



SIMPLIFY YOUR FINANCES

Whether you're making Shaq money or you're on a two-week extension, chances are you've got some pesos W throw around. But that doesn't mean you should just throw them away. Terri Noll, CPA and financial advisor for the NFLPA-certified Piascik & Associates (www.piascik.com), has some simple advice to make your work money work for you:

1. HAVE SOMEONE ELSE PAY THE BILLS

With road trips, appearances and those "mandatory" club visits, who really has time to pay bills? Answer: bill-pay companies. Use 'em!

2. GIVE YOURSELF A TAX BREAK

Though you may ball in New York, consider having a ball this offseason in Florida—for tax purposes. Always look into state taxes when figuring out where to hang your residency hat.

3. HIRE A PROFESSIONAL

Remember when your Uncle Louie wanted you to buy into that "can't-miss ostrich farm"? Didn't work out so well, did it? That's why you need a CPA or financial advisor to help you decide between the cash cows and the lame ducks.

4. DON'T OVER-INDULGE

Five houses, 10 cars, 20 gold watches—who has time to keep up with it all? Maybe that's the point. Downsizing can have a stress-releasing upside.

5. GET A PRE-NUP. PERIOD.

Ah, wedded bliss...until your ex wants those five houses, 10 cars and 20 gold watches in the divorce. Remember: pre-nup to preserve your stuff.

6. WATCH YOUR ADVISORS LIKE A HAWK

It's great to have a team of advisors, but add one more to that group—you. Study up on finance so you can keep an eye on the ones keeping an eye on your hard-earned cash.

7. LOSE THE FREELOADERS

Seen Hammer's entourage lately? Neither has he. Be good to your friends, but lose the freeloaders—especially the ones that serve no purpose.

