

Credit Card Mentality

Recently the national news reported the overall saving rate for Americans had hit an all-time low, recording net 2005 negative saving. We are bombarded daily with offers to buy on credit, add to our burgeoning supply of credit cards, and make major purchases with 'nothing down' and 24 months to pay. Many, if not most coaches are able to stop by a major dealership and purchase a sport utility vehicle on the way home from school, driving it off the lot 30 minutes after stopping by, with 5, 6 or even 7 years to pay off their additional debt. We are living in a society that more and more encourages individuals to take advantage of an opportunity to live purely for now with little concern for the future. Social, media, and educational contacts our athletes receive continue to propagate this idea of immediate reinforcement and reward, regardless of consequences.

As coaches, we understand fundamental aspects of the sport, skill development, and rules of our events, but we also see clearly the evolution of the high school athlete. That evolution is governed by two things . . . societal pressures and individual coach impact. Although societal pressures on an athlete are universal and challenging, the individual direction each coach may give to every member of his or her team can be immense, and quite possibly life changing for many girls and boys with whom daily contact in and out of season is the norm. The coach has a unique opportunity to deliver a message that will stand the athlete in good stead in every facet of life beyond high school . . . *we cannot live our athletic lives with a credit card mentality.*

Simply phrased, athletic involvement for anyone at any level is the antithesis of the credit card mentality. Immediate gratification followed by years of work may be possible when you purchase a vehicle or flat-screen television, but it would be impossible to find a football player who put pads on for the first time as he quarterbacked his team in the league championship game. Yet more and more we see athletes and parents who understand little of what constitutes genuine athletic performance, earned through perseverance and won through hard-fought battle on the court, course, field, or in the pool. Parents and athletes live in a world of instant satiation of desire, and the concept of development of talent and skill through thoughtful, consistent, and deliberate preparation may be foreign to some. For that reason, coaches must develop within their programs a fostered attitude of consistent and dedicated work ethic that leads to ultimate success.

Coaches have a responsibility to teach more than strategy and skills. There needs to be a time in many team meetings where the hard work of the journeymen athletes on the team are recognized. A coach needs to emphasize the level of work ethic required to achieve success, and de-emphasize luck, talent, and scheduling as components of winning. Consistent tie-in of the relationship between long-term dedication and ultimate life success should be a mantra of top teams.

Minimizing the immediate gratification an athlete receives has other benefits as well. Coaches who teach that hard work alone can be the single best determiner of success often find that athletes buying into the idea stay in the program longer, work out harder, and take great pride in any achievement because they can see a chance for themselves to hit any goal. They understand that they can't have the success now, but that every athlete on the team has unlimited chance for ultimate success because they can earn their way to a goal. They "pay as they go", with sweat, bruises, and sacrifice, just the opposite of what they see in mass media.

This concept will stand the athlete in good stead as her or his life continues. An underpinning bulwark of 'sweat equals success' and 'nothing worth having comes easily' will direct successful athletes into positions of life leadership. Coaches who understands this can arm their teams with core knowledge and abelief that allows them to achieve anything, because they realize that there is no magic route to winning. The athlete is more than willing to pay now for the chance to ultimately achieve reward at a later date. They understand that putting things on credit may be possible for "stuff", i.e. the trappings of material society, but it is impossible to use a credit card for athletic glory.

A corollary to this development is an understanding of reward for achieving an athletic goal. Every athlete needs to feel the true success of an *intrinsic* reward for goal achievement. Our society and media saturate us with *extrinsic* "stuff" that, although entertaining and 'fun', provides little reinforcement for continued success. Coaches are in a good position to reinforce *intrinsic* rewards by giving a pat of the back, a special conversation, or an 'attagirl / attaboy' that leaves memories long after the CD or financial reward has been forgotten. We have all felt the thrill of receiving that first trophy or medal, but many advanced athletes also have the satisfaction of knowing the *intrinsic* joy of a job well done, regardless of the outcome. Coaches should direct their teams and individuals in such a way as to develop within them an understanding that the journey is the most important part of the athletic experience. Winning and championships will come to many, but the earned feeling of putting forth great effort and exploring one's limits is available to all. That feeling is earned . . . not given 'up front' to all who venture into an athletic experience in high school.

Coaches may help to defeat the "credit card mentality" by the following explanations to team members and parents:

- 1.) Clearly explain to all incoming athletes the expectations of the program. Hard work earns honors, game time, and respect. No one coasts at any time.
- 2.) The program develops talent to its maximum, but it takes time for all to reach the individual limit of talent. Consistency will get you there.

- 3.) Past honors gained were the result of sacrifice and effort. Every team every year must earn the respect of past athletes by demonstrating a true desire to perform to the team work ethic.**
- 4.) All will succeed through hard work. No one truly succeeds through cutting any corners.**
- 5.) Favoritism does not exist on the team but those who exhibit a desire to improve through solid effort gain respect of the coaching staff.**
- 6.) Importance of athletic success in the present season goes hand in hand with desire to see all athletes improve by earning their way to honors.**

As coaches we are in charge of a powerful medium of the teaching moments . . . the athletic fields where life lessons are learned. One of those most important is that in athletics, one must pay now for success later. There are no short cuts to true honors in any worthwhile endeavor.