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Introduction

The Life Skills pillar focuses on personal skill development. It assists athletes in understanding how their skills as a sportsperson can be valuable in other areas of their lives, and provides resources focused on the development of new life skills that can be beneficial for their development as an athlete and in their life beyond sport.

Regardless of where an athlete is in their career, life skills play an important role in driving self-confidence, both on and off the field of play.

“I really wish I had understood earlier how important life skills can be in all areas of my life. I hope that all athletes will take advantage of the materials available through the IOC ACP and benefit from them across all aspects of their life and not just in the sporting context.” — Amadou Dia Ba, Athletics.

“Sport taught me essential things I did not learn at school and I always valued the impact it had in my life. The materials in the IOC ACP will guide you in the process of using your talent in sport to develop precious life skills. It's important to take the time to think about how your talent in sport and the skills you develop as an athlete can be transferred to other areas of life.” — Stefan Holm, Athletics.

You will learn

- How to speak to the media
- How to be a good public speaker
- How to improve your problem solving skills
- How to set SMART goals
- How to network effectively
- How to manage your finances

Athletes’ Kit

THE IOC ATHLETE CAREER PROGRAMME
How to speak to the media

The following resources will assist you to deal with your media commitments in a professional and friendly manner. By using these tips you will not only present a professional and mature image but you will also make the most of any media opportunities to develop a positive image of yourself.

“It is easy to be caught off-guard by the media. Whether you are fighting through the mixed zone or you answer an unexpected phone call, it is best to always be prepared. How you react and what you say in these brief moments may have more impact than what you say during a well planned interview. So, how can you best prepare yourself to handle the media more effectively? My experience has taught me to be prepared, be honest, and learn from those around me.” — Danka Bartekova, Shooting.

Printable worksheets
- Media preparation #1 (k)
- Media preparation #2 (l)

Ideas for further resources and help
- Contact your NOC, Institute of sport or your athletes’ commission to see if they have media specialists who can train you.
- Look for media or communication courses at an Open University or community college.
- Find taped interviews on-line of your favourite athletes and watch how they deal with the media.

How to prepare for a media interview

The biggest trick for a successful media interview is to be prepared! No matter what the circumstances and situation, it is always possible to be prepared for an interview – whether it is scheduled far in advance or pops up unexpectedly. You should always be ready.

To prepare, ask yourself, the following questions, either far in advance, or in a few quick seconds before you start asking questions if the interview is unexpected. If you don’t know the answers, try to find out before you start talking:

- Who is the interviewer? What media source are they from and why are they interested in talking to me?
How to project a positive image using the media

We all want to project a good image to the public and how we are portrayed in the media can affect our public image.

The following tips may be useful to ensure that you are in control of your public image:

• Mind your body language, use an open posture and direct your attention to the journalist, smile.
• Show your emotions; excitement and joy will be infectious and make you personable, if you are disappointed or frustrated it is ok to show these emotions as long as they are not shown as anger.
• Always be positive when talking about your competitors, the competition or your team mates.
• If challenged on an issue during the competition, use vague comments like “I’m not sure what happened there but I am sure the officials will let us know if there was something wrong”.
• Always stay calm and be polite even if the interviewer provokes you.
• If at all possible do not answer “no comment” or “off the record”.

Exercises for preparing and practicing:

1. First, answer the question that is asked, but then always use a bridge to end your answer with your key message.
2. Keep your answers short and clear.
3. Use proof to back up any claims – for example, rather than just saying “I’m in my best shape for this competition”, you can say “I’m in my best shape for this competition, because I have been working on new methods of training with my coach and have been working with a nutritionist.”

To help you prepare, use the printable worksheet Media preparation #1 (k).

For any interview, it is important to have a main message. Something that is important to you as an athlete that you would like to share with the world. It is not only about answering questions that the media has, but also sharing your own message about yourself, your sport, your country or any other subject that is important to you.

For developing a more complete message try the printable worksheet Media preparation #2 (l).

Once you are prepared and have your message, follow these tips to make sure the interview is a success for you!
How can I best prepare to handle the media?

By Danka Bartekova

It is easy to be caught off-guard by the media. Whether you are fighting through the mixed zone or you answer an unexpected phone call, it is best to always be prepared. How you react and what you say in these brief moments may have more impact than what you say during a well-planned interview. So, how can you best prepare yourself to handle the media more effectively?

My experience has taught me to be prepared, be honest, and learn from those around me.

**BE PREPARED**

As an athlete you should always be ready to speak to the media. Being approached by the media can be good news. No matter what the occasion you can always have something to say – so why not be prepared and make this something good!

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**How to handle uncomfortable moments with the media**

While most interviews, press conferences and appearances will be professional and civil, there may be times when interacting with the media becomes uncomfortable. Even though a situation may get uncomfortable, there are some strategies you can use to ease the tension and steer the conversation in a more positive direction.

The key to any uncomfortable moment with the media is staying calm, polite and professional. By doing so, you deflect the tension, establish a clear boundary and take the conversation in a more comfortable direction. You also develop credibility as someone the media respects, while building a positive image as an athlete who stays professional under pressure.

**Stay calm.** When you feel that a question makes you uncomfortable, take a moment to think and not over-react. By overreacting, you may give the journalist a new story to report.

It's OK to say, "I don't know." You should never comment on something about which you are not informed. Don't feel pressured to answer a question just because it is asked. Politely ask for more information. If you don't feel like you have all the facts, or if you feel that the interviewer is leading you down an uncomfortable line of questioning, feel free to say (politely and calmly) that you don't have enough information to make a well-informed comment. If it's about a teammate, you can say that you don't comment on others, and if it's about your personal life, you can say that you only comment on your professional career, not your private life.

**Trust your intuition.** If a line of questioning is making you uncomfortable, trust the way you are feeling. It may be that you don't have enough information or that the questioning is entering an aspect of your life that you prefer to keep private. While you are a public figure and commenting to the media will be part of your career, you can set reasonable boundaries that you expect the media to respect.

