

EXPAND

A GUIDE TO EXPANDING YOUR FUTURE



NZRPA
NEW ZEALAND RUGBY PLAYERS ASSOCIATION

**BY THE PLAYERS
FOR THE GAME.**

NZRPA BY THE PLAYERS FOR THE GAME.

NEW ZEALAND RUGBY PLAYERS ASSOCIATION

**The Representative Body of
New Zealand Professional
Rugby Players**

**Enabling our rugby players to thrive,
on and off the field...and the game to
unite and inspire New Zealanders**

PLAYER

Communication and Engagement

- 0800 PLAYER support line
- Social media platforms and publications
- Team, player visits and roadshows
- NZRPA Info Centre
- Player handbooks and protocols
- Team representatives
- Player surveys and feedback
- Rugby Club for retired players

Personal Development and Growth

- **Young Player Education Programme**
 - Character and personal development
 - Life skills and making good decisions
 - Seeking good advice
- **Personal Development Programme**
 - Career planning, education and work experience
 - Financial and asset protection education and awareness
 - Character development and mental wellbeing
 - Professional rugby work expectations and obligations
- Transitioning, overseas and retired player support

Representation and Support

- Player input and voice on issues of importance
- Collective bargaining and player contracts
- Agent accreditation and advice
- Season and competition structures
- Laws, rules and regulations
- Problem and dispute resolution
- Conduct advice and support
- Sports integrity including anti-doping and corruption

**OUR
PEOPLE**


UNITY
*Move together,
trust one another*

CAMARADERIE
Friendships for life

HONESTY
Act with integrity

SUCCESS
Strive for it

LEGACY
*Build for the future
reflect with pride*



The duration of an athletic contest is only a few minutes while the training for it may take many weeks of arduous work and continuous exercise of self-effort.

The real value of sport lies not in the actual game played in the limelight of applause, but in the hours of dogged determination and self-discipline carried out alone, imposed and supervised by an exacting conscience.

The applause soon dies away, the prize is left behind but the character you build is yours forever.

**Sir Fred Allen KNZM OBE
Former All Black and undefeated All Black coach**

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Thank you: to all the NZRPA members and experts who contributed to this NZRPA Education Legacy Project.

Magazine Editor: Kylie Devlin Sousa **Photos supplied by:** Photosport.nz, Getty Images & NZRPA members.

Foreword

On behalf of the New Zealand Rugby Players' Association we present to you EXPAND magazine. EXPAND is a resource for you, your family and your support network, and it provides a comprehensive overview of what you need to think about as your professional rugby career progresses from playing in New Zealand, potentially to moving overseas and, ultimately, as you move beyond your playing days into your next career and beyond.

We acknowledge that being a professional rugby player is a unique privilege that provides many special life-long friendships, memories and opportunities. However, we also understand that as your time playing professionally comes to an end there are different challenges and opportunities you need to be prepared for – some exciting and some daunting – which is why we have produced this magazine.

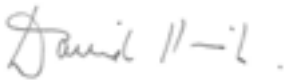
In EXPAND, you will find plenty of useful tips and information to assist you during your rugby playing days and, importantly, as you look to hang up the boots and move onto the next phase of your life.

The name EXPAND is all about encouraging you to “expand your mind” to focus on your personal growth and development, and to help you create a positive foundation from which you and your family can enjoy a successful life and career during and beyond your playing days.

We hope you and your support network find this magazine a useful resource and it both inspires and encourages you to expand your horizons off the field.

All the best with your journey

David Kirk MBE



All Blacks 1987 Rugby
World Cup winning captain
PRESIDENT OF NZRPA

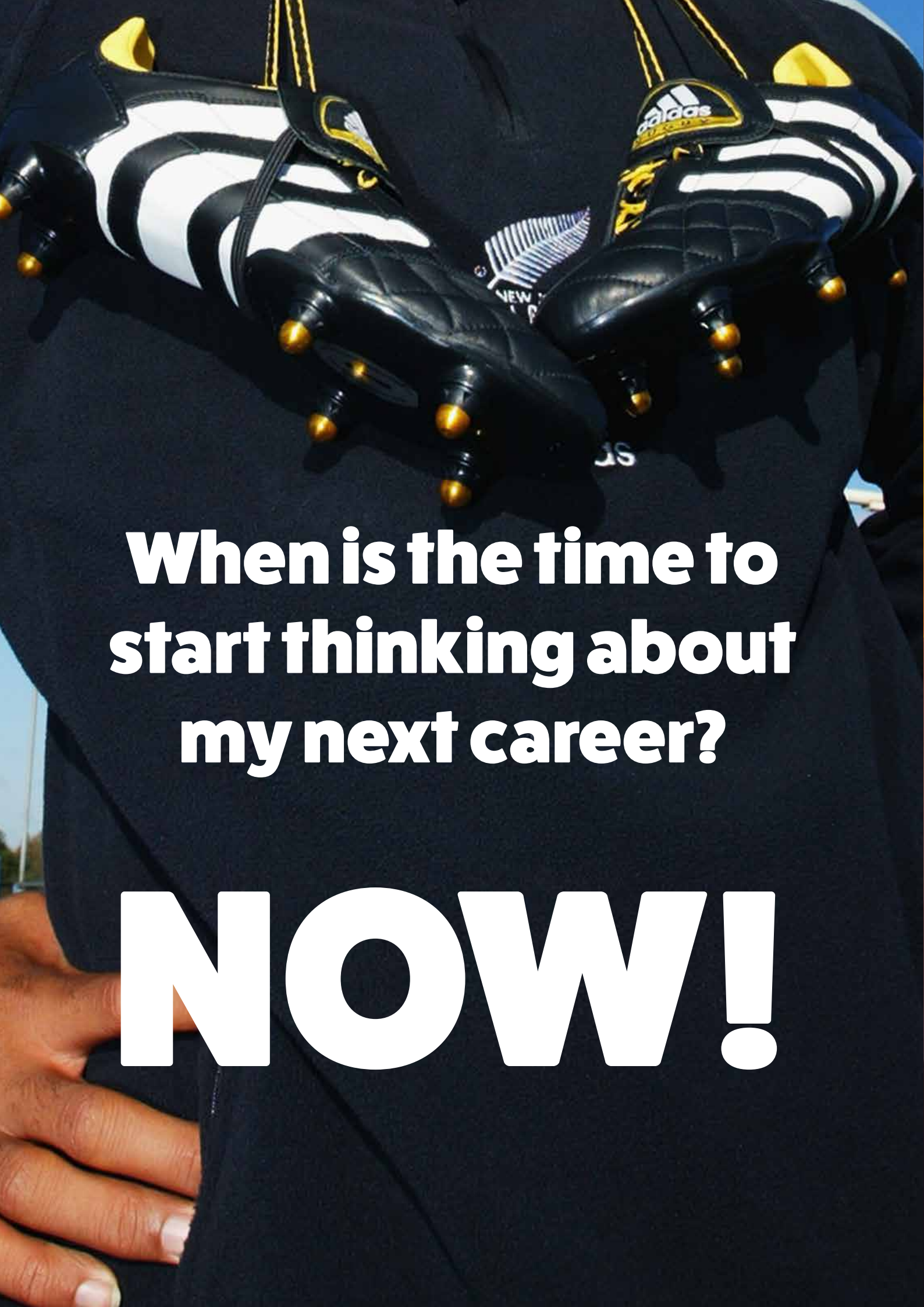
Rob Nichol



NZRPA Chief Executive Officer



NZRPA
NEW ZEALAND RUGBY PLAYERS ASSOCIATION
**BY THE PLAYERS
FOR THE GAME.**



**When is the time to
start thinking about
my next career?**

NOW!

EXPANDING YOUR HORIZONS



NZRPA BY THE PLAYERS
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

p 0800 PLAYER

w www.nzrpa.co.nz

e contact@nzrpa.co.nz

Expanding your Horizons

Expanding your horizons and navigating change are both constant parts of growing as a person. The reality is life is full of changes. If you think of yourself as a sailboat or vaka, the key to expanding your horizons and successfully navigating those changes is to adjust your sails to take advantage of the wind. You might have to alter your course in order to get to where you want to go. Your route might not always be the most direct one, but if you keep moving forward you will continue to make progress. Sometimes you will hit rough waters and there will be storms, and at other times the journey will be a wonderful, smooth adventure. There will always be highs and lows but learning the strategies of how to navigate your way through those changes will help you to sail.

"Mistakes are the portals of discovery" – James Joyce

Self-identity

Self-identity comes when you recognise yourself as being unique in the way you look at yourself and your relationship to the world. It is your story.

As you navigate through life it is really important that you learn about yourself, establish your own identity and understand who you are, where you come from, what your values are and what interests and motivates you.

Think of your self-identity as the rudder on your ship. It guides you, helps you reach your full potential and gives you a strong foundation to live from. It is a self-assessment that comprises of your past self, current self and future self.

