: LOGO

Create a simple, recognizable logo that embodies the brand.



PRIMARY LOGO



LOGO SYMBOL

*A “simple,” recognizable graphic that ties into the brand name. The curve of the road design symbolizes the “S” in the title.*

*Different variations of the logo draw in brand colors and provide contrast when needed.*

## TACTIC 3: TAILORED SOCIAL MEDIA VOICE

Identify the social media platforms that best align with the brand’s audience and objectives, then develop platform-specific guidelines to ensure a consistent, effective brand voice.



6

**goal two.**

## GOAL

Grow followership among 18-23 year olds on social channels (Instagram, LinkedIn, and YouTube) by 20% by the end of 2026.

## STRATEGY

Create a targeted social media strategy.

### TACTIC 1: CONTENT CALENDAR

Create a content calendar to follow for consistent posting on Instagram, LinkedIn, TikTok and YouTube.

## Content Calendar

\*Athlete-Specific Content  
**Bold: recommended to boost**

LinkedIn

YouTube

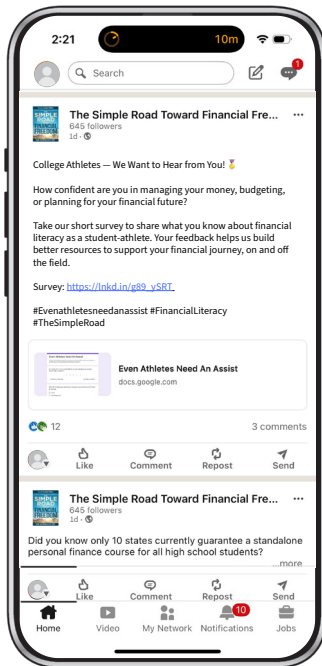
TikTok

Instagram

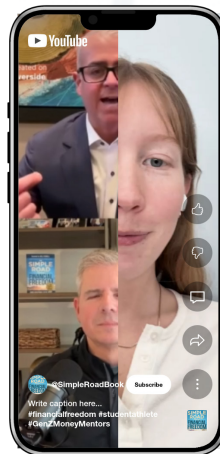
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
01 <i>Short write-up</i> Budgeting your paycheck	02	03 <i>Reel</i> Managing your first paycheck	04 <i>Relatable money</i> moments - first job	05 <i>Short</i> Money myths & mistakes	06	07
08 <i>*Video</i> Athlete sit-down	09 <i>How much does</i> retirement actually cost	10 <i>Author insights</i> evergreen post  <i>*Story</i> "See you tomorrow" UCM	11 <i>*Presentation @</i> UCM	12 <i>*UCM thank you</i> post  <i>*UCM thank you</i> recap & CTA to share certificates	13 <i>*Presentation weeks</i> will look a little different	14

## TACTIC 2: SOCIAL MEDIA CONTENT

Post engaging content on Instagram, LinkedIn, TikTok, and YouTube tailored to 18 to 23-year-olds to increase engagement and traction with this audience across platforms.



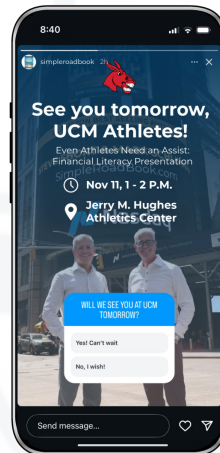
Utilizing platforms for their tone and purpose - ie. LinkedIn for professional networking and outreach.



Athlete Q&A for YouTube Shorts.



Instagram content for pre- and post-college visits.



Short-form videos and interactive features entice viewers to interact with content rather than continue scrolling.

## TACTIC 3: PAID SOCIAL RECOMMENDATIONS

Follow a paid social recommendation plan for Instagram and YouTube Shorts to reach a greater audience.

### Instagram ad campaign:

\$400 (\$10 a day for 10 days of A/B testing and \$10 a day for a 30 day campaign)

+

### YouTube ad campaign:

\$400 (\$10 a day for 10 days of testing and \$10 a day for a 30 day campaign)

Total: **\$800**

## STRATEGY

Reach 18-23 year-olds through influencers and platforms that are already accessible to the brand.