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**Example question:** “Even though your preparation was not ideal but I have a fantastic support team to assist me. I thought the competition today was of a high standard.”

**Answer:** “My preparation was not ideal but I have a fantastic support team to assist me. I thought the competition today was of a high standard.”

---

**Give more than one word answers even if this is the correct answer to the question, elaborate and expand your answer – one word answers give the journalist nothing to work with and comes across as very closed.**

**If there is a misleading assertion in a question, correct it immediately at the start of your answer:**

**Example question:** “Even though your preparation was interrupted, you were still able to win easily.”

**Answer:** “My preparation was not ideal but I have a fantastic support team to assist me. I thought the competition today was of a high standard.”

---

**Beware of trying to fill any gaps if the journalist goes silent. Avoid saying something just to fill the silence; you are likely to end up saying more than you planned.**
Be prepared with a key message. This key message can be your opinion on a certain issue, or something that you want people to know about you that makes you different or unique. Key messages should be well prepared in advance and well thought through. Depending on the situation, you should always have one or two key things you want to convey. No matter what question is asked, if you have a key message that is strong and clear you can formulate it into an answer.

Once you have your key messages in mind, prepare a list of possible questions that the media could ask you. These are questions they may ask you in the lead-up to or right after a competition, or even if they run into you casually at a non-sporting event. Keeping your key message in mind, develop clear answers to all of these questions. This list – often referred to as “Q&A” (Questions & Answers) – can act as a safety net, enabling you to never feel like you are caught off-guard. Instead you will always be prepared with well thought through answers.

You can also feed the media with your messages via digital media platforms. Familiarise yourself with platforms such as Facebook, blogs, Twitter, LinkedIn etc. and create profiles with the ones that you feel suit you best. You can then use these tools to feed the media with stories about you and get your message across clearly, without even having to speak to media directly. Just remember, however, that once something goes online it is very difficult to control and can easily be picked up by the media – including items that may not be positive for you.

If you need advice on what you could be saying or to get context on current issues, the various governing bodies of your sport can also help. Contact your National Olympic Committee and it will tell you what its position (or the International Olympic Committee’s position) is on certain issues. With this information you can then develop your own clear stance on the subject.

BE HONEST

The best way to generate respect with the media and the public is to say what you know – and to admit what you don’t know. If the media asks a question that you don’t know the answer to, don’t be afraid to admit that you don’t know. It is better to stick to what you know and are prepared to talk about.

You should, however, try to stay informed about things that are happening in your sport or sport in general so that you are well prepared to comment on current issues or debates. Always answer honestly “based on the information I currently have available”. This approach goes a long way in building credibility and establishing yourself as someone who can take on tough questions, anytime, anyplace. Always stress that this is your idea, opinion or view, to avoid the media generalising your comment and using it as the view of the team or fellow athletes. But again, try to prepare these topics in advance so that you are never taken off-guard. If you are unsure of how to address an anticipated question ask someone who understands the problem, for example, your coach or other team members.

LEARN FROM THOSE AROUND YOU

The best way to learn is to watch other people when they are approached by the media. Watch your fellow competitors after a competition – how do they react to the media? Who is well prepared and who isn’t? Try to see who you can learn from. Watch athletes or other public figures in other sports as well and see how they react.

Also, ask your National or International Federation, your National Olympic Committee, or even your sponsors about opportunities for media training. The better you are at communicating with the media, the more exposure the sport gets. Having athletes who are interested in improving their skills is always of interest to the stakeholders of the sport.

MAKING THE RIGHT IMPRESSION!

Being prepared, being honest and learning from others will help you to always feel prepared to face the media. It will also enable you to create a lasting and positive
impression no matter what the situation. It will also be likely to impress the media and get their attention, making you a focal point for further exposure in the future – which is good news for you and for your sport.
How to be a good public speaker

How to develop your story
How to keep the audience’s attention
How to deliver a great speech
How to prepare properly

Public speaking is something everyone can do and just about everyone can improve on. It is a learned skill that needs proper preparation and practice. This section will help you to get your message across in a professional and inspirational way.

“As elite athletes we are often called upon, formally or spontaneously, to share our stories with diverse audiences. The experiences of being an elite athlete, taking part in the Olympic Games, living in the Olympic Village, and being part of the global sports community exemplify the Olympic ideals of fair play, respect and universality. Each and every journey is unique. The opportunity to communicate the magic of each athlete’s journey is one which can leave a lasting impact on individuals, communities and the world.” — Kirsty Coventry, Swimming.

“As an athlete, you may not choose to be a role model, but given the visibility and contribution that sport makes in society today, you may not have a choice. I suggest you embrace this opportunity. At one point in our lives we were all aspiring athletes who looked up to a role model who may have been a fellow athlete, a coach or perhaps a family member. We looked up to them because they were a positive force in our life and it is important to remember this for ourselves.” — Alexander Popov, Swimming.

Printable worksheets
Creating your story (m)
You try it! (n)
From traditional to high impact presentation slides (o)
Presentation equipment checklist (p)

Ideas for further resources and help
• Watch online videos of athletes presenting.
• Contact your NOC, local Institute of Sport or Athletes’ Commission representative for advice.
• Try an Open University, community college, or other educational institution near you for presentation or speech giving classes.
• Join a Toastmasters club.

How to develop your story

Whether you have been asked to give a speech or if you are also expected to prepare a presentation to go with it, a lot of the preparation is similar. Below you will find a number of ideas to help you to structure and prepare the speech with further ideas and information available in the worksheets section.
To start with, **think about your audience**; are they young children or a group of business people. Each audience will be seeking something different from you and should be addressed in a different manner.

Secondly, **think about what the expectations are**. The people arranging the presentation should be able to advise you on the topic and format. Ask them for guidance on what the audience will be expecting. This should give you some ideas for what you want to present to them.