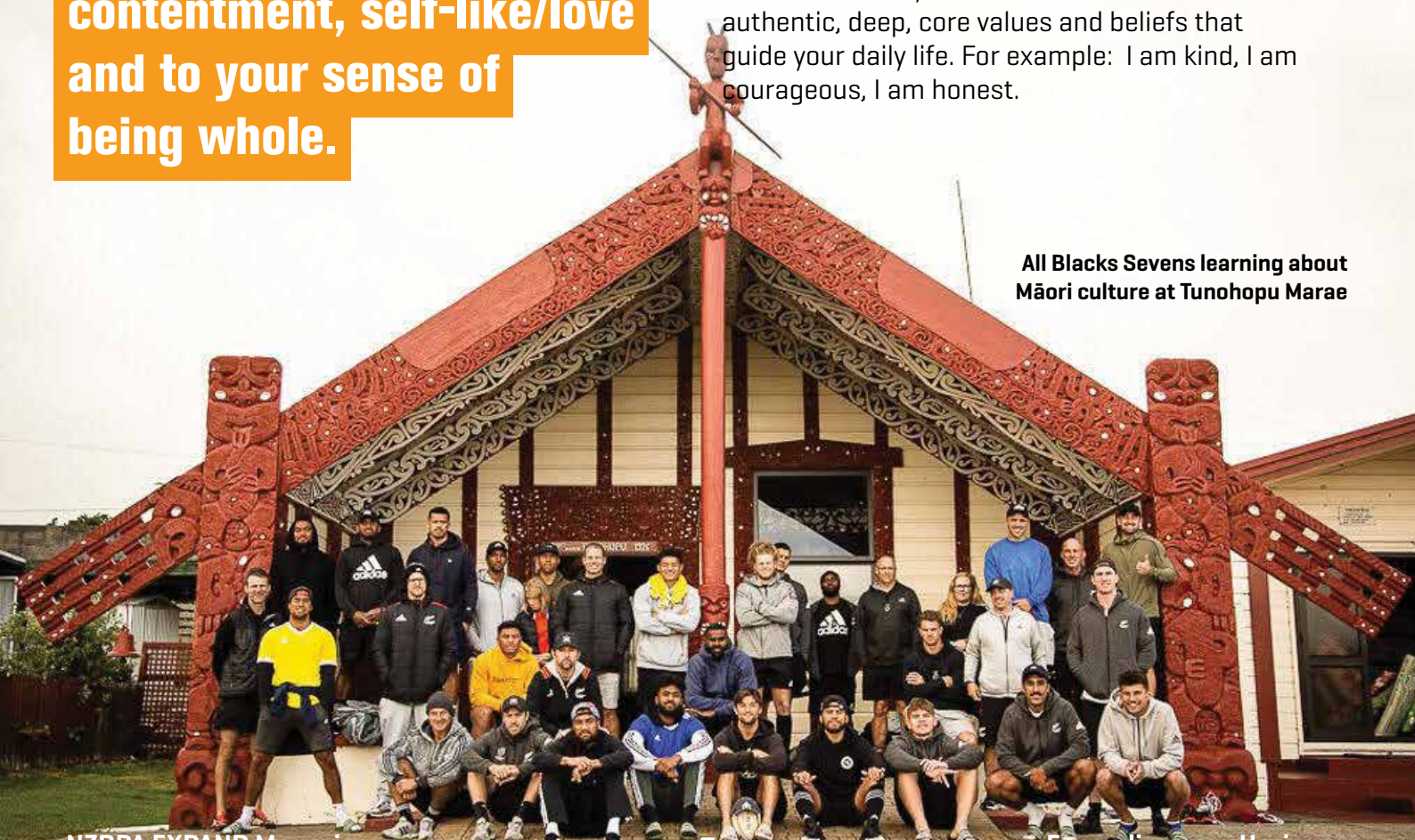
Having a strong sense of self, of who you are, can help you with decision-making and can also contribute to your mental wellbeing, confidence, contentment, self-like/love and to your sense of being whole.

As people get older, they generally learn to not sweat the small stuff and become more comfortable in their own skin. This can be seen as becoming more self-assured, but really it's about having an increased sense of self-identity and more experiences and wisdom to draw from, which helps shape them as a person. It is common for aspiring athletes – especially in their teenage years – to focus on developing their sport. This can result in them being closed off to developing other areas of interest, which can result in them thinking that their identity is based on their sport when sport is simply something they do.

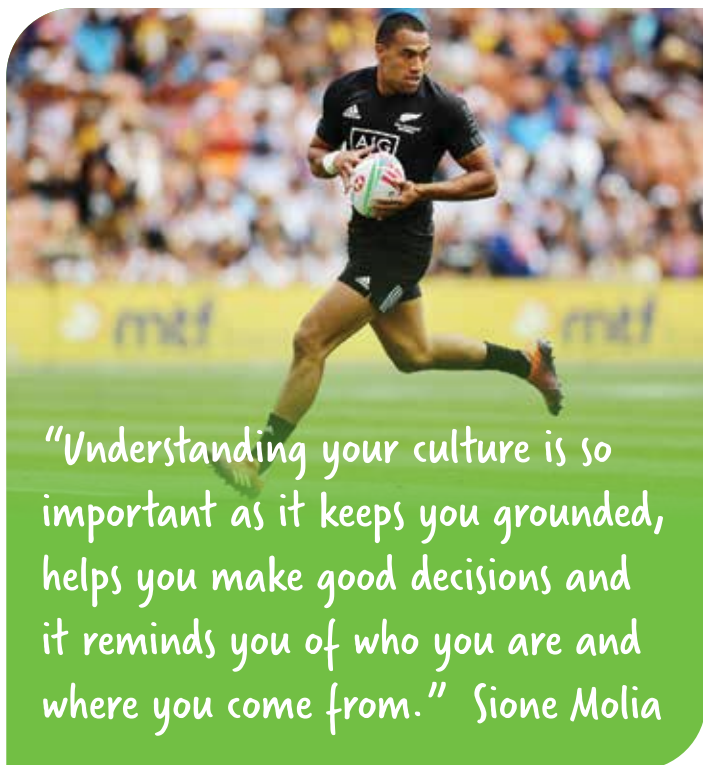
Rugby is something I do, it is not who I am

If your identity is not wrapped around being a rugby player, you will cope better when the rugby-playing part is removed from the equation of your life. Instead, your identity could be something like this: I am a sister/brother, daughter/son, husband/wife and friend. My nationality is Maori/Samoan/Tongan/Fijian/Pakeha. I am a student/worker who enjoys cooking, travelling and playing rugby. Your self-identity is a reflection of the true, authentic, deep, core values and beliefs that guide your daily life. For example: I am kind, I am courageous, I am honest.

All Blacks Sevens learning about Māori culture at Tunohopu Marae



Self-identity



"Understanding your culture is so important as it keeps you grounded, helps you make good decisions and it reminds you of who you are and where you come from." Sione Molia

Don't forget you have also gained so many transferable skills from rugby that help make up who you are: I am a leader, I am a problem solver, I am committed, I am hard working, I am passionate and I am fit and healthy. **(See Career & Education section for a large list of transferable skills)**

It is very easy in rugby and through social media bombardment to assume how you think your identity should be portrayed: I am tough, I should not show any emotions, I have a glamorous lifestyle, I am living the dream and everything is going well. The reality is by shedding the 'fake' identity of how you 'think' you should present yourself to the world and replacing it with who you really are and through the discovery of your true self is where great satisfaction comes from. There is a variety of pressures - society, social media, external or internal pressure - you put on yourself that could make you think that you should be perceived in a certain way, however it is important that you **own your truth and accept others for who they are.**

An important part of self-identity is not telling others who and how they should be. You should be comfortable in your own skin and also let them be who they are. Could you imagine how boring the world would be if we were all the same? Having individual identity is interesting, thought provoking and provides different perspectives on life. **This does not mean you can ignore laws and rules that society are governed by - they are designed to keep people safe.**

Think of it in a food context - a healthy diet is made up of many different types of food. Likewise, a family, team, community, region or country is made up of many different types of people who all offer different skills, perspectives and attributes thus providing valued variety.

On occasions in your life your identity might be challenged. This could be in a working environment, by coaches, bosses or fellow employees but by standing strong and being true to yourself and your own identity is empowering.

The way you talk to yourself can affect your self-identity. Do you say things like, "I am not good at taking tests?" Saying things like this about yourself can limit your belief in yourself. If we talk more positively to ourselves, we tend to have a stronger self-identity.

Finally, self-identity is something that continues to develop throughout your life. No one else has the same unique combinations that make up your self-identity, which helps you to live in harmony with who you are.

Culture

Personal culture plays an important part in who you are. Understanding your heritage, history, language and how your people got to where they are today can give you a greater sense of identity and can be very rewarding.

There are many wonderful, rich aspects of culture. However, it is also important to acknowledge that there are also certain pressures that can come with your culture, which are ingrained and placed upon you as you grow up.



Grace, Anna, Amelie (in front), Milla, Elise in their puletasi's and Kevin Senio in their traditional wear after church (Lotu) in Samoa (Village-Falelatai)

Self-identity

Learning to navigate yourself and your family through these can be challenging as you might have to walk in two worlds – the rugby world and your own cultural world – while you are playing. For example, it might not be your cultural norm to ask questions and have courageous conversations with people who you perceive to be in positions of seniority such as a rugby coach or boss. However, if this is done diplomatically it can have positive outcomes. Finding the balance between your historical culture and your modern culture can become even more challenging when you have your own children. Embracing the richness of your culture can be very

fulfilling for you and your kids while at the same time giving you all a strong sense of identity.

When they go on international duty, many players report that they learn a lot about their culture, which helps them to understand their sense of self, their history and ancestry. You don't have to wait to make a team to learn about your heritage. Start today – ask your family or use your Personal Development Programme to enrol in courses or undertake some online study.

There are plenty of options available to learn languages and immerse yourself in your culture or learn more about others.

BE YOU - BECAUSE EVERYONE ELSE IS TAKEN

Part of the material that is supplied free for the Papa Reo NZ Certificate in Te Reo run by Te Wananga O Aotearoa for their study at home learning. This course is the first steps in learning te reo Maori with Papa Reo. For more info visit www.twoa.ac.nz/Nga-Akoranga-Our-Programmes/study-from-home/NZ-Certificate-in-Te-Reo



Books supplied for the NZ Certificate in Te Reo run by Te Wananga O Aotearoa -First steps in learning te reo Maori with Papa Reo. This is a study from home course.

What does success look like for you?

This might sound like a question with an obvious answer. If you are still playing or have just finished playing professional rugby, your answer might be 'winning'. However, if you pause and fast forward to you lying on your death bed and reflecting on your life, ask yourself what the most important things to you have been and how you measure your success. Is your answer still the same?

In order to find an authentic answer to this question, you need to work out what success looks and feels like for you. This is a very personal question, but if you understand what success is to you and how you measure it, you will be able to work out what you need to do to achieve it.

If you are planning a car trip to a new place, you might put your destination into Google maps and follow that plan to get to where you're going. Your success journey is similar. Decide what success looks like to you and work out which roads you are going to travel to help you get there. Sometimes you might have to take a detour because of things that block the road, but if you keep heading in the direction you need to go then you'll reach your goal eventually.



Lying on their death bed, people seldom look back and wish they had more money in the bank. Instead, they think about their relationships, spending time with people and being happy. While we all appreciate you need money to live and provide for those around you, success is measured in much more than just financial terms.



What is success for you?

Having a close family?	Is it making strong friendships?
Is it being the best partner, parent, daughter, son or sibling you can be?	Is it removing bad influences from your life?
Is it having a life full of meaning?	Is it achieving goals?
Is it loving others?	Is it being happy within yourself?
Is it living with courage?	Is it owning your own house?
Is it being authentic?	Is it being able to travel?
Is it being honest?	Is it learning new skills?
Is it being able to provide for your family?	Is it being able to cope with whatever life throws at you?
Is it being a good member of society?	
Is it helping others?	

In her book, *The Top Five Regrets of the Dying*, palliative care nurse Bronnie Ware lists the main regrets as:

- I wish I'd had the courage to live a life true to myself, not the life others expected of me.
- I wish I hadn't worked so hard.
- I wish I'd had the courage to express my feelings.
- I wish I had stayed in touch with my friends.
- I wish that I had let myself be happier.

It is important to understand what a successful life looks like for you, so you can plan your journey towards achieving success in a way that reflects your interpretation of it.

You are responsible for your own destiny, so you choose how you deal with what comes across your path and you get to create the life you want. Drive yourself along the path that leads you to your own vision of success.

Replace fear of failure with hunger for growth

Failure – live with it and learn from it.
You don't win every game in your rugby career and real life is no different.