### TACTIC 1: PR BOXES

Create a plan for distributing personalized PR boxes to influential college athletes to encourage organic social media content.



*PR (un)box(ed) - with branded merch and a pamphlet about the program.*

■	<b>Branded boxes:</b>	\$49.42 (cost for 7 ct)
	+	
■	<b>Box stuffing:</b>	\$45.98 (cost for 8lbs)
	+	
■	<b>Branded notebooks:</b>	\$26.05 (cost for 8 ct)
	+	
■	<b>Branded shaker bottles:</b>	\$116.64 (cost for 12 ct)
	+	
■	<b>Shipping:</b>	\$100.57 (cost to ship to 7 listed athletes in KC)

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Total: **\$338.66** (\$36.30/box)



7

**goal three.**

## GOAL

Secure five presentation opportunities at Division II University athletic departments.

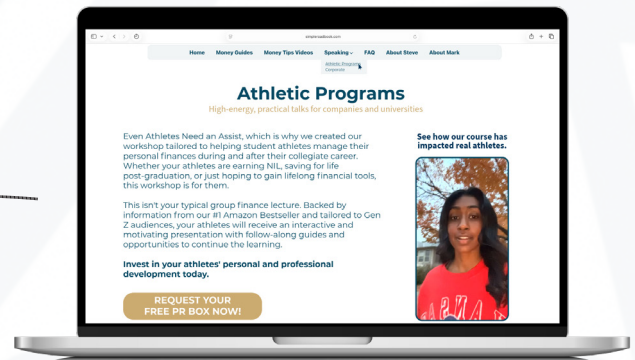
## STRATEGY

Introduce The Simple Road Book as a reliable financial resource partner for universities.

### TACTIC 1: EMAIL PITCH & LANDING PAGE

Create a mock email and landing page that will catch the attention of school athletic directors and encourage departments to learn more and sign up for a presentation.

*Landing page built specifically for the “Even Athletes Need an Assist” program that has information for both athletes and athletic departments.*



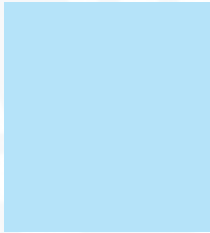
### TACTIC 2: PR BOXES

Create a PR box, strategically filled with resources and information that will connect with athletic departments, encouraging user-generated social media content and more traction for presentations.

■	<b>Branded boxes:</b>	\$105.90 (cost for 15 ct)
	+	
■	<b>Box stuffing:</b>	\$45.98 (cost for 8lbs)
	+	
■	<b>Branded stickers:</b>	\$68.00 (cost for 50 ct)
	+	
■	<b>Shipping</b>	\$216.40 (cost to ship to 15 recommended universities)

---

Total: **\$436.28** (\$32.19/box)

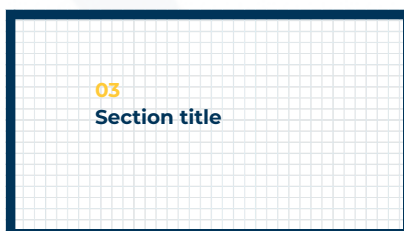
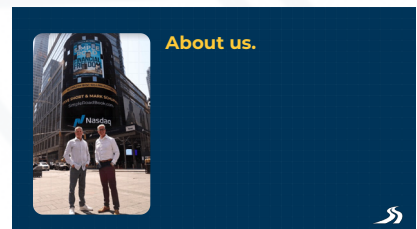


## STRATEGY

Showcase the importance of the resource and express why athletes and schools should partner with this book and its' authors.

### TACTIC 1: WORKSHOP SLIDESHOW RESOURCES

Create a mockup of adaptable, branded slides that will keep attendees focused and attentive at presentations, proving professionalism of the authors and brand.