Then, you can **develop your story**. Many of the best presentations tell a story, that is, the presentation is structured like you might tell a story to someone. The basic story line is something like this: a likable hero, comes across a problem, resolves it and comes out the winner. There’s a moment where the audience clearly gets it and their perspective shifts as they understand your message. Presentations are generally more successful when the substance, or story being told in the presentation, is good. What is important is the idea, the story, and the passion of the speaker.

To make notes on your own story use the printable worksheet **Creating your story (m)**.

For some ideas and inspiration for stories from fellow athletes, **watch their videos**.

Now that you have an outline of your story, draft each point onto separate sticky notes and make sure that they follow a good rhythm and logical sequence. The rhythm of the presentation is important as most people expect a start, beginning and conclusion. Watch some presentations online or have someone watch you to see if you can spot the rhythm of the presentation and what the key message is.

To note a presentation use the printable worksheet **You try it! (n)**.

### How to keep the audience’s attention

Imagine for a moment, the speaker comes to the podium and at the same time he or she starts to speak, an endless stream of fancy, smart-animated slides starts being projected on a screen literally repeating more or less what the speaker is saying. The result is that you don’t listen to the speaker and you will sometimes find yourself ahead of the speaker reading the slides. You can do it better with these few hints!

**Try to position yourself to the left side of the screen (from the audience’s view)**

Our minds (in the western part of the world) read from left to right – as you are doing now – reading this text. It is much more pleasant for an audience to read that way when you present and stand to the left side (from the audience’s view) of the screen and then make a reference to something on the screen to the right. In Arab-speaking countries you must consider changing sides even if your slides are not in Arabic.

**Help the audience to focus their attention**

Don’t compete with yourself for the attention of your audience! Where do you want them to focus their attention? On you and what you say or on the slides you show? They can’t do both at the same time. So the basic rhythm must be: first you say something, then you direct the audience’s attention to the screen, then you give them time to read/watch and then you direct the audience’s attention to you, etc.

**More graphics, less text**

If you speak in a clear and consistent way, you must assume that the audience can hear and understand you, so why should you project on a screen what you are saying? That does not add any value to your presentation and it will only make the audience less attentive to what you are saying. Slides are excellent for showing graphics, statistics, drawing, photos, etc. – not for repeating what you are saying. See examples of traditional slide formats that have been turned into high impact slides can be found in the printable worksheet **From traditional to high impact presentation slides (o)**.
Use the slides as your cue cards
If it is boring to hear a speaker using an endless stream of slides, it is even more boring if such a speaker also reads from a script. A great advantage of using presentation slides is that they can serve as your cue cards on what the next important point is (see the printable worksheet From traditional to high impact presentation slides (O) for further information) and they can also help you to stay in tune with and at the same pace as that of the audience. If you want to use slides for your presentation then you don’t need to use a script as well.

Try without!
The most brilliant and charismatic speakers don’t use slides, they don’t need to. Sometimes you might need to show statistics or graphics but why don’t you set yourself the target that, let’s say every third time you make a formal presentation, you will not use slides. You can maybe use a white-board or a flip-chart, but break the rhythm and avoid becoming a slave of slides. Your audience will be amazed and will start to listen to you!

How to deliver a great speech
Nothing strikes more fear into the hearts of many athletes than having to give a presentation or speech in front of a crowd, no matter the size of the audience.

Find your comfort zone
When you have a choice, find a position that is most comfortable for you. Some people are much more comfortable standing behind a podium, some are more comfortable being able to move around and engage more with the audience. Are you more comfortable standing or sitting? Find your comfort zone and try to stick with it so that you can be comfortable and speak with ease.

If you follow these three public speaking tips, you are sure to be viewed as a great public speaker by your audience.

Know your topic inside out, practise out loud before your public speaking date, and try to stick to a format where you are most comfortable. No longer will you have to let public speaking strike fear into your heart when somebody asks you to give a speech to a small or large audience.

Taking the time to learn some public speaking tips can go a long way when it comes to calming your nerves. The following covers three simple things you can do to prepare for your public speaking engagement and ensure that you deliver a smooth presentation.

Speak on a topic that is familiar to you
One way to guarantee success when speaking publicly is to give speeches only on topics that you are familiar with – especially your sports performances. You should think carefully about the topics you wish to share with your audience. The topic should ideally be something that you not only know about in depth, but you need to be sincerely interested in it. Your enhanced knowledge and passion for the topic will convey sincerity and excitement to your audience and keep them engaged. Research who will be in your audience and pitch your presentation to their level.

Practice your speech as often as you can
Hearing yourself speak out loud can be awkward, but the simple act of practising your speech will help you avoid potential stumbles when you give your speech live. Be sure to also focus on your breathing and eliminating as many “hmms” as you can. Practicing your speech a number of times will help to make sure that your live presentation goes as smoothly as possible.

From traditional to high impact presentation slides (O) for further information

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Athletes’ Kit
THE IOC ATHLETE CAREER PROGRAMME

took the time to create. Creating an outline for your speech guarantees that you are prepared to deliver a speech that will ensure that you get the message across effectively.

Preparation is not the only reason to create a speech outline before giving a speech. Keeping your audience engaged is another important reason to create an outline. From an audience’s perspective, there is nothing worse than listening to continuous ramblings from an unstructured presenter. When you take the time to prepare an outline for your upcoming speech, it will flow well, stay on track, and keep your audience on their toes, wanting to know what you’re going to say next.

**Use your speech outline**
A speech outline is a good idea, even for seasoned public speakers. It helps you to be prepared, keep to the point and flow from one topic to the next with ease, whilst keeping a good tempo to your speech. These are key components of being perceived as a successful and engaging public speaker.

**Video your practice**
As with your sport, recording and reviewing yourself will provide you with the fastest improvements in your public speaking. While this exercise will undoubtedly be your least favourite, it is the most effective and will provide the fastest improvements.

