

After the NFL: NY Giant Scott Brunner Finds New Way To Stay In The Game

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By Laurie Petersen Posted Jan 30th 2014 @ 6:00PM

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Courtesy Scott Brunner As NY Giants quarterback

Plenty of tales have been written about professional athletes who fall into ruin once they leave their sport. But it doesn't always turn out that way. AOL Jobs spoke with [two former NFL pros](#) who went on to build successful independent [careers](#). They attribute their successful transitions to planning from the get-go for a life after football and a lot of hard work.

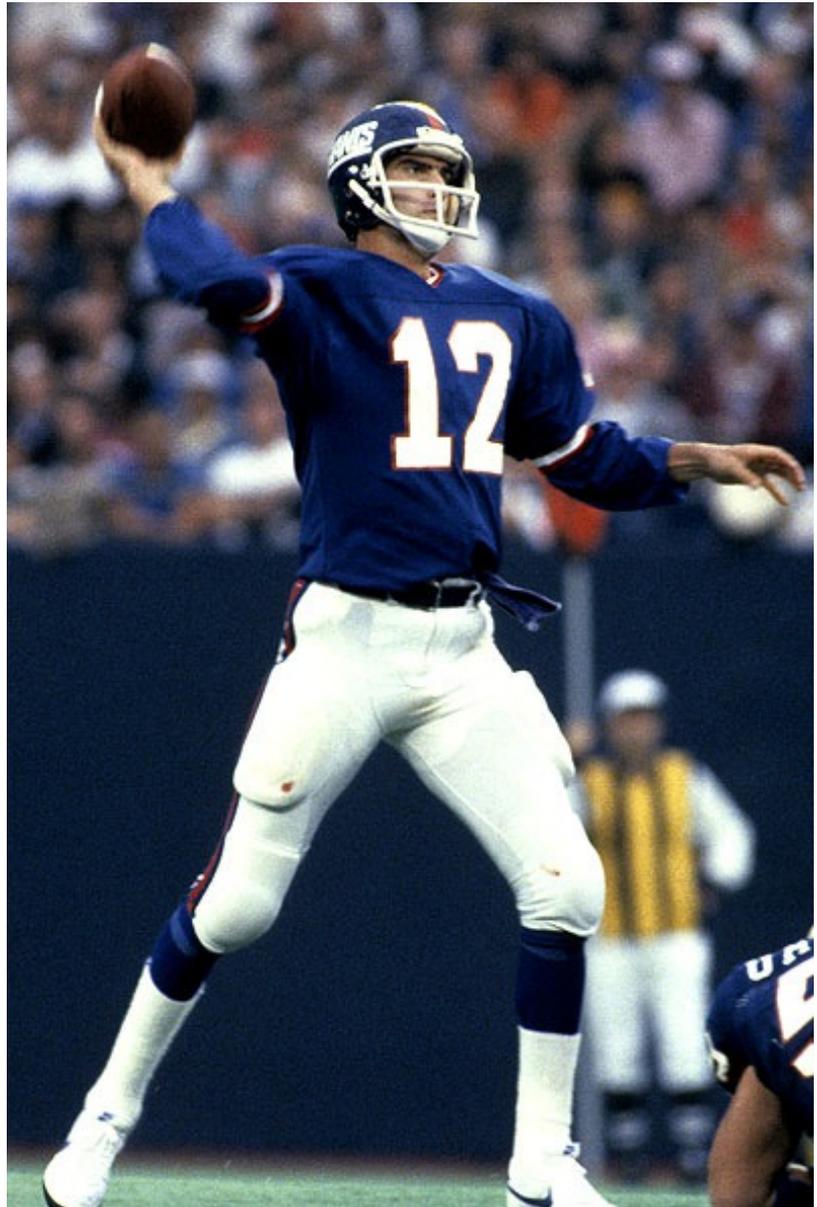
Former N.Y. Giant (and briefly Bronco and Cardinal) quarterback [Scott Brunner](#), 56, is a founder of [Net Worth Management Group](#) in Morristown, N.J., and stays involved in the sport as a mentor to college players and [financial advisor](#) to young athletes and their families. We talked about how a player makes the successful transition from the relatively short run of pro football to life as a professional.

Did you start planning for the future at the same time you started your football career?

You could say I started planning for the future when I went to college. I went to a small school, University of Delaware, and there were no guarantees you would even have a stab at a professional career. I was expecting to go do something else and enter the real working world. Playing in the NFL was kind of a gift. So that being said I got my degree in accounting and then I got drafted and really didn't use it per se in my worklife, but had it on my resume while I was playing pro football.

In the off season I was involved in a couple of [real estate](#) ventures building homes. I would go out on the job site and be involved with the planning, going to planning board meetings and talking to the [bankers](#). Most players don't get to call their own retirement. They're told they're being retired. That's what happened to me after six years. I was sent to the heap.

Brunner now Courtesy Scott Brunner



What happened next?