An important part of life is accepting and understanding that you will experience failure and that not everything will go according to plan, but it is what you learn on the journey that is the most valuable. Failure is where transformation happens.

Some of the world's most successful people have experienced epic failures on their path to incredible success. These include Apple's Steve Jobs, basketballer Michael Jordan, novelists Stephen King and JK Rowling, physicist Albert Einstein, Olympic gold medallists shot-putter Dame Valerie Adams and rower Mahe Drysdale, and the most capped All Black, Richie McCaw.



*Dame Valerie Adams
unpacked the lessons from
her failures to become the
best in the world*

Each time you encounter a problem in life and you deal with it, you will learn processing strategies. The next time you face a similar issue, you will have developed a layer of problem-solving muscles to help you deal with it. The process is much like doing weight repetitions in the gym – your body learns what to do and the muscles grow. To see this in action, think back to the things that worried you when you were 15. Looking back, you can probably see that they weren't that big a deal even though they seemed like they were at the time. Very seldom does anyone ever only experience success in life. Things not going according to your expectations and plans is just a normal part of life, but it is how you deal with those situations that is the key to your success. It is how you unpack and

dissect those situations and the learnings you take from them that will help you grow and develop as a person.

Just because you failed at something does not mean you are a failure. It means you are learning and growing. Some people won't try to do things because they don't want to fail. Doing this also means they won't succeed. Humans would have never sailed across the ocean or climbed Mount Everest or made it to the moon if no one ever dared to dream, try, make mistakes and learn along the way.

As we get older, we are taught to fear failure and limit our belief in what we are capable of. However, failure is where most GROWTH and LEARNING occur.

If you went into a class of five-year-olds and asked who was good at drawing, singing or playing sports, most kids would put their hands up. However, if you asked a room full of adults the same questions, you would not get the same enthusiastic confidence and not many hands would go up. This is because throughout life, those adults have developed limiting beliefs that tell them they are not good at things so they will shy away from trying them.

Be like a kid and don't worry about not being good at something in order to give it a go. Get out of your comfort zone. Live with courage and embrace any opportunities that come your way, which you feel will benefit you – even if you're scared of failing. When things are not going right, remember that it will not last forever either, so change the word failure into growth.

**F First
A Attempt
I In
L Learning**

"Many of life's failures are people who did not realise how close they were to success when they gave up." Thomas Edison, inventor.

"Anyone who has never made a mistake has never tried anything new." Albert Einstein, Nobel Prize-winning theoretical physicist

Building your team

It is important to surround yourself with good people and, just like in your rugby team, you need to build yourself a team that you can trust and depend on to help you through your journey. Having a good network outside of rugby is valuable as they will be able to offer different perspectives on life and help you during and beyond your playing days.

Who is in your circle?



Other people you might have in your circles are your Personal Development Manager (PDM), NZRPA, doctor, insurance broker, financial adviser and banker.

When it comes to financial advice, make sure you get independent advice from a person authorised by law to give it. The Financial Markets Authority (FMA) provide useful material to assist you in finding a financial advisor. www.fma.govt.nz/investors/getting-financial-advice/

See the Finance & Business section of EXPAND for more information

Before choosing a financial adviser, do your homework on the person. Check their references, search for information about them on the internet and talk to people who already work with them.

Accredited Agents

The New Zealand Rugby Players' Association recommend players use an NZRPA Accredited Agent. These agents have been approved by the NZRPA and New Zealand Rugby through the Agent Charter. They have shown they have the knowledge and skillset to support players by using the best practice in their rugby careers.


It is important to consider whether the person handling your contract has a comprehensive knowledge of how the rugby system in New Zealand works, including player contracting, world rugby eligibility and international release provisions, taxation obligations, payment structures and incentives, misconduct provisions, the player savings scheme and the Collective Employment Agreement.

What is the NZRPA Agent Charter?

The New Zealand Rugby Players' Association Agent Charter is a document that sets out certain standards of industry knowledge, integrity, competence and professionalism, which those agents accredited by the NZRPA (called NZRPA Accredited Agents) agree to work by. The purpose of the charter is to ensure advice and support are given in a way that the NZRPA believes protects the interests of players and is fair and reasonable to those wishing to provide such services to players. You can find a copy of the NZRPA Agent Charter and a list of accredited agents at www.nzrpa.co.nz/ourpeople.

Personal Development Managers and Accredited Agents working together for the benefit of players

Building your team



"The eagle does not escape the storm. The eagle simply uses the storm to lift it higher."
Jack White

Mentors

A mentor is usually an experienced person who is prepared to assist you grow and develop your life skills. They should be someone who is trustworthy, has a good reputation and is successful. When choosing a mentor, make sure they are genuine and have no hidden agendas. Ask people you trust for recommendations.

Lawyers and accountants

Lawyers and accountants are very important to your rugby career and beyond as they provide legal and financial support when you're making some big life decisions, eg contracts, property purchases, investments etc.

All lawyers and accountants do not do all things. It's similar to the medical system in that when you're sick, you'll go to your general practitioner (GP) first, and they might send you to see a specialist, who has more expertise in the particular field you need. Your legal and financial needs work the same way. A general accountant will send you to a specialist for certain things, so before agreeing to work with them, it is useful to find out who they have working in their accountancy firm and what specialist services the company can offer. For example, if you are going overseas to play, you will need an accountant with extensive experience or knowledge of the tax consequences of earning foreign income while continuing to be a New Zealand resident for tax purposes.

The same goes for lawyers. You might need someone who specialises in commercial law when you are setting up a business, but if you're buying a house, you'll need a property lawyer, or if you're dealing with a relationship break-up, you might need a family law specialist.

As professional players, you have been paid for your services therefore you will need to expect to pay for the professional services of others including

lawyers and accountants. These are experts in their field. While their fees might seem costly, a good lawyer and accountant should save you money by preventing poor decision making.

People usually find good legal and accounting firms through word of mouth, so ask some trusted friends or business colleagues or contact the **NZRPA** for recommendations.

Once you have a shortlist, ask the lawyer or accountant you are considering working with to provide references from clients. It's also important to make sure they are fully qualified. Make sure your accountant is a chartered accountant and has a practising licence and a certificate of public practice. In the case of a lawyer, they must hold a New Zealand Law Society practising certificate.

Finding a lawyer:

www.lawsociety.org.nz

www.familylaw.org.nz

www.propertylawyers.org.nz

Finding a chartered accountant:

www.charteredaccountantsanz.com

Changing people in your team

It is important you have a solid team that offers a variety of skills and people that you can learn from. If you have people in your circles that you feel are not adding value to your life or do not have the level of expertise you need, consider replacing them. Many rugby players have been burned by being too trusting **[see 'Players in business' articles on the info centre of NZRPA website]** so make sure those in your team add value to your life and are people you can count on. Ultimately, the decision about who you work with lies with you – do your homework and research them but don't be afraid to change to someone else if you're not happy with the service you're receiving.

Developing good decision-making processes

In life, you will constantly have to make decisions. Some will be bigger than others and, in certain stages of your life, they'll affect more than just you. As a result, it is important that you develop robust decision-making processes. The key to this is being honest with yourself.

It's best not to make major life decisions during times of distress – avoid making big decisions until you have recovered.

5 steps to good decision-making

- Step 1** Identify your goal or what you are trying to achieve.
- Step 2** Gather information to help you weigh up your options. (List the pros and cons – see below)
- Step 3** Consider the possible outcomes or consequences on you and those around you.
- Step 4** Make your decision.
- Step 5** Evaluate your decision.

List pros and cons: List the positives and the negatives about the decision then weigh each one of them. Be honest. You might have fewer pros but they might be more important to you or your situation.

Who do you trust? Talk to people you trust but remember that you have to be comfortable with and live with any decision you make.

What is your why? Work out what is motivating you to make the decision.

Take your time: If you have the luxury of time, take the time to carefully consider each scenario and outcome and the impact they will have.

When will I have to do this process again? Will I have to repeat this process each contract, each season, each year or as the need arises?

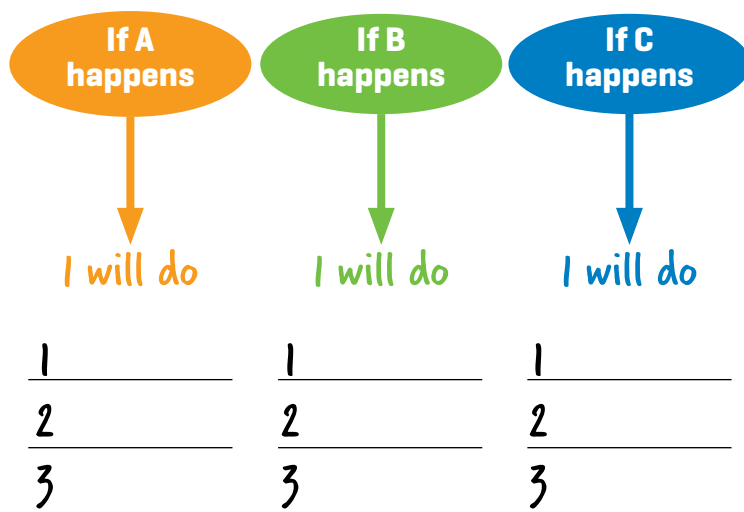
Planning

Having plans and strategies in life can enhance your ability to achieve your goals. Just as having a game plan on the field is important, having one off the field is important too. Having multiple plans for different outcomes can reduce your stress. It can also help you to cope better, be more adaptable and less surprised by the situations that occur.

Just like a team might plan what to do if they lose three players in one position during a match – they will know who to play in that position and the more preparation, research and planning they can do the better the outcome. The same can be said for your life post-sport. It has been proven that if you plan and research and tap into the help available through your personal development programme, your next career will be a less daunting and more positive experience.

You can employ a useful strategy in life by having a plan A, B and C.

Strategy plan for different situations



How stress affects your decision-making

Through adversity comes the opportunity for growth, learning & developing resilience



Planning weddings can be very stressful

Major life-changing events can cause great stress. The majority of these can happen unexpectedly, which can make them even more traumatic. Everyone experiences these big life-changing events at some point, so it is vital that you are aware that these events will have a great impact your life. It is important that you take time to navigate through these and put strategies in place to assist and support you through these changes.

Being in a state of heightened emotions can affect your decision-making process and impact your ability to think rationally, so be aware of making major decisions when you are in the thick of any of these big life events. Sometimes you will be forced to make decisions during these periods, so it is crucial that you understand your vulnerability while in this state.

Research has proven the following situations to be the most stressful:

Death of a loved one	Major illness or injury
Divorce/separation	Job loss
Getting married	Retirement
Moving house/city/country	Imprisonment

There are plenty of other life stresses including being off contract, changing careers, financial challenges, birth of children (due to the change in lifestyle and sleep deprivation), emotional problems and family issues, so it's important to make sure you have the right support so you have the tools you need to work your way through these issues.