**Warm up your mouth**
Practice tongue twisters before giving your speech. You may think that sounds silly. After all, what do tongue twisters have to do with public speaking? Of all the public speaking exercises that exist, only by practising tongue twisters out loud can you improve your diction in a short period of time. If nobody can clearly understand what you’re saying, you can expect your audience to quickly tune you out and ignore what you have to say, no matter how useful or important your presentation is.

**Relax**
Relaxation can be achieved with purposeful breathing. Before going on stage, inhale deeply through your mouth and exhale very slowly through your nose. Breathing in this manner will help you to relax and calm your nerves. When you’re relaxed, you appear very confident to your audience while simultaneously appearing as though you’re a complete natural when it comes to speaking in front of groups of people. You can also use other relaxation exercises that you already use before your sports competition and are familiar with.

**Be prepared for questions**
Nothing can ruin a good presentation more than after it is over and you are asked a question and stumble to find the answer. As an athlete you may be asked many questions that are completely off topic from the presentation. Be prepared for these questions which may range from your career, personal life or training methods to some recent sports news or issues. Listen to each question, take a moment to think, and then provide a short, to the point, answer.

**Prepare your equipment**
As any athlete knows, being well prepared and ensuring that your equipment is in order helps you to stay relaxed and concentrate on the race. Similarly, do what you can to ensure that there are no surprises or last minute problems that will destroy the good work that you have done. The printable worksheet Presentation equipment checklist (p) will help you to ensure that you are prepared, organised and relaxed for your presentation.

Remember that most people fear public speaking and the fact that you are doing what they fear will automatically put you in a positive light. Prepare properly and you are sure to shine.

**How can I prepare to share my experiences?**
*By Kirsty Coventry*

As elite athletes we are often called upon, formally or spontaneously, to share our stories with diverse audiences. The experiences of being an elite athlete, taking part in the Olympic Games, living in the Olympic Village, and being part of the global sports...
CONCISENESS

Brevity with completeness is the key here. It means focusing on speaking about the main ideas you want to convey; anything more is usually a distraction. Along with that, it is important to avoid the temptation to use too many anecdotes or jokes that are not critically useful in helping to convey your key message. To optimise conciseness further, remove redundant words and phrases from your speech, avoid repeating things unnecessarily and keep your sentences short and simple. The more concise you make your messages, the easier it will be for you to deliver the presentation as well. It is best that you don’t read your remarks rather, focus on making eye contact with the audience. The more concise the better!

CONTROL

When you are given the floor to make a presentation, you are given the time and attention of the audience. Hence there is a duty to be in charge and control the situation to make sure that the time entrusted to you and the situation is well managed. Therefore, it is important that you deliver a controlled presentation which is acceptable to the social norms and cultural sensitivities of your audience. As an elite athlete you should try and always avoid controversial issues. Control the audience so that it is a generally conducive environment for a
presentation, and finally, control the time so that the programme you are a part of can run as scheduled.

CONFIDENCE

Isn’t it ironic how athletes who are used to performing athletically in front of large crowds can get so nervous when speaking to a small group? It is because public speaking is one of the most difficult things for anyone to do. However, it is difficult to try to listen to someone who is speaking without confidence, let alone be convinced by what they have to say. The first step is to prepare well and know the subject matter that you are going to present and then you will be able to show that you know what you are talking about during the presentation. To start off on a good foot you can bring a pre-printed introduction so the host can introduce you the way you wish and in a manner that makes you feel confident as you take the stage.

Keeping these five hints in mind will allow you to share your stories in a more powerful way. Build a strong presentation that tells your story with passion and conviction and support this by demonstrating clarity, consistency, conciseness, control and confidence in your presentation. We work hard as elite athletes and can all be proud of our stories of triumph and defeat – share these stories with the world to educate, entertain, inspire and motivate others to reach for their goals. And don’t forget to bring lots of photos for autographing and a pen just in case. Remember, you are a star for every audience!

What is my role?
By Alexander Popov

It can be said that a role model is someone who possesses the qualities one would like to have and also someone who affects people in a way that makes them want to be a better person. With this in mind, given the dedication and passion that athletes show towards their ultimate goals, it is of no surprise that so many athletes are seen as role models within present day society. As an athlete, you may not choose to be a role model, but given the visibility and contribution which sport makes in society today, you may not have a choice. I suggest you embrace this opportunity. At one point in our lives we were all aspiring athletes who looked up to a role model who may have been a fellow athlete, a coach or perhaps a family member. We looked up to them because they were a positive force in our life and it is important to remember this for ourselves.

POSITIVE ATTITUDE

In sport, as in life, there are moments when you win and moments when you lose. While it’s not always easy to do, it’s important to demonstrate sportsmanship no matter what the outcome is. You will certainly remember your losses and your victories, but your fellow competitors, your fans and spectators will remember your actions and words in both of these situations. Your attitude in a losing situation can leave more of a legacy than a victory. Compassion you show for a competitor can leave more of a legacy than a world record. Leave a positive impression that will have others saying to themselves, “what would he or she do in this situation?”

LEAD BY EXAMPLE

People often speak about “leading by example”, but what does it really mean? Athletes, perhaps more than any other professionals, understand the value of leadership and how it can inspire an individual to reach greater heights and achieve results. Athletes often speak about that one moment of brilliance, that one achievement or that one individual who inspired them in their careers. You have the opportunity to be that individual and to create that moment. Leading by example also means to talk the talk and walk the walk. By this, I mean ensuring that your actions and decisions reflect the person who you are and, as importantly, that you are a positive role model for others. It is also important to remember that leading by example is more than being perfect. It is about how you deal with moments of imperfection.
GIVING BACK

Success as a professional athlete often comes with additional attention and admiration. More and more athletes have used their heightened profile and success to raise both money and awareness for a variety of social causes. There are various examples of athletes becoming involved in charitable organisations and events. Whether it is something which is close to your heart or a particularly prevalent issue within society, it provides an athlete with the opportunity to give something back. There are many associations actively seeking high profile personalities such as athletes to increase the profile of their cause, so if there is an issue which you feel passionately about, find out more and use your unique role in society to make a difference. Volunteerism is another good way to give back to your community. Many organisations are always looking for a helping hand and would most certainly welcome the involvement of someone who through their presence and involvement might also encourage others to volunteer.