I transitioned into the building business and so quickly that I received some calls to come back in and turned down those offers. I was 29 maybe — building houses and subdivisions in Princeton and South Jersey.

A number of the houses I built were for Wall Street people and they suggested I go work on Wall Street. When the real estate slump hit in 1994/95, I decided to go into the financial arena. I had my accounting degree, some good solid business experience running the company and just made the leap. I pretty quickly passed all the securities exams I needed. Before you knew it I was working on Wall Street involved with trading stocks, foreign currencies, and got into the research side of the business where I spent the last 15 years. I left Wall Street two years ago and partnered up with a couple of fellows. We set up a company in Morristown, N.J. ([Watch him on CNBC.](#))



You also work with a mentoring program that gets promising students ready for the NFL Pro draft. What do you tell them?

I try to remind them that if you have a great NFL career it might last 10 years. That means if you're 22, you'll be 32 by the time you're retired. Which means actuarially you have another 60 years to live if you're in good health.

Even if you make enough money, you still have to do something. I try to get them thinking about what they want to do. It's hard when you're young and you're chasing a dream to focus on 10 years out.

What did you earn in the NFL?

My peak salary was around \$350,000. Back when I was playing (1980-86) you weren't financially retiring on what you made in the NFL. My first contract I made \$35,000. With my bonus I made \$45,000 in my rookie year. Then of course, it went up a lot. I made \$65,000 the next year.

What percentage of the college kids who try make it in?

It's hard to say percentage wise. I work with only two to five kids in any given season and most of them are highly rated. I'd say half of them have had NFL careers. Again, if you define the term career, they may have only been two- or three- year careers.

How has your NFL career helped you in your business life?

It's very beneficial especially since I'm living in the area where I had the vast majority of my playing career. It's a conversation starter. The bottom line is when you're doing business with people, they want to be comfortable you can service them and meet their needs. You still have to provide a good service. But it opens the door.

Did you have any emotional withdrawal when you left the sport?

I guess a little bit. Everybody thinks they're going to play longer than they did. I came to the realization pretty quickly. I moved on and never really looked back. I've been involved in football in some degree every day thereafter. Whether it was broadcasting, coaching or mentoring younger athletes.

I think what happens -- especially for guys coming out of school -- is you fall behind the competition in the workforce. Your peers who went to work immediately at far less salary than you were, they're in the workforce for five or eight or ten years. They're

gaining experience. They have an upper hand and you have to make up for that time. Now you're in a new business so you're really behind.

Does the NFL help train players for life after football?

I know there are networking events going on around the Super Bowl. Each NFL city has an alumni group that teams up with the NFL and tries to provide different venues for retired players to move on in their business career. They do a [broadcasting](#) school. More and more guys are trying to get into broadcasting with all the cable channels that are out there. It's kind of a mixed bag. It's really up to the individual to initiate all of it.

I think that's the hardest thing when you are retired. You spend your whole life being told what to do, where to do it and when to do it. You're not mapping out your own schedule. Once you retire, you're pretty much on your own. Unless you hook up with another company, you've really got to learn how to manage your time and invest your time wisely. I think that's the hardest thing when you're coming out, making your own decisions.

What's the thing you learned from football, that has stayed with you and helped in your life?

A lot of things, but especially in my business. We focus on the process. What you have to go through to be successful. Everyone wants to jump to the end. They think you show up and be a success. In football you go through a grind -- training, training meetings, things the fans don't see. Most people think we as players just show up on Sunday and do our thing. Obviously there's a lot more that goes into it. I've taken that same philosophy with our business. We have a step-by-step process and don't let anything slip through the cracks.

We have a division called Sports Management Solutions. We cater specifically to athletes, coaches and the families of athletes without regard to age or status.

Most people when they think of financial mentoring, they think of professional athletes. We're catering as much to the family of the high school athlete who's trying to plan through college and making sure they understand what's going to happen and the process they're going to go through.

Most families go through it once. They wish they knew before the fact what they know after the fact. We see a lot of mistakes athletes make because they don't understand what the business of college athletics is all about. Sometimes the family is not prepared to make the decision -- whatever the reason -- financial or skillwise. We mentor them along.

For coaches, it's the same thing. Most are so focused on the business of coaching they don't have the time to pay attention to their financial situation. We become the financial coaches to our athletes and the families of our athletes.

Most people want to focus on the professional athletes. People see the \$100 million contract. As money managers, sure, we'd love to help with that. We take a little longer term approach. If we're fortunate enough to help a family whose child becomes a professional, they'll have the faith and trust that we earned to continue to use us in all their financial matters.

We've done that with our business owners. When their kids grow up, they come to us for their financial answers and questions. We've taken our same model and carried that to the rest of our business.

Broncos or Seahawks?

I have to go for the Seahawks, My brother is a scout for the Seahawks. I'm really a former Giant. I just spent time in Denver.

The game's in New Jersey this year. Are you going?

I'm going to enjoy a nice bowl of chili at a Super Bowl party.

Laurie Petersen

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