Simple strategies

- Acknowledge the stress and know what is specifically causing it
- Talk to a trusted person, PDM, agent or mentor
- Seek professional help from a trained counsellor or psychologist. This can be done through Instep's employee assistance programme on **0800 284 678** or **www.insteplimited.com**, or by texting or phoning **1737** or contact **0800 PLAYER** to be put in touch with a professional or by talking to your Personal Development Manager or doctor.
- Exercise, sleep, eat healthy, connect with people and help others
- Simplify your life – try not to overcommit to things while you are working through challenging changes
- Have realistic expectations as these all take time to navigate through.

For more strategies visit the Health & Wellbeing section of EXPAND Magazine

Basic strategies to help you cope with major life events

Death of a loved one – Take some time out if possible and allow yourself to grieve properly. Coping with death is a very personal journey so don't try to do too much initially. Rely on others for support. Don't be afraid to ask for help. You may want to share your grief with others or honour your loved one's memory by volunteering for causes they believed in or by helping others. If it is the death of a partner, it can help to leave a radio on talkback so there is a background noise in the house so you don't feel so alone. Put pillows down their side of the bed when you go to sleep so it doesn't feel so empty. The year of 'firsts' is often described as the hardest – the first Christmas, birthday, anniversary of their passing – so make sure you have loved ones around you on those occasions. The old saying 'time is the biggest healer' is often true.

Job loss – Having no playing contract or a restructure at work can see you out of paid employment quite suddenly. Use your network. Let people know you are looking for a job in advance if you think changing jobs might be on the cards. Try not to take your stress out on your partner and kids. Financial pressures will make this situation more stressful, so it is important that you save money while you are working so you can cope financially if you find yourself in this position. Ensure you can cover your mortgage. Mortgage protection is useful in this situation. **[Check out the Careers section of EXPAND for more ideas].**

Retirement/transition – After years of working – and perhaps defining yourself by your work – it can be a hard transition to a new career as you try to discover who you are. This is why it is critical that your job does not define you – it is simply something that you do. Keep busy, plan for your retirement/transition, ensure each day has structure and set new goals to keep you fulfilled. Part of your structure might include going to the gym and connecting with others. Now is the time to do all of the things that you have never had time to do!

Divorce/separation – This can be nearly as painful as death. Seek emotional support from your family and friends. If there are children involved, make sure they are well looked after financially and emotionally. Try to have a working relationship with your ex for the children's sake and to reduce stress. Get a good lawyer and good emotional support. There are emotional, practical and legal considerations as well as living arrangements, financial matters and custody details to work through. The more organised you are and the better you communicate, the less stressful the outcome will be.

Moving house/city/country – Finding the right place to live, packing, unpacking, getting schools sorted and learning your local network and structure can all be quite stressful. Do your research first, do plenty of planning, use a reputable moving company and draw on those around you for help. Getting involved in your new community will help you make new connections more quickly.

Getting married – Planning a wedding can be very stressful as there are usually a lot of people involved and many different moving parts. Be clear and open in your communication with family members and stay connected to your partner. Once you get married, make sure you have time for yourself and maintain your bonds with friends and family while still learning new things together. Good communication is the key to a successful marriage, especially as having children can change the dynamics of the relationship.

Major illness or injury – Find new ways to occupy your time and attention. Make sure you have people around you who will give you good emotional support. Have a good rehab plan if rehabilitation is possible.

Imprisonment – Obey the law to avoid going to prison, but if for some reason you do end up there use the time to upskill and retrain, learn new hobbies and work on your fitness.

For a list of helpful websites and numbers see the Health & Wellbeing section of EXPAND Magazine



BEYOND THE PLAYING DAYS

NZRPA BY THE PLAYERS
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

p

0800 PLAYER

w

www.nzrpa.co.nz

e

contact@nzrpa.co.nz

When is it time to stop playing professionally?

There comes a point in every professional rugby player's career when it is time to stop playing professionally. How do you know when that time is?

There are three main ways a professional rugby career may end – forced retirement due to injury, deselection or when you choose to finish playing on your own terms.

Whichever way it happens, you will experience a variety of emotions. It is important to understand you will go through a lot of different feelings when the time comes to move into another phase of your life. Some sportspeople describe this as a type of grief, however those who have planned for it and have worked on other meaningful interests, hobbies, work or other types of fulfilment while they have been playing find it a more positive experience.

Forced retirement due to injury

Having a career-ending injury can be very challenging to deal with. If you have been given medical advice to give the game away, you are entitled to gain additional medical opinions. This can be useful for your own peace of mind to ensure that the advice you have been given is accurate.

After the initial shock of receiving career-ending injury, you will find yourself facing the question: 'What am I going to do now?' **(see Careers & Education section for more information)** Research shows that players who have prepared well for life after rugby find the shift out of the professional

game a smoother experience.

However, it is natural to feel disappointed, angry or some even say 'robbed' by not finishing your professional playing career on your own terms. It is common for players to experience a range of emotions when their professional career ends, however if this feeling of resentment continues or you start to feel depressed, it is important that you seek professional help. If this happens, talk to your Personal Development Manager or contact **0800 PLAYER** to seek help and guidance.

Under special circumstances, some professional players whose rugby careers are cut short by a career-ending injury while playing may be eligible for an insurance payout or to apply to the Benevolent and Welfare Fund for support depending on their circumstances. Visit the **NZRPA** website for more information on the Benevolent and Welfare Fund and insurance policies or contact **0800 PLAYER** for more information.

"In the back of my mind, I was thinking 'I can't keep doing this'. Knowing what I had been able to do in previous years and knowing that I couldn't get back to that made me come to the conclusion that it was time to start thinking about retiring." Izzy Dagg



Deselection

If your services are no longer required by one team, ask yourself 'Do I need to change teams or countries in order to seek opportunities elsewhere?' This is where your agent should be able to help you by searching for other opportunities.

In the meantime, you need to stay fit and keep searching in order to take up any short-term injury-cover contracts, and be ready to move to another place depending on where the contract is.

However, there might come a time when playing opportunities are not available and you find yourself outside of the professional environment due to deselection. This can present some real challenges on many levels.

When plans get disrupted, it can be hard to process, however the key is learning to accept this and shifting your focus onto other aspects of your life. Working on your personal development programme while playing will assist in dealing with this as it will help you to foster and develop other interests on which you can concentrate when the time comes.

Retirement by choice

When deciding to finish playing on your own terms, don't be afraid to ask yourself some hard questions:

- Am I still playing rugby because I don't feel I have other options?
- Am I being honest with myself about my rugby form and future?
- Have I gone as far in the game as I realistically think possible?
- Have I achieved my goals?
- What is my enjoyment level?
- What is my financial situation?
- What is my family situation?
- Has my body had enough?
- Has my mind had enough?
- How would I feel if I were to retire tomorrow?
- Am I ready for retirement?
 - If yes, how and why?
 - If no, what am I going to do about it?

Preparation is key. In all three of these professional career-ending situations, research shows that those who have prepared well, have pursued other interests and worked on their post-rugby career while playing have a smoother transition.

Announcing your retirement

Some countries, such as Ireland and France, require you to officially announce your retirement from the professional game for tax reasons. Check the local requirements with your rugby club.

If you are not required to announce your retirement, it can be a good idea not to because you never know what is around the corner. There have been cases where players have been called back to train

with teams, which has resulted in them playing professionally again. If you have retired on your own terms and are interested in the possibility of playing again, make sure you stay fit so you are ready to take on anything that comes your way.

Some players who have retired due to concussion have opted to announce their retirement as a way to inform people they are no longer in the game. This can be away to prevent the media and other interested people constantly asking questions to which there are no firm answers, as every concussion case is different and there is no definitive timeline for recovery.



Ross Filipo retired from Super Rugby, got recalled to the Chiefs and ended up restarting his career which included a contract with Racing Metro 92

Answering the puzzling questions

There are many different things you need to think about, deal with and plan when you move out of the professional game. It can be both challenging and exciting as you enter a new phase of your life.

The most successful transitions come from being prepared and good planning, so here are some pieces of the puzzle of life after rugby for you to start thinking about. Just like a jigsaw puzzle, post-playing life is not one big piece, but it is made up of many pieces that you can start to work on long before you hang up your professional boots.



To find out where to get support for each of these pieces of the puzzle, check out the next page:

For assistance, call the NZRPA on 0800 PLAYER, email contact@nzrpa.co.nz or contact any local Personal Development Manager (PDM) in your region, or your agent. For a full list of PDMs, visit www.nzrpa.co.nz/people

Answering the puzzling questions

1/ Where am I going to live?

After you have decided what country you are going to live in, you need to decide what part of the country you are going to live in. Does it offer the things you want? Things you need to consider are job or educational opportunities, being close to family support, the needs of

your partner and kids [if you have them], the things you enjoy doing and you have a personal interest in – for example, surfing, hunting, clubs – the support structures in that area for you, whether you can afford to live in that area, whether the airport offers flights to where you need to go to on a regular basis.

2/ Do I still want to be involved in rugby or do I need a complete break from the game for now?

Some players need a complete break from rugby when they finish their professional career, however

others still want to stay connected whether that is by coaching kids' rugby, club rugby or helping out professional teams or refereeing. There are coaching courses available which you may be able to do in your professional off-season. **[see Careers & Education section of EXPAND for more information]**

3/ Do I have enough savings to buy me time to study or decide what I want to do?

In simple terms, money buys you time. If you have savings in the bank, you can support yourself financially while you are working on your next move. If your next move involves studying, do you have enough money to support yourself for the duration of your study

until you find employment? As a professional rugby player, you can become used to having a certain level of income. However, when you move into the new phase of your working life, it is unrealistic to expect to enter a new work environment at similar level. You may have to take a pay cut, as you sometimes have to take a step backwards or sideways to achieve your long-term goal. Do you have enough savings to live on while you work to build up your income level? Do a living budget and see what you need financially so you can budget accordingly.

4/ What am I passionate about and what interests me for the next step?

If you find a new career that features elements of things you are passionate about, interested in or enjoy, chances are you will feel

more fulfilled in your new role. It's important to be realistic though, as there will be some parts to most jobs that are not as enjoyable as others. Sometimes you will have to try a few different things to work this out. Don't be afraid to try a variety of jobs to find something that you love. Don't be afraid to give things a go as change is always an option. Don't feel that you are stuck for life. Learning about what you don't like is valuable for your future, so take the learnings from every opportunity be they good or bad.



Josh Iosefa-Scott, Luke Whitelock, instructor Renee, Dillon Hunt and Ayden Johnstone doing a PADI freediving certificate.



Keven Mealamu and Fiao'o Fa'amausili keeping fit at Keven's gym Fit60

5/ Do I have a fitness plan in place that is interesting, enjoyable and sustainable?