IN THE WORK ENVIRONMENT

The fame that you achieve as a top athlete can help build your name into a brand outside the world of sports; and sometimes in the world of sports. There are many wide-ranging opportunities for athletes to develop their own careers and brands. There are many examples of athletes who have gone on to become successful businessmen and women, thus inspiring other people to follow in their footsteps. Some have become involved in sports consultancy, representing athletes, coaching and media work. The same characteristics that brought you success as an athlete can also be applied within your future work environment.
How to improve your problem solving skills

How to use the SWOT analysis tool

How to use the “5 Whys” tool

There are a number of well researched tools available that assist in solving problems and two of the key ones are explained in this section. Some tools are specific to an industry or type of work and many are specifically related to business and resolving business related problems.

“The biggest thing with problems is knowing where to start. These simple tips really help to break it down to the most basic level, demystifying the whole problem solving process. Enjoy!” — Saku Koivu, Ice Hockey.

Printable worksheets

Conducting a SWOT Analysis (q)

Ideas for further resources and help

• Contact a local or online Open University, or community college for problem solving courses.
• Research other online problem solving tools using the search term “problem solving tools”.

How to use the SWOT analysis tool

SWOT Analysis is a powerful technique for understanding your strengths and weaknesses, and for looking at the opportunities and threats you face. This tool is quite general in nature and will primarily assist you to make decisions about your future, your career direction and life choices. Used in a personal context, it can be useful in developing your career in a way that makes the most of your talents, abilities and opportunities.

What makes a SWOT Analysis particularly powerful is that, with a little thought, it can help you uncover opportunities that you are well placed to take advantage of. It also helps you understand your weaknesses, so you can manage and eliminate threats that may otherwise catch you out.

To carry out a SWOT Analysis (see the printable worksheet Conducting a SWOT Analysis (q)), write down answers to the following questions:

**Strengths**

• What advantages (for example, skills, education or connections) do you have that many others don’t have?
• What do you do better than others you know?
• What personal resources do you have access to?
• What do other people (and your coach in particular) see as your strengths?

Consider this from your own perspective, and from the point of view of the people around you. And don’t be modest; be as objective as you can. If you are
How to use the “5 Whys” tool

The “5 Whys” is a simple problem-solving technique that helps athletes to get to the base problem quickly. The “5 Whys” strategy involves looking at any problem and asking: “Why?” and “What caused this problem?” Very often, the answer to the first “why” will prompt another “why” and the answer to the second “why” will prompt another and so on; hence the name the “5 Whys” strategy.

Benefits of the “5 Whys” include

• Helping to quickly determine the base cause of a problem.
• Easy to learn and apply.

How to use the “5 Whys”

When looking to solve a problem, start with the end result and work backwards (reverse engineering), continually asking: Why?

This will need to be repeated over and over until the base cause of the problem becomes apparent.

The “5 Whys” process consists of simple techniques that can help you quickly get to the bottom of a problem. But that is all it is, and the more complex things get,
The “5 Whys” strategy is so elementary in nature, it can be adapted quickly and applied to almost any problem. Bear in mind, however, that if it doesn’t prompt an intuitive answer, other problem-solving techniques may need to be applied.

The following is an example of the “5 Whys” analysis as an effective problem-solving technique:

1. **Why is my coach unhappy?**
   Because I did not arrive at training when I said I would.

2. **Why was I unable to meet the agreed timeline or schedule for training?**
   School took much longer than I thought it would.

3. **Why did it take so much longer?**
   Because I was talking to friends.

4. **Why did I underestimate the time talking to friends?**
   Because I did not realise the time and did not have training on my mind.

5. **Why didn’t you have training on your mind?**
   Because I was not motivated and wanted to catch up with friends.

The next step in this case might be to discuss why you are not motivated at the moment and, together with your coach, develop some new goals.
How to set SMART goals

Goal-setting is like a map – the big-picture goal is the destination, short-term goals are steps you take to get there. Goals should be straightforward and emphasise what you want to happen. Goal-setting will give you direction and help with your motivation, as well as increasing your satisfaction and self-confidence in your performance. The map will help you track your development towards reaching your full potential.

“Goal setting is such an important part of training and preparing for competition that whether you realise it or not you are probably setting SMART goals all the time. The difference is that now you know you are, and you can ensure that you continue to set them properly.” — Yang Yang, Badminton.

Printable worksheets
Finding the balance (r)

Ideas for further research and help

- Contact a local or online Open University, or community college.
- Research other online goal setting tools using the search term “setting goals”.

What are SMART goals

Have you ever felt like the next Olympics, the next World Championships, the next National championships etc. are a long way away and you can see little motivation in going for a 5 am run today? Then you might need to set clearer goals. Think about what you want to achieve in life (the big picture or the long term aim) and then break this down to small or short term goals. This will help you to see the big picture but also to maintain motivation for each of the steps that you need to take to get there.

As an athlete, you will need to know where you are heading. A way to help you remember the make-up of effective goal-setting is to use SMART goals:

**Specific:** Smart objectives are objectives which specify exactly what they want to achieve – they are measurable, achievable, relevant and time-related.

**Measurable:** By establishing measurable objectives you should be able – at any time during the project – to measure whether you are meeting them or not.

**Achievable:** You can achieve almost any objective you set when you plan your steps wisely and establish a time frame that allows you to carry out those steps.

**Relevant:** To be relevant, an objective is one which you are both willing and able to work on. It can be both high and realistic; you are the only one who can decide just
how high your objective should be. But be sure that every objective represents substantial progress.

**Time-related:** An objective should be grounded within a time frame. With no time frame tied to it there’s no sense of urgency.

