

Top 10 money lessons

Insights from entertainers and UBS pros



Study these lessons to make the most of your opportunities. Print this out. Pin it up. And revisit when you need a reminder.

- 1. Consider the ebbs and flows of your career.**
Spend and invest wisely. The next opportunity may take time to materialize.
- 2. The spotlight comes with expectations.**
People will think your fame gives you the ability to spend with no limits.
- 3. Learn to say no (or not yet) to family and friends.**
Set boundaries. People leaning on you for support can present a significant financial drain.
- 4. Don't try to keep up with the "Joneses."**
The pressure to live a lavish lifestyle can lead to financial ruin.
- 5. It's net income, not gross pay, that counts.**
After taxes and paying for your team, you may take home less than half of what you earn.
- 6. Give from the heart.**
With the right strategy, your impact and legacy can last for future generations.
- 7. Having money doesn't make you an expert on money.**
Advice from experts can bridge the gaps, but be sure you find the right advisor(s).
- 8. Choose your financial advisor wisely.**
Make sure that your advisor shares your ethics. Ask for referrals, and check his or her background.
- 9. Stay in contact with the people who deal with your finances.**
Make sure your agents, accountants, business managers and others work as a team. Create checks and balances, including an outside auditor.
- 10. Educate yourself and only invest in things that you understand.**
Ask many questions and take responsibility for your own money.

Let's talk. Together, we can help you make the right decisions for you, your family and your legacy.
ubs.com/athletes-entertainers

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