After having spent time training in a professional environment, it might take some time to adjust physically to no longer playing. Research consistently shows you need to exercise for both mental and physical wellbeing. You might start off trying to maintain the

level you were at while playing professional rugby, however it's up to you to decide whether that's realistic and sustainable given your new life and commitments.

This is a real opportunity for you to pursue other physical activities that you couldn't when you had to retain your body shape for your specific position. Many players find this is a great time to explore other sports, as the more you enjoy it the easier it will be to keep a fitness regime in place.

6/ Have I connected with people within my network who might be able to help me?

While you are playing, you will meet a wide range of people including sponsors and fans. It is useful to

find out about those people – what makes them tick and what they do – as you never know who may be able to help you as you move into the next stage of your career.

7/ What is the current state of my mental wellbeing? Do I need some help in this area?

Moving out of professional rugby can be challenging. It is natural to experience a wide range of emotions throughout the process, so it is important that you are aware of your mental health. Get good sleep, eat well, exercise and stay connected with

family and friends. If you feel that your mental health is not where it should be, reach out for help. Talk to your GP or your **PDM** or contact **NZRPA on 0800 PLAYER** or your agent. For a full list of helplines visit the **Health, Wellbeing & Relationships** section of **EXPAND** for more information.

8/ What are the work and education needs of my partner and kids?

When considering your options for life after professional rugby, you need to take into consideration the needs of

both your partner and your children when it comes to their options for education and also work opportunities. You and your partner should discuss the possible options openly and honestly before any decisions are made.



9/ Do I have short-term and long-term goals?

Identifying your short- and long-term goals and having a plans in place to achieve them can give you a sense of purpose and direction. They will give you sense of certainty when other parts of your life are undergoing dramatic change.



11/ Have I got my CV and LinkedIn profile up to date?

While you are still playing or nearing the end of your professional career is the perfect time to make sure your Curriculum Vitae (CV) is up to date and your LinkedIn profile is current and accurate. If you're not sure

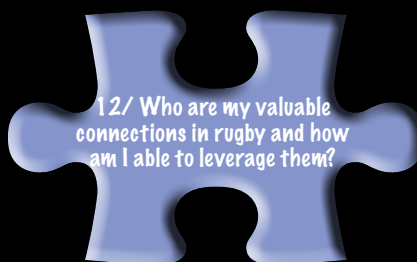
how to put together a CV, there are plenty of sample versions online for you to use. If you need help with this, talk to your PDM.



10/ Have I come to terms with my retirement from professional rugby?

Adjusting to not playing professional rugby anymore – whether by choice or otherwise – can raise many different feelings. It

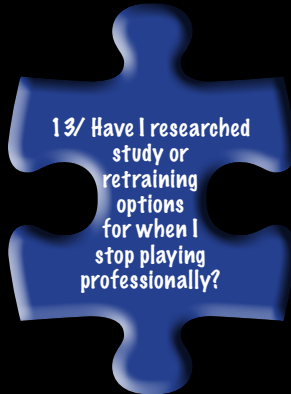
is important that you allow yourself time to process these and understand that going through a wide range of emotions is normal. Some players describe this as a type of grieving process. Be aware that players can experience depression during this time. It's never too early to start preparing for this new phase in your life and those players who have prepared for their move away from professional rugby find it to be a more positive experience. If you need support, talk to your GP, call the **NZRPA** on **0800 PLAYER**, contact your regional Personal Development Manager or **text or call 1737** at any time to reach a trained counsellor.



12/ Who are my valuable connections in rugby and how am I able to leverage them?

While you are still in your rugby environment, find out who your teams' sponsors are and get to

know people in your region who are well connected. They may be able to help you get a job in the future or provide you with other useful contacts. **[See Networking & Connecting in the Finance & Business section of EXPAND for more information]**



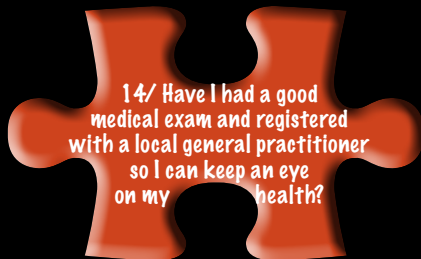
13/ Have I researched study or retraining options for when I stop playing professionally?

Before you commit to studying or retraining, do your research. If there's a particular course you're interested in, find out where it is offered, how much it costs, what the course involves, how long it will take and what the

job prospects are like once you've completed it. With this information, you can work out how much money you will need so you can pay your bills while you're studying. Some vocations, such as trade apprenticeships, allow you to earn while you learn. If you play Super Rugby or above in New Zealand and have joined the NZR Saving Scheme, you will be able to access 50 per cent of your savings at the age of 34. Consider using this money while setting yourself up for the next step in your career.



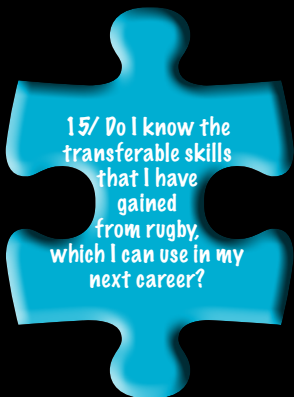
Players doing career card sorts to work out what interests them for life after rugby. Career card sorts are available through your Personal Development Manager



14/ Have I had a good medical exam and registered with a local general practitioner so I can keep an eye on my health?

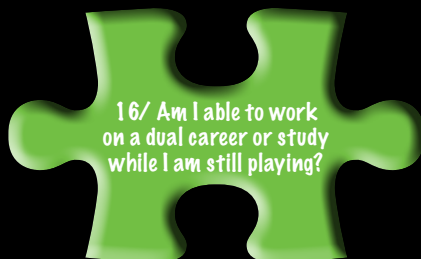
It is a good idea to get a full set of blood tests done annually. If there are any changes to your health, don't ignore them – talk to your doctor as soon as possible.

As well as your team doctor, you need an independent GP to keep an eye on your general health and not just your rugby injuries.



15/ Do I know the transferable skills that I have gained from rugby, which I can use in my next career?

You might not realise it at the time, but in rugby you will learn many useful skills that you will be able to transfer into other work environments. Many of the skills you learn through the game are well sought after in the workplace. **[See Careers & Education section of EXPAND for a list of transferable skills].**



16/ Am I able to work on a dual career or study while I am still playing?

If you can work on your career for life after rugby while you are still playing, this is known as having a dual career. Whether it's doing work

experience or working on your days off or combining playing with studying, it can be highly advantageous for you when the time comes to move away from professional rugby. A useful way to use your Personal Development time is to try out working in different industries to see what might interest you post-rugby so you have another career to move into when the time comes.



17/ Have I done a living budget to cope with the change in my income?

Before you finish your rugby career, it's important that you understand your living costs and what money you will need to support your next career moves. This might mean you have to adjust your lifestyle a little. Think about

what spending you can cut back on so you can save more in order to support yourself and your family while you build your next career. Be realistic about your chances of beginning your next career at the same rate of pay as you're earning on your rugby contract. Write out a budget of what you need to live on, so you can save for your living budget before your contract finishes. You can visit www.sorted.org.nz for budgeting templates.



18/ Once I am no longer playing rugby, who am I?

Much of your life has probably revolved around you as a 'rugby player', when the reality is rugby is just something you do.

As well as being a person who plays rugby, you might also be a brother, sister, father, mother, uncle, aunty, etc. Your identity should not be about you being a rugby player, it should be about who you are as a person. Finding out who you are, what is important to you, what your values are and knowing where you come from all help you become more confident in your own identity. The clearer you are about your identity, the easier it will be for you to make the right decisions for yourself.



Sarah Hirini working on the farm shearing.

19/ What will my diet look like when I am not playing?

When you stop training at a professional rugby level, you'll need to adjust your diet a bit as you're probably not going to be burning as many calories, so you don't need to eat as much. Your food input needs to match your physical output.

Your body shape might also change when you stop doing intensive, position-specific workouts – this is completely normal.

Even though you no longer have to train intensively, it is important for your mental and physical health that you maintain an exercise regime. If you switch to sports that have different physical requirements, such as multi-sport endurance events, you will need to change your diet so that you meet your dietary needs for training. Many retired players say it is easier to keep exercising at a reduced level than to take a break and start training again. If you're thinking about taking a break from training all together, just remember the pre-season pain of starting again!



and new work colleagues. Work out where you will get your connectivity from as being connected with people can help with depression.

21/ Have I spoken to other players who have transitioned out of the game to see how they coped?

The reality is that moving away from rugby into a new career takes time and can be challenging.

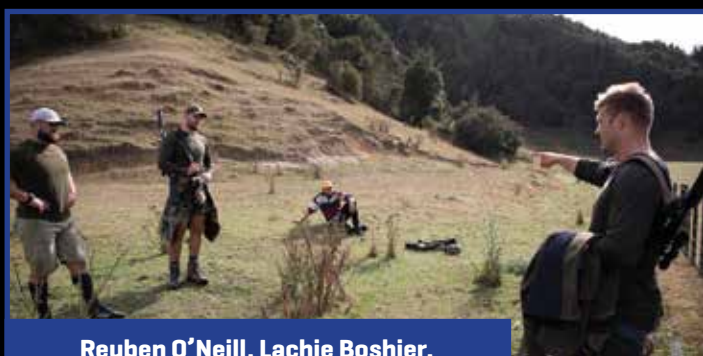
At any time in your rugby career, don't be afraid to ask former players what they found useful and what they would change about

their move out of the game. The better prepared you are, the easier it will be when the time comes. Talking to other players is the best way to find out what worked and what didn't when they moved away from playing professional rugby. From our feedback, players say the better prepared they were in terms of career planning and study, the smoother their transition was. They also said that the more money they had saved, the less stressful their move into a new career was.

20/ Having been in a team environment for so long, where will I get my social connections from now?

Throughout your rugby career you will have found yourself in an environment of friends and colleagues in every

team you join. Unless you have many connections outside of rugby, which is strongly encouraged, you may feel a bit lost and isolated once you are not in a team environment every day. To avoid this, put plans in place to ensure that you are still connecting with people on a regular basis. Make it a priority to spend free time with friends, family, old mates, new mates



Reuben O'Neill, Lachie Boshier, Aidan Ross and Sam Cane get outdoors



Tony Marsh, Fiona Brading (NZRPA) and Glen Marsh talk to players about how they dealt with life after rugby



Camaraderie - Brodie Retallick, Andy Ellis, Dan Carter, Hayden Parker, Richard Buckman, Grant Hattingh (South Africa) and Tom Franklin all catch up.

22/ What are my values, interests and motivators?