Everyone will benefit from setting SMART goals both on and off the sporting arena.

**How to keep a balance**

When the time pressure in life increases, we tend to let some things slip. At times, this happens without even noticing, things soon become major issues and everything starts to become too much.

It is vital as an elite athlete to look ahead and plan your day, week, month or year. It is also imperative that you stay positive and be realistic about what you can achieve. It is also important to:

- Know your own capabilities and the areas you need to work on for development.
- Understand expectations and the benefits of teamwork.
- See the people around you as helpers, guides or mentors.

We may not all agree that things need to be done the same way, that one way has more advantages than another, but what we can do is change the way we think and behave in response to our ever-changing environments.

This process starts with the active choice to take control of our lives, and identify what is important to us. To help you to assess your priorities use the printable worksheet **Finding the balance (r)**.

Now you have identified areas that may need attention, you can adjust your plan to change your balance.
Have you ever heard the following expression: “80% of jobs are never advertised”? Believe it or not, it’s actually true. 70-80% of jobs openings are filled by a pre-selected candidate, which makes a formal job posting unnecessary. So how can you compete in the job market when so many jobs are filled without a formal application process? The secret is networking.

Effective networking can help you to:

• Get a job
• Get a sponsor
• Get some great new tips or ideas
• Meet people and make new friends.

Basic networking requires little effort and is not complicated. With the right attitude and approach, you can create a network that supports your personal and professional success for years to come. So how can you start building a network or growing a network you already have in place?

“I didn’t have a problem meeting people. The trouble was, I never did any follow up or kept in contact with people on a regular basis. When I thought about a person it was usually only when I needed help. I realised I was not making the most of my network.” — Yumilka Ruiza Luaces, Volleyball.

Printable worksheets
Creating a 30-second Elevator Speech (s)

Ideas for further research and help

• Contact a local or online Open University, or community college.
• Research other online tools using the search term “networking”.

What is networking

Networking is the art of meeting people and building relationships. It's not just contacting everyone you know when you are looking for a new job and asking if they know of any job openings. Networking starts long before a job search and is an activity you may already do more than you realise.

Whether you know it or not, you are networking when you:

• Attend professional meetings or conferences.
• Talk to athletes, coaches, trainers from other areas or sports.
• Strike up a conversation with someone while waiting in line at the grocery store.
Develop a social media presence:
- Set up a profile on social networking websites (Facebook, Twitter, LinkedIn, etc.)
- Follow people you would like to know more about.
- Post messages and updates on what you are doing on the various sites you use. See also the social media guidelines for Olympic athletes for further information.
- Talk to spectators/fans after the game.

While networking is very common and occurs in almost every social outing, there are some misconceptions about what networking actually is. To clarify, here is a short list of some of those misconceptions. Networking isn’t:
- Making cold-calls to people you don’t know. It’s talking to people you do know and asking them to introduce you to others.
- Carefully choreographing meetings and greeting people insincerely. Networking is much more effective when done more casually.
- Just for your benefit. Networking is a two-way street and must benefit both persons to be truly effective. So, when you ask your network for help, be prepared to return the favour.

What different networks exist

On a daily basis, you experience many different interactions with colleagues, friends and even strangers, and these interactions present unique opportunities for networking. Here are four types of networks that define different types of relationships used in the networking process:

1 Personal networks. These include family, friends and close associates. You usually choose these types of networks through mutual interests or connections. Personal networks are more social than other types of networks and are based on an exchange of help and support.

2 Organisational networks. These include project groups, committees and councils. These networks are focused on whom you need to know to achieve objectives within a specific time frame. They are typically based on power, knowledge and influence.

3 Professional networks. These networks are comprised of colleagues and peers. Professional networks are based on common professional interests. They can be internal or external, meaning they can exist within a place of business or outside the office as part of an industry in general. For example, your current training team would be an internal professional network, whereas your National or International Federation would be an external professional network.

4 Strategic networks. These include external contacts and connections. Strategic networks can be established by making alliances with individuals from social, political, civic, or religious organisations or other groups with whom you may have regular contact.

Regardless of what area you are in now, and what career you want to have after sport, it is important to have a diverse network across many areas, industries and countries. You never know when you might need an introduction or help from these areas.

You may have already started thinking about how you can expand each of the four networks described above – new groups you could join, meetings and conferences you’d like to attend, new people you’d like to talk to, etc. However, it is important to remember that the people you already know could be the most influential people in your network.

Regardless of whether you are planning to meet new people to expand your networks or talk to the people you know to see how they can help you achieve your goals, you still need to understand what to communicate to maximise your networking efforts. This is where preparation is the key.
**How can I prepare for networking**

An important skill for effective networking is the ability to clearly and succinctly articulate who you are, what you offer, and what you are looking for. By stating your goals/needs clearly, people in your network can offer more specific advice or connect you with others in their network who may be able to provide specialised knowledge or support. For example, “I am looking for a new sprint coach”, is specific.

**Quick tips**

- Introduce yourself confidently and explain clearly what you are doing or seeking (generally or at this specific event).
- Create and practice a 30-Second Elevator Speech with the printable worksheet Creating a 30-Second Elevator Speech(s).<br><br>- Have a business card. You do not need to be employed or have a private company, a simple card with your private details, phone number and blog or website (if you have one) is all you need.
- Ask for their business card or contact details, or give them yours, and ask them to get in contact.
- If you can collect 8 cards a month, in 12 months you will have nearly 100 extra contacts in your network.

**If online networking is good**

With the growing popularity and influence of online social networking, the Internet can be a great way to keep in contact with your network. A blog site, a monthly email, Twitter, Facebook or LinkedIn keep your online community up to date in relation to what you are doing.

The Internet is a simple and effective way to keep in touch with people. If you write 8 items a month (this can be a combination of blog posts, emails, etc.) you can keep all of your contacts up to date on what you are doing. Then as you refine your objectives and need some help, advice, or contacts, you will have many people on your team who know you, have been following what you are doing and will support you. As you have kept in touch they will not feel like they only hear from you when you need something and will understand what you have been doing. For 1 or 2 hours of your time per month it is a good investment.