*Polished and professional  
slideshow template that can be  
edited before each presentation.*

## TACTIC 2: WORKSHOP LEAVE-BEHINDS

Gather money guides, copies of the book and a LinkedIn certificate for workshop attendees' continued connection with the brand and the topic.



**THE SIMPLE ROAD**

### 50/20/30 Budget Rule

Base 50/20/30 on after-tax (take-home) income and pay yourself first —move the 20% to saving/investing before spending on "wants."

50%	20%	30%
of your paycheck goes towards <b>NEEDS</b>	of your paycheck goes towards <b>SAVINGS</b>	of your paycheck goes towards <b>WANTS</b>
<ul style="list-style-type: none"> <li>• Rent, utilities, groceries, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Investing, 401(k), debts/loans, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Fun, upgrades, nice to haves, etc.</li> </ul>

**Common Tweaks:**

- High-rent area: try 60/20/20 temporarily
- Debt sprint: push saving to 25-30% for a while
- After raises: nudge saving +1-2%

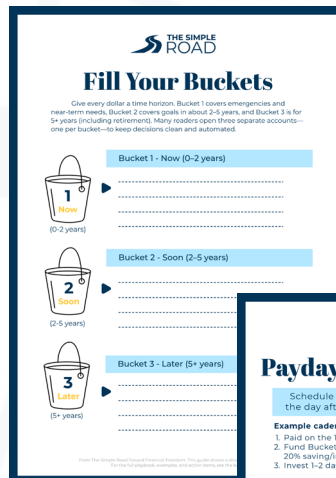
**Pro Tips:**

- If your needs are over 50%, trim fixed bills first, then borrow from "wants" until it fits.
- Take a full employer match if offered. Treat it as part of your savings progress while aiming for >20% overall to saving/investing.

Try the 50/20/30 quick split calculator here:



From The Simple Road Toward Financial Freedom. This guide shares a slice of the framework. For the full playbook, exercises, and action items, see the book.

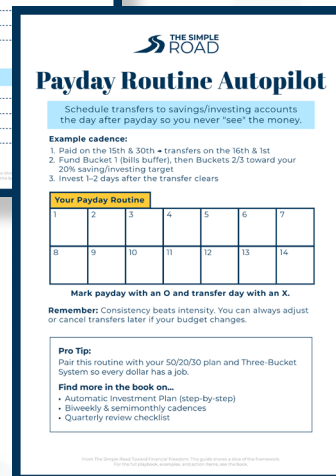


**THE SIMPLE ROAD**

### Fill Your Buckets

Give every dollar a time horizon. Bucket 1 covers emergencies and near-term needs. Bucket 2 covers goals to about 2-5 years, and Bucket 3 is for 5+ years (including retirement). Many readers open three separate accounts—one per bucket—to keep decisions clear and automated.

Bucket 1 - Now (0-2 years)
1 Now (0-2 years)
2 Soon (2-5 years)
3 Later (5+ years)



**THE SIMPLE ROAD**

### Payday Routine Autopilot

Schedule transfers to savings/investing accounts the day after payday so you never "see" the money.

**Example cadence:**

1. Paid on the 15th & 30th → transfers on the 16th & 1st
2. Fund Bucket 1 (bills buffer), then Buckets 2/3 toward your 20% saving/investing target
3. Invest 1-2 days after the transfer clears

Your Payday Routine						
1	2	3	4	5	6	7
8	9	10	11	12	13	14

Mark payday with an O and transfer day with an X.

**Remember:** Consistency beats intensity. You can always adjust or cancel transfers later if your budget changes.

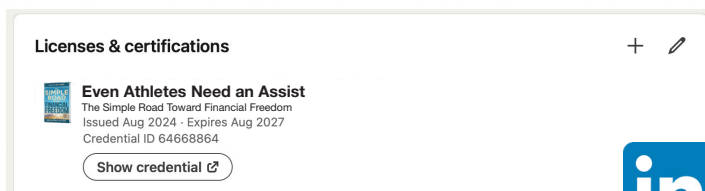
**Pro Tip:** Pair this routine with your 50/20/30 plan and Three-Bucket System so every dollar has a job.