It is vital that you have a clear understanding of what is important to you. When you understand your values, background, cultural identity,

morals, interests, and what motivates you, you'll have a greater understanding of your self-identity. This is useful for when you come to make big decisions in life – like whether you're studying the right course for you or working for a company that fits your values and goals. If you have a strong sense of self-identity, you will have less inner conflict, better decision-making processes, greater happiness, more self-control and more resistance to social pressure. The more comfortable you become in your own skin and the more you understand yourself, the better able you will be to live without compromising things that are fundamentally important to you.

23/ What are my financial goals?

Just as you have goals and plans to achieve them for each rugby season, you should also have financial goals and plans. You need to be able to identify where you want to be financially and then devise a plan to help you achieve those

goals. For example, if you want to be mortgage free by the age of 32, you need to calculate what you need to pay off your mortgage each year to achieve that. You won't ever buy a house if you don't start saving for one! If you're interested in developing a property or investment portfolio, in order to put the necessary steps in place you should get advice and support from reputable and industry-experienced people and organisations. If you need financial planning assistance, contact the **NZRPA** on **0800 PLAYER**, visit **www.nzrpa.co.nz** or contact your Personal Development Manager or agent.

24/ What do I do for fun?

The camaraderie that rugby offers can be a great source of fun, but it's important to think about what brings you joy

outside the game. It could be spending time with family, travelling, doing up a house, learning the guitar or taking on a multi-sport event. Even while you're playing, you need to ensure you have things in your life that you look forward to and which bring you joy. Understanding what makes you happy is important and will give you balance both while you're still playing and as you move into the next phase of your career.



25/ Do I have access to a good lawyer, accountant and investment advisor?

Just like on the field, if you want to win you need to surround yourself with a good team. You need a good lawyer, accountant and a reputable person or organisation to advise you on any investments you might make. The **NZRPA** is able to help you find reputable service providers in each of these fields.



26/ Do I have strategies for coping with stress?

Any major changes in life can see your stress levels increase – moving into a new phase of your career included. There are some simple things

you can do to help manage this stress. Try to get a good amount of sleep every night. If you can, go to bed and get up at the same time every day so you have a good, regular routine. Eat a nutritious, balanced diet, which includes plenty of vegetables and fruit. Exercise regularly. To get the greatest benefit from your workouts, try getting other people



27/ What are some things I have always wanted to do that I haven't been able to while I've been playing rugby?

After many years of following weekly schedules, you can now determine how to use your time to achieve your own personal goals. It's finally time to do those things that your sporting calendar has prevented you from doing!

It's time to rediscover yourself, do more of what you enjoy, learn what your new passions are and what excites you. With a growth mindset and good support network, you can achieve so much and now you have the time to do it.

You have to drive your future, so open your mind to growth and live with courage!

Support, advice and assistance:

If you want any support, advice or assistance on any pieces of the puzzle or any other matters contact the **NZRPA** on **0800 PLAYER** or visit www.nzrpa.co.nz

As you move forward into the next phase of your life, it is important to ask yourself these questions:

How will I get there?

Who do I need to help me?

Where am I?

Where do I want to be?



NZRPA BY THE PLAYERS FOR THE GAME.

NEW ZEALAND RUGBY PLAYERS ASSOCIATION

The NZRPA Rugby Club

Camaraderie – Networking – Support – Advice



The New Zealand Rugby Players' Association has established a network for retired New Zealand professional rugby players called the NZRPA Rugby Club. The club holds a number of events around the country as opportunities for former players to unite, spend time together and re-establish the camaraderie that our great game offers us. The NZRPA Rugby Club has also been created to provide support and advice for past players.

Designated NZRPA Rugby Club Relationship Managers, Mark Ranby, Malua Tipi and Fiona Brading, the NZRPA Overseas and Past Players Personal Development Manager are available to assist retired players with their ongoing personal and professional development, including career planning, education/study, finance and insurance, medical support, and mental health and wellbeing advice and services.

All retired professional players are encouraged to use the services of the NZRPA Rugby Club Relationship Managers and Personal Development Manager and attend any NZRPA Rugby Club events. To be added to the NZRPA Rugby Club database, receive information on events for past professional players or to get assistance please email contact@nzipa.co.nz or phone 0800 PLAYER.

Most Super Rugby Clubs also now have an alumni (past player club). NZRPA can provide their details to you.

"The NZRPA Rugby Club event showed just how important it is to stay in touch with the peers you played with or against for many years. We all have our own story, but it's awesome to be able to share with the brothers who are able to connect with you as they understand."

Pita Alatini, Former All Black, Super Rugby and provincial union player

"The NZRPA Rugby Club is a great initiative. Rugby produces some great friendships and the NZRPA Rugby Club offers the environment to reconnect with people you have not seen in a while and to share stories of where people are at and the success and challenges we experience." **Richie McCaw, double Rugby World Cup winning All Black captain**

Introducing the NZRPA Rugby Club Team



Mark Ranby – NZRPA Rugby Club Manager

Mark Ranby is a former Waikato, Manawatu, Chiefs, Hurricanes and All Blacks player who completed an English degree at Massey University. He played in Japan prior to going to Cambridge University where he studied theology. Upon his return to New Zealand, he taught in high schools and has spent over a decade as a Personal Development Manager for Canterbury, the Crusaders and the Highlanders.



Fa'amalua (Malua) Tipi – NZRPA Relationship Manager

Fa'amalua (Malua) Tipi played for Manu Samoa and North Harbour and is now the Personal Development Manager for North Harbour. He is also a lecturer at the University of Auckland's Faculty of Education and is the board chairperson for The Fono. Malua is currently researching male Pasifika undergraduates in university studies for his PhD. He has also been involved in research projects regarding equality, equity and pathways for Pasifika sports athletes.



Fiona Brading – NZRPA Relationship Manager (Career Specialist)

Fiona Brading spent time working with youth and in the travel industry before studying sports science and psychology at the University of Auckland. After travelling and working in the recruitment industry in both the United Kingdom and New Zealand, she furthered her studies in career development at AUT before setting up her own career coaching practice. She is also a former North Harbour Personal Development Manager.

What to expect - the reality of retiring from professional rugby

All people experience changes in life but one change that is unique to just a small group of people is that of leaving a professional sporting career.

A career in sport brings with it a unique set of experiences. The professional sports environment is manufactured to help the athlete perform at their best, with a focus on what's happening right now without a lot of emphasis put on the future.

After the player has played their last game, which in itself can be an emotional experience, it's normal to feel concerned and anxious about what lies ahead. The biggest question is usually around what they will do for their next career. They will naturally question whether they are ready for their new career and new life.

Even though changing careers can be daunting, with the right preparation, it can also present some very exciting opportunities if it is approached with the right attitude.

What can you do to help you plan for the next phase of your life while increasing your chance of making it a success of it?



"The first four years as a professional player I didn't use my personal development time wisely. I did not maximise that time and I really wish I had. Later on, I used my personal development time doing work experience. I worked in insurance and in my last year playing I worked in a Stirling Sports store." Wyatt Crockett Stirling Sports Nelson owner and Insurance Adviser

You have to drive your future, so open your mind to growth and live with courage!



Some of the All Blacks dropped in to visit their old team mate Wyatt Crockett at his Stirling Sports store in Nelson that he owns with his wife Jenna.

BE REALISTIC

Changing careers, environments, roles and schedules takes time. Be kind to yourself, and try not to take out your frustrations on those around you. Make sure you still do things that make you happy, e.g golf, fishing, spending time with family, learning an instrument or learning a language.

WHAT IS GOING TO FILL YOUR TANK?

Working out what is going to provide you with fulfilment after your professional sports career can be a challenge. The exciting thing is you can now pursue anything you want to. That could be building a career, studying, renovating a house, doing charity work, spending more time with the kids, planning events, training for multisport or sporting challenges, or connecting with friends.

DON'T EXPECT TO HAVE ALL THE ANSWERS DO ASK FOR HELP

In rugby, the head coach doesn't have all the answers so they surround themselves with people that complement their skill-set. The same thing works in life as players have benefited from having mentors and friends outside of rugby circles to bounce ideas off and check things with. However, sportspeople can sometimes be too trusting, so it is crucial that you seek expert advice and information from reputable people and organisations. Do your research on people you are seeking support from. Remove as much risk from situations as you can by checking with highly trained, qualified and experienced people.

ATTITUDE

When reflecting on their playing careers, countless players say they wish they had made more of the opportunities presented while they were playing. Their advice to players is to network better at promotions, use their personal development time better to explore career options and upskill, and to tap into the rugby fraternity of sponsors and contacts.

ACKNOWLEDGING YOUR RETIREMENT

You will experience a variety of emotions and go through a lot of different feelings, which have been described as a type of grief. Research says that by planning and working on your post-rugby life while still playing your experience will be more positive. You need time to deal with and process your retirement. If you are feeling overwhelmed or need help, ask for it through the NZRPA or your doctor.

FREEDOM

After many years of following weekly schedules, you can now determine how to use your own time to achieve your own goals. You'll finally get the time to do those things that a sporting calendar has limited. You get the chance to rediscover yourself, what your new passions are and what excites you. With a growth mindset and a good support network you can achieve so much.

BE GRATEFUL FOR THE EXPERIENCE

Ending your professional sporting career before you feel ready can be hard to come to terms with. Try to focus on the positives. Embrace the good things about your time playing. You had the opportunity of having a highly desired career and the pleasure of being paid to play sport. You were able to enjoy the camaraderie, fun and unity that being part of a team brings. You have made many friends and connections that will continue for a long time. You have also gained many transferable skills that are yours for life.

GOALS

It is important to have goals in life. Within the game, those goals are clear – gains in the gym, increasing speed, recovering from injury, trying to get a starting spot or winning a match or competition.

Having clear goals outside the game is just as important. Working on these goals during your playing days will help when it comes time to move into a new career. Try working on two clear goals during your personal development and time away from the game.

Those two goals could be:

- 1) To be career ready
- 2) To be life ready

For a list of helpful websites and numbers see the Health & Wellbeing section of EXPAND Magazine

Positive planning

To make the move from your sporting career to your next career a positive experience, you need to expand your horizons and grow your mindset. It might not all be smooth sailing, but research has proven that you can improve your chances of a better experience if you understand what it takes to be a capable, motivated and driven member of society. To achieve that, a person needs to meet three key needs – autonomy, competence and relatedness. This is called motivation theory or self-determination theory.

Research has recognised that, in order to have a successful transition from one career to another, a person needs to deliver in all three of these needs.

Autonomy a sense of personal ownership

Positive autonomy	Challenges
Knowing what I want to do	Lack of motivation
Sense of controlling your direction	Relying on others for direction
Goal setting	No goals
Planning and designing schedule	No planning

People become more engaged when they believe they have a level of control over their circumstances and environment. This means that you need to have input into and a sense of power over what you do in order for it to have meaning and relevance. Take control and have direction over what you do in your next career. Be the driver not the passenger.