However, is the Internet a good place to begin informal relationships? One benefit to online networking is that it eliminates the need for face-to-face interaction, which can alleviate some of the anxiety of making new connections. It is also possible to create some two way conversations that turn into great networking opportunities. However, be aware of the limitations of this sort of networking, it is largely superficial and does not, of itself, create a strong connection.

Be proactive and start today. If you wait six months, or a year, that is 50 to 100 lost contacts for your team.

For further information in relation to social media, see the [Guidelines for Olympic Athletes](#).
How to manage your finances

Many athletes have cited the lack of financial stability as an area of stress in their lives, both whilst training and competing and when they retire from sport. In some cases this has caused athletes to retire early from their sport and seek full time employment in order to secure a more stable financial position immediately, and for their future. This topic will assist you to understand your financial position and help you to understand what you need to know to manage your finances better.

As an athlete it is important to understand that your financial management is different in many respects from other people. The following points help to illustrate why.

Generally elite athletes often have:

- Short careers in sport, therefore the income earned needs to be spread further to cover career gaps.
- A public image that can make you susceptible to scams.
- Little experience in financial management.
- Unpredictable income due to the threat of injury or de-selection.
- Unfinished or no educational qualifications.

It is therefore important to have a good structure in place and a sound understanding of your finances as this can reduce stress and the financial pressures associated with your performance. The information provided is general and different sports, disciplines and countries, will have different issues that need to be addressed. It is important to understand this and plan according to your individual situation.

“Understanding your finances will give you peace of mind. Leaving them to sort themselves out WILL lead to mess and probably a lot of extra cost and time to sort it out. Understanding your finances is your job not someone else's.” — Todd Nicholson, Ice Hockey.

Printable worksheets

Budget Planner Calculator (t)

Ideas for further research and help

- Contact a local accountant or financial advisor.
- Contact your NOC for further information.
- Talk to senior team mates/athletes to seek their advice.

How to develop a financial plan

An athlete’s career has a life span. We all know there are limits on how long you can be a full time athlete. Depending on your sport this can vary, but it is important
to understand there is life beyond your athletic career and it is important to plan ahead. This includes continuing your education and planning for your future income during your career.

Remember your career can come to a sudden end. Many athletes are unfortunately forced into retirement through injury or missed selection. How would you cope with this sudden change? Do you have good support around you and do you have a clear understanding of your finances? It can be important to have a clear view of all parts of your career; this includes your financial situation. Once you understand your situation it can become less daunting.

**Independent advice**

Setting up your finances and seeking professional advice can be very worthwhile. There are many financial and tax options available and a professional advisor is best placed to find what suits your individual situation. Professional advice can also save you money in the long run as they will know exactly what you are able to claim as a tax deduction and how best to manage this. Their fees are generally an allowable tax deduction as well.

Seeking independent financial advice is recommended so that a financial solution can be found that is tailored to your individual circumstances. Ask fellow athletes, your coach, and your local/national sporting federation to help guide you to find an appropriate accountant or financial advisor. If possible they should have previous experience in working with athletes.

It is recommended to keep your financial advisor separate, and independent, from other members of your team, for example, your family, friends and agent, etc. A financial planner can help you with the following areas:

- Investing – shares, property, business
- Loans
- Pension plans
- Retirement planning
- Budgeting
- Insurances
- Savings
- Etc.

**Ask questions**

If there is something you do not understand, remember to ask questions. It is better to ask and be sure about something than to find out that you have not understood further down the track. There are many opportunities and options for your money and you should always have your finances under your own control. In order to communicate on the right level with agents, planners, and financial institutions it is important to be fully informed of your own financial matters, goals and expectations now and in the future.

**How to make a budget**

In order to ensure that you are in a good financial position as you transition out of sport you will need to plan. The following general information is provided to assist you in understanding where to start and to highlight key elements to consider in your planning. Specifically, this topic covers how to make a budget, and provides basic information in relation to income and expenses.

In order to put together a good and accurate budget it is important to understand your income, your expenses and what tax needs to be paid. Depending on your income, there are different ways to plan a budget; some examples are provided below.

**Know your income and then plan how you spend it**

If you know what your income is going to be, planning your budget and knowing how much you can allocate to different expenses is all part of good financial management. You may have to cut back on certain areas, or you may be able to afford to spend more in certain areas, or invest. The key is to understand what you can afford and also to plan for the future. For further information on income see the section Understanding different income.
Know your expenses and then plan how you will raise the money to cover costs

If you know how much it will cost to pay for your living and sporting costs that are required for you to perform at your best, then you can look for sponsorship, funding or work opportunities to fit with your requirements. Knowing your budget also gives you a good understanding of where you may be able to cut costs, or areas where it may be beneficial to spend more (e.g. insurance) if you receive extra income. For further information on income see the section Understanding different income.

Understanding different income

As an athlete you can be exposed to different types and sources of income. Outlined below are some of the key income streams you may come across.

DIFFERENT TYPES OF INCOME / REMUNERATION

Salary/wages: a fixed sum of money paid in compensation for services provided, paid to an athlete on a regular basis as defined by a contract.

Signing bonus: a sum of money paid to a new athlete by a club as an incentive to join that club. Signing bonuses are often given as a way of making a compensation package more attractive e.g., if the annual salary is lower than they wanted. Signing bonuses are often used in professional sports.

Performance bonus: these are mostly linked to contracts with a team or a sponsor. A form of additional compensation paid as a reward for achieving specific performances or hitting pre-determined goals (game wins, placing or time/score specific). A performance bonus is compensation beyond normal wages and is typically awarded after a performance appraisal completed over a specific period of time.

Sponsorship: monetary payment, services or other support from a company or entity, with the expectation that by aligning themselves with you or your team they will gain influence in the market place, for example, through improved recognition of their brand or name.