**Find more in the book on...**

- Automatic Investment Plan (step-by-step)
- Biweekly & semi-monthly cadences
- Quarterly review checklist

From The Simple Road Toward Financial Freedom. This guide shares a slice of the framework. For the full playbook, exercises, and action items, see the book.

Refreshed money guides in a worksheet format to encourage participation and maximize knowledge takeaway.



**Licenses & certifications**

**Even Athletes Need an Assist**  
The Simple Road Toward Financial Freedom  
Issued Aug 2024 · Expires Aug 2027  
Credential ID 64668864

Show credential

**in**



**Certificate of Achievement**

"Simple Road" Financial Literacy Program  
Completed by \_\_\_\_\_

**THE SIMPLE ROAD**  
TOWARD FINANCIAL FREEDOM

Signature \_\_\_\_\_ Date \_\_\_\_\_

LinkedIn certification and paper takeaway

## STRATEGY

Identify best practices for a brand to follow and best reach and continue to connect with athletic departments.

### TACTIC 1: LIST OF PERSPECTIVE SCHOOLS

Create a list of 15 prospective schools, including contact information, that the brand could reach out to, based on research.

Proximity to Kansas City, KS	School	Contact	Email	Phone #
15 minutes	Rockhurst University	Brent Blazek (Development and Engagement)	brent.blazek@rockhurst.edu	816-501-4373
25 minutes	William Jewell	Will Schneider (Compliance & Student Services)	schneiderw@william.jewell.edu	816-415-5990
50 minutes	Missouri Western	Greysen Dudley (Student-Athlete Success)	groster1@missouriwestern.edu	816-271-5903
1 hour	University of Central Missouri	Kyle Voelker (Manager for Corporate Partnerships)	voelker@ucmo.edu	660-543-4394
1 hour	Baker University	Matt Hevel (Communications and Game Operations)	matt.hevel@bakeru.edu	785-594-4569
1 hour	Washburn University	Colin Budke (External Relations)	colin.budke@washburn.edu	785-670-1333
1 hour 30 minutes	Northwest Missouri	Gia Zupanic (Academics & Compliance)	zupanicg@nwmissouri.edu	660-562-1977
1 hour 35 minutes	Emporia State	Zach Fief (External Affairs)	zfief@emporia.edu	620-341-5349
2 hours	Pittsburg State University	Nicolle Murphy (Student Success)	nymurphy@pittstate.edu	620-235-4587
2 hours 25 minutes	Lincoln University	Sheena Dean (Compliance)	deans2@lincolnu.edu	573-681-5953
2 hours 40 minutes	Drury University	Karen Henson (Compliance)	khenson005@drury.edu	417-873-7290
2 hours 45 minutes	Truman State	Geoff Bruder (Compliance and Student-Athlete Services)	gbruder@truman.edu	
2 hours 50 minutes	Newman University	Maureen Rohleder (Compliance)	rohleder@newmanu.edu	
3 hours 35 minutes	Maryville University	Austin DeBoer (Sports Performance and Student Athlete Wellness)	adeboer@maryville.edu	314-529-6827
3 hours 50 minutes	Fort Hayes State University	Ashley Moore (Student-Athlete Academic Services)	anparrott@fhsu.edu	785-628-5350

### TACTIC 2: COMMUNICATONS PLAN

Create a consistent, effective communications plan to use once speaking opportunities have been confirmed, including a social media plan, post-workshop survey and an introduction.

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**STUDIO 640.**



STUDIO 640 is proud to present this plansbook as a product of our final required course in the Digital Marketing Communications, Advertising, and Public Relations concentration under the Bachelor of Science in Journalism degree plan. We'd like to thank Steve and Mark for the opportunity to grow their brand, Lisa Loewen for her continued support and guidance, and the William Allen White School of Journalism and Mass Communications and The University of Kansas for four of the most fulfilling years of our lives thus far. We wish *The Simple Road Toward Financial Freedom* all the best.