Ruby Tui started her building apprenticeship under the BCITO Enterprise Package through NZRPA. For more information visit www.nzrpa.co.nz/infocentre

Competence the feeling of being good at something

Competence is when you feel you have meaningful input into what you are doing. It is easy to understand how an athlete can go from feeling highly competent during their sporting career to feeling incompetent when embarking on a new, less familiar career. You might feel out of your depth, but by working on building your skill-set, you will increase your ability and competence in other areas. Building your competence can be done by developing new skills while still playing, doing some training as soon as you finish your rugby career, or learning on the job in your new workplace. Learning new skills can be very rewarding and will give you a great sense of satisfaction and purpose. The world is yours to conquer!

Positive competence	Challenges
Having clear direction	Floating along
Having a job that fits you well	Poor job fit
Having a job you find fulfilling	Not being fulfilled in your job
Learning new skills	Not engaging in learning and growing



Sarah Hirini adding surfing to her growing list of skills

Relatedness A sense of belonging and connectivity

Athletes possess a strong sense of belonging and connectivity through their sporting environment e.g. with their teammates, management and sporting community, such as the fans and sponsors. However, once you move away from playing professional sport, you may have to start from scratch if you have not invested much time in growing connections outside of your sporting environment. This is why athletes are encouraged to build connections (friends and mentors) outside of sports while they are still playing. However, reconnecting with former players can be also be rewarding as you will have shared many unique experiences together.

Positive relatedness	Challenges
Church	Being isolated
Community	Not making new connections to people
Friends	Losing contact with mates
Workplace colleagues	
Clubs	
Networks	



The Hot Springs Spas T20 Black Clash is a great event that connects sporting colleagues



Corey Flynn & Sherwin Stowers



Hale T-Pole & Seilala Mapusua



Onosai Auva'a & Michael Jones



The NZ Barbarian Legends versus Pacific Legends provided an ideal platform for connectivity

The science behind understanding how your body and brain work

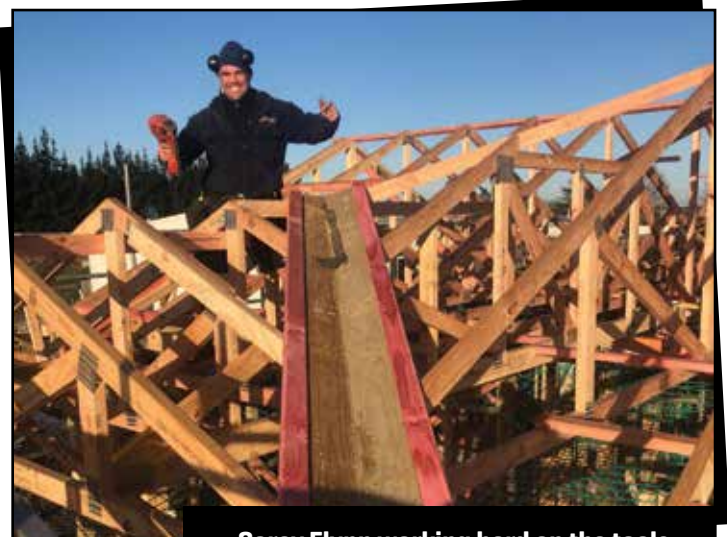
There are four neurochemicals that are responsible for your happiness – dopamine, serotonin, oxytocin and endorphins. You will have become used to feeling the effects of these four during your time as a professional sportsperson.

Once you stop playing professional sport, it is important to work out how to replicate the production of these in a healthy manner. There are many positive ways to encourage these chemicals to flow, which in turn can have a big impact on your mental wellbeing, motivation and productivity.

Dopamine the chemical released immediately prior to a core need being met

Dopamine is known as the feel-good hormone because it is responsible for the high that the body produces. Athletes release dopamine in various sporting situations such as closing in on a finish line or in the final minutes of a tight match when you are ahead on the scoreboard.

How to get dopamine in a healthy way	In a way that can lead to issues
Working	Drugs
Getting paid	Alcohol
Achieving goals	Gambling
Having routine	Gaming
	Eating
	Sugar
	Coffee



Corey Flynn working hard on the tools

Serotonin the status chemical

Serotonin is released when you experience 'one-upmanship' over someone else. Athletes produce frequent amounts of serotonin during their sporting careers as a result of the status they are perceived to have by others.

How to get serotonin	Lack of serotonin
Having a job	No job
Having a sense of purpose	Lack of direction
Learning new skills	Stagnating and not learning



Players learning a new skill (CPR) which releases serotonin.

Oxytocin the social connection chemical

This chemical is released when you feel the security of being part of a group. Women and men frequently release oxytocin within their sporting environment, given the closeness of their communities and teams.

How to get oxytocin	Lack of oxytocin
Workplace	No job
Through a partner	Isolation from family and friends
Having a pet	Lack of social connection
Social sport	Struggling to manage your emotions positively
Friends outside of rugby	Feelings of regret
Family	
Church	
Giving back	
Charity work/volunteering	
Small acts of kindness	



Past players networking to support their community

Endorphins the fight or flight chemical

Endorphins are released in response to stress and pain, such as when you perceive yourself to be in a situation of high danger, stress or pressure. It provides you with an additional energy source to increase your chances of survival. This same chemical is released by athletes in training and competition.

How to get endorphins	Lack of endorphins
Exercise	No exercise
Laughter/comedy/funny images	No laughter
Music	
Orgasms	
Hot baths and showers	
Certain foods e.g dark chocolate/chilli peppers	
Certain smells e.g vanilla	



Angus Ta'avao playing the saxophone

Differences between positive career change and challenging change

The table below shows the change of sources for some of the chemicals released by the body during and after a sporting career. It also shows the differences between positive career change and challenging change.

AREA	DURING SPORT	POSITIVE CHANGE	CHALLENGING CHANGE
Dopamine	Winning	New career success	Gambling, drugs, alcohol
Serotonin	Athlete status	New life status	Nothing
Oxytocin	Support team	New career, projects	Little or nothing
Endorphins	Training	New active goals	Inactive
Autonomy	Personal goals	New career goals	None
Competence	World class	Use other skills	Little or nothing
Relatedness	Support team	New career, projects	Little or nothing



Rob Nichol (NZRPA), Steve Gurney [9-time Coast to Coast winner] and Richie McCaw after completing Coast to Coast

"When I finished I needed a goal to keep fit, I didn't want to let my fitness slip. Multi-sport had always intrigued me and I wanted to know if I could get myself in a position by training to handle that. The challenge that came with that helped replace the void that was left from playing bigs games of rugby. Standing on the start line was similar to the start of a test match. You crave the butterflies and the similar feeling of not knowing what was going to happen. Was I good enough? It was the anticipation and the team aspect of doing races with like-minded people that was something I really enjoyed. The completion of a race, even if it was unpleasant, is very satisfying." Richie McCaw

What you need to navigate your way through the next phase of your career

Human capital

As an athlete, you have had a high level of competence in your sport. With a change of career, you require the skills, knowledge and experience to match those needed by either your employer or the market if you're planning on being self-employed. This is known as human capital.

Developing human capital is vital in ensuring that an athlete is career ready. How, where and when these skills, knowledge and experience are obtained and overcoming the obstacles to them is a key component of a successful athlete transitioning programme.

Timing

In order to move into a new career, you will need to build up your human capital during your time in sport. However, this can be challenging due to lack of time and the need to focus on your sport. The solution to this is to use your personal development time, days off or injury periods to upskill. You can also designate a period of time immediately post retirement during which you plan to obtain the relevant skills, knowledge and experience.

Process

Once you prioritise building up your human capital, you'll kick-start a process. This begins with you developing a strong sense of self and what makes you tick. From there, you can identify which market you wish to develop your skills, knowledge and experience for. **[See Career & Education section of EXPAND]**

For a professional athlete, having a growth mindset can result in achieving more both as an athlete and in readying themselves for life after their competitive sporting days come to an end. Working on developing a growth mindset is an essential part of any transitioning programme for athletes.

Growth mindset

It is important that you are encouraged to explore and stretch yourself in new areas. Some sportspeople close themselves off from developing other areas of interest as they are drawn into their sporting career. However, research shows that having a balance in life can improve sporting performances. Learning new things and understanding that you can be highly capable in areas other than sport is an exciting process.

Having a growth mindset is the most significant factor in achieving positive change and development. This is more than just positive thinking, and it is backed up by hard science in that the brain is now understood to be malleable, meaning it is like putty and can be moulded, both in a positive and negative manner.

Life ready

In addition to embarking on a new professional career, a retiring athlete must also expect changes in their personal life, as it will be substantially different from when they were an active professional athlete. This has proven to be an immense challenge for many, but one that can be overcome with knowledge and preparation.

Your sporting career has given you many transferable skills - the key is to be able to recognise and develop them in order to make the most of every opportunity. **[See Transferable skills in the Career & Education section of EXPAND]**



Players growing their mindset by learning the Wim Hof method

What does being 'life ready' look like and how do you get there?

Being life ready is about being able to cope without your sporting career, learning new skills and obtaining your chemical feel-good factors through other avenues. This could mean you try different activities during your time off and learn new skills during your personal development time or down time while you are still playing.

Life skills

A life skill is a skill that is necessary or wanted. The World Health Organisation has suggested five key skills that a high-functioning, well-balanced and content human should possess. They are:

- **Decision making and problem solving**
- **Creative thinking and critical thinking**
- **Communication and interpersonal skills**
- **Self-awareness and empathy**
- **Coping with emotions and stress**

Working to develop these skills is recommended for athletes in order for them to be life ready as they move into a new career. The great thing is that you may have developed many of these already during your sporting career.

Understanding the sense of loss

It is natural for an athlete to feel a sense of loss when their professional sporting career comes to an end. The areas of loss identified have been loss of career, loss of lifestyle, loss of attention, change of financial circumstances, loss of societal status and change in family dynamics. Each area of loss needs to be understood as to who it may affect and how.

The sense of loss for the athlete can result in them taking out their feelings on those around them.

Talking to other players who have retired, talking to your family or seeking professional help from a trained counsellor or sports psychologist will help you to process these feelings.

Ensuring your family appreciate that you are going through a period of significant change and that it will take time for you to get used to will create a higher level of tolerance and understanding from them.

You may experience different mood swings and highs and lows as you try to adjust to your new life. However, if you have a good balance prior to retiring and have a full life with routine, exercise, healthy diet, connectivity, new goals and a new career or study it can reduce the sense of loss. If you can, try to focus on being grateful for the special and unique experiences you had because of your sporting career as this can help reframe your feelings. This is known as gratitude.