VIK (value in kind): mostly linked to a sponsorship contract and refers to a situation when you might receive a product or service instead of money. VIK can include things like receiving a car, watch, prizes, equipment, etc.

Appearance fee: a payment received by an athlete for attending events, for example, competition events or promotional events.

Prize money: a payment made in appreciation to athletes and/or teams for results at competitions, usually paid by event organisers.

Scholarship: financial or other support that can be received from different entities e.g., sport-federations, educational institutions, National Olympic Committees, governments or other organisations. These are often paid directly to you, or on your behalf, to supplement your education or training expenses. A scholarship may support you with tuition or coaching fees, accommodation, transport costs, books or equipment, etc.

Government grants: financial support which is usually paid directly to you through government departments.

Earning income from several different sources places you in a unique situation in relation to accounting, filing...
How to understand your tax obligations

Taxation or tax, is a financial charge or other levy imposed upon a taxpayer (an individual or legal entity) by a government. Tax is collected by governments to use for funding the running of the government and government services. Failure to pay your taxes is usually punishable by law. Paying your taxes late will often incur a fine. Depending on the legislation of your country taxes can include:

- Personal income tax, based on the person’s yearly income.
- Corporate tax based on the yearly profit the company makes.
- Value Added Tax (VAT), or similar tax on purchased goods and services.
- Capital gains taxes and other taxes.

Tax rates vary, depending on where you are living, how much you are earning and how your situation is classified under the tax law (i.e., salaried worker, independent, freelance worker, other).

Understanding different expenses

Expenses are classified as anything where money is being paid out. As an athlete your expenses can be divided into a number of different categories. For tax purposes, it is important to know which of your expenses can be claimed back as a tax deduction and to make sure you keep a record of all relevant receipts for these.

Living expenses
Include all the costs associated with everyday living:
- Rent/Mortgage
- Education/School
- Nutrition/Food
- Bills: Electricity/Water/Gas/Internet
- Clothes
- Hairdresser/Personal Care/Hygiene
- Doctor/Dentist/Optometrist
- Car/Transport
- Entertainment
- Holidays
- Taxes
- Phone
- Social security contributions
- Insurances
- Gifts
- Etc.

Training/competition expenses
Include things you pay in order to perform as an athlete:
- Coaching fees
- Training facilities
- Physiotherapy
- Massage
- Supplements
- Competition entry fees
- Travel – Flights and Accommodation
- Equipment
- Etc.

Most training expenses can be classified as tax deductions, but there is often a fine line between training costs and living costs. Each athlete’s circumstance is unique; it is important for you to seek professional advice on your individual situation and find out what you are, and are not, able to claim as a tax deduction. See also the next section on How to understand your tax obligations.

Athletes and tax
Athletes may or may not be subject to paying tax. The income of an athlete who is profiting from their sport
(making a living out of what they do) is generally fully taxable. Athletes with other forms of income outside of sport can fall into a complex middle ground. It is very important to understand the specific rules and tax laws for your country and make sure you follow these as your career progresses and your circumstances change.

In almost all countries prize money and appearance fees (part of the athlete’s income) are subject to income tax. Professional athletes participating in an event abroad are subject to the withholding tax in the hosting (organising) country. Organisers who pay appearance and prize money have special regulations concerning remuneration calculations, deductions and the payment of fees. You are responsible for ensuring that the appropriate taxes are paid and you should therefore consult the organiser or the organising federation for further information. Ask the organisers if tax will be paid before you receive it and whether you are required to pay tax.

Your country of residence also has its own tax and financial regulations which need to be understood, as in some cases you may need to also pay tax on this income in your own country.

**Tax deductions**

If your income is taxable it also means you may be eligible to claim tax deductions. Tax deductions are usually allowable for any costs incurred by you to produce your income, for example, as an athlete, your training and competition expenses would normally qualify as a tax deduction. Again this is very specific to local tax laws, and you will need to obtain local advice.

Often you can reduce your taxable income by offsetting it against your sporting expenses. For example:

\[
\text{income} - \text{tax deductions} = \text{taxable income}.
\]

**Keeping records**

For anything that is a tax deduction you will need to keep a record of it so that you can claim it. Keep all receipts and records of your expenses in one place for each financial year so you are able to claim them as a tax deduction.

**Independent advice**

Financial advice and accounting is typically a tax deduction, so getting professional advice is generally worth the cost. Ask fellow athletes, your coach, and your local/national sporting federation to help guide you to find an appropriate accountant or financial advisor. If possible they should have previous experience in working with athletes.

It is recommended to keep your financial advisor separate, and independent, from other members of your team, for example, your family, friends and agent, etc.

**How to protect your finances**

In order to protect yourself from unexpected financial problems, it is necessary to insure yourself against the unexpected. Your need for risk protection and prevention will change often as you progress through your career and you should therefore review your insurance each year. The following will assist you to understand some of the different types of insurances:

**Illness and Injury (Health) insurance:** not having health insurance when you are suffering from a serious illness or accident could result in a huge financial burden. Often this insurance, in whole or in part, is paid by your employer, so be certain to consult your contract. If it is not covered it is recommended that you take out your own health insurance.

**Disability insurance:** in the event you should become disabled, this insurance will provide you with a stable monthly income.

**Loss of income insurance:** this insurance is customarily very expensive and should be discussed with your club or your employer.

**Theft insurance:** this type of insurance is usually taken out for your property (rented or owned) or vehicle and will cover you for losses incurred as a result of theft.
Third party liability insurance: covers damage or injury you might cause to someone else (a third party).

Travel insurance: for medical costs abroad, for evacuation in the case of an emergency, lost luggage and equipment, etc. The selection of the suitable travel insurance can help you avoid unexpected costs when you travel.

Retirement insurance: solutions can be offered in order to, for example, face up to a gap in your old age pension and still be able to retain your usual life style at retirement age.