Andy Ellis working on being life ready with his Wagyu beef business. Photo credit STUFF

I never really knew what I wanted to do, so I said to myself that I was going to say yes to as many opportunities as I could. You never know who you are going to meet and what doors they can open. I entered into international flower shows, opened Japanese restaurants, a Wagyu beef business, owned horses, had a boy band, studied and now am part of Get Gravity – a satellite internet company which is an asset to the rural community.

Behavioural change

"It is not the mountain we conquer but ourselves." Sir Edmund Hillary



A positive transition from a career in sport to one outside sport is important for a sportsperson's long-term wellbeing.

Research and investment has been dedicated to understanding what is needed in order to achieve positive change. There are three elements that are widely accepted as being required to achieve this:

Capability	Motivation	Opportunity
This is defined as the individual psychological and physical capabilities required to engage in the development of new knowledge and skills. For instance, a retiring professional rugby player may wish to purchase and work on a vineyard, yet due to chronic knee injuries during their career, their ability to do the physical labour needed would prevent them from working on the vineyard. However, they are fully capable of carrying out many other roles within the operation.	This is the attitudes, aspirations and brain processes that energise and direct behaviour. Typically, players' motivation for being career ready is not strong when they start out in their sporting careers, but it has a tendency to increase as they feel they are getting closer to retirement. If motivation to be career and life-ready starts early in the athlete's career, they can expect to have a more successful transfer into the next phase of their working life.	These are all the factors that lie outside the individual, which make the behaviour possible. Through your career you are provided with many opportunities that you are encouraged to take up, which can help you in your future. Connect and network with people, take up opportunities to try different things including work experience. If you utilise the opportunities you are given during your sporting career, they can help you during your life after professional sport.

Summary

- ▲ The next phase of your career is an exciting opportunity, but it is important to be realistic in your expectations, to acknowledge your retirement, to learn what is going to fill your tank, to enjoy your new time-freedom and not to expect to have all the answers. Above all, it's important to ask for help when you need it. It is also really helpful to be grateful for the experience and to have some clear goals of what you want to achieve.
- ▲ You will have a better transformation experience into the next phase of your life if you undertake positive planning, which will help you to gain a sense of personal ownership of your life and a sense of belonging somewhere, to feel like you're good at something, and to look for new healthy ways to obtain the chemical hit that you get from your sporting career.
- ▲ To navigate your way through your next career, you need to have human capital, have the timing right, understand the process, possess a growth mindset, develop life skills, be life-ready and understand the sense of loss you might experience.
- ▲ To foster behavioural change you need capability, motivation and opportunity.

Alumni

The Super Rugby clubs have all established alumni, which share a common goal of supporting players, staff and their families now and in the future. They do this through personal development, connection and engagement, and giving back. They all run regular events and are a great way to keep connected to your rugby family. The Alumni all have the full support of the NZRPA. If you have played or work for one of the clubs and wish to join their alumni contact:

Blues: thebluesalumni@gmail.com

Hurricanes: alumni.hurricanes@gmail.com

Highlanders: alumni.highlanders@gmail.com

Chiefs: chiefs.legacy@gmail.com

Crusaders: alumni.crusader@gmail.com



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The next phase of your career

What are you going to do?

This is the biggest question professional players think about when their career is coming to an end. However, the best time to start thinking about it is when your career starts, so you can continually work towards your post-rugby goals. Retirement from playing professional rugby will come along at some time for every player – either through choice, injury or deselection – so it is a great idea to be prepared for your transition out of the game. This is a process that takes time and it can have its challenges, but by being organised, you can make the transition into the next phase of your life much smoother. Deciding what you are going to do can be super stressful, but players who have planned in advance and worked on this while they were still playing say that their transition out of professional rugby has been more successful and less stressful.

Just like you need a game plan on the field, you to have one off the field as well. The time to start the process of preparing for life after rugby is now!

- For 48 per cent of players, retirement was unexpected.
- Almost 1/3 of players said they were unprepared and struggled during their first three months post retirement.
- 60 per cent took six months or longer to 'gain control' post retirement.
- Players who studied or undertook meaningful work experience took less time to find a job post retirement.
- 1/2 of all players will earn less than \$60,000 in their first two years after retirement. 28 per cent were still earning less than \$60,000 a year after that.
- 33 per cent of players suffered periods of financial hardship after retirement.
- 46 per cent of players had been unemployed at some stage since retiring – of these players, 82 per cent were unemployed for a period of three months or longer

Source: NZRPA Retired Players' Survey

"Nine years later and after a lot of jokes on my behalf, finishing my degree was one of the most satisfying feelings in the world. It wasn't about anybody else – it was for me, to prove to myself I could do it."

"Rugby will give us all opportunities, but I'll tell you one thing – there are no handouts, so don't let your time go to waste. When playing, we have time to study." Jamie Mackintosh



How do you decide what you want to do?

The beauty about your post-rugby career is that you are in control of it and you can decide to do whatever you want. This is exciting, but can also be a bit scary for some players. You might be used to living in the prefabricated microworld that is rugby, so when the time to leave the safety of the rugby world and venture into the mainstream world is approaching, how do you decide what to do?

The next phase of your career

Here are some strategies to help you make up your mind:

Personal development

As a professional player in New Zealand, you are expected to undertake personal development. This is a great opportunity for you to carry out career exploration by doing work experience or using this time to study for your future.

It will be music to your Personal Development Manager's (PDM) ears if you tell them you've decided that you want to do during your Personal Development time! If you are unsure but have a rough idea of what you want to do, your PDM will be able to help you.

When you are playing overseas, you might find you have more downtime, so it's a great opportunity to undertake some study or training. You can do this through various online courses based in New Zealand or through providers wherever you are in the world **[see Study options further on in this section]**.

If you are overseas or retired, we have a career specialist for you to access – simply email contact@nzsports.co.nz and we'll put you in touch.



Players doing career card sorts which are available through your Personal Development Manager

Career card sorts

If you have no idea what you want to do or you need some reassurance, a great place to start is by doing career card sorts. The careers specialist at the **NZSPA** office and all Personal Development Managers have access to these. This is a hands-on, interactive process that will step you through various choices of values, skills, industries and jobs to help you work out what could be a good fit for you career-wise.

Players rate this process highly, and it is a great place to start when you want to explore new options for your future. Going through the career card sorts can help you to unlock your thinking around your off-field career, to filter any ideas you might have, to give language to some of your thoughts and ideas, and to start an action plan. All of this is focused on turning your ideas into reality.

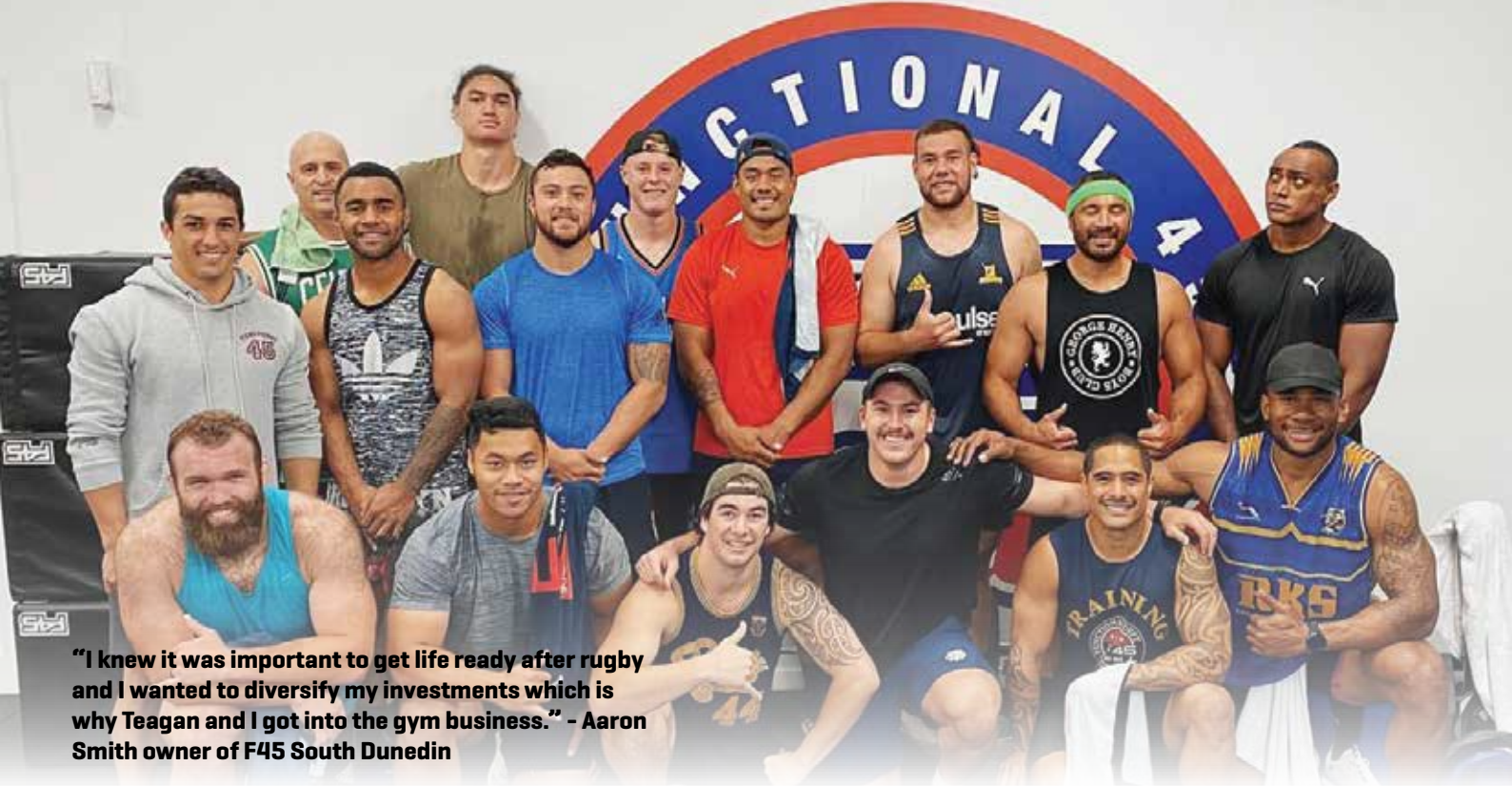


Players trying new things in personal development sessions



Volunteerism

Use your personal development time on your days off to volunteer to work in industries that appeal to you. It is a great way to learn about different industries and to forge relationships that may be of use to you later on. It's also a great chance to give back to something you value and want to be part of. **See Giving Back - Volunteerism in the Health, Wellbeing section of EXPAND.**



"I knew it was important to get life ready after rugby and I wanted to diversify my investments which is why Teagan and I got into the gym business." - Aaron Smith owner of F45 South Dunedin

"It was good to eventually get my degree, it took 15 years. It gave me something else to do while I was playing and there were certainly enough hours in the day to do it. I did a Bachelor of Business Management, double majoring in marketing and human resources." Stephen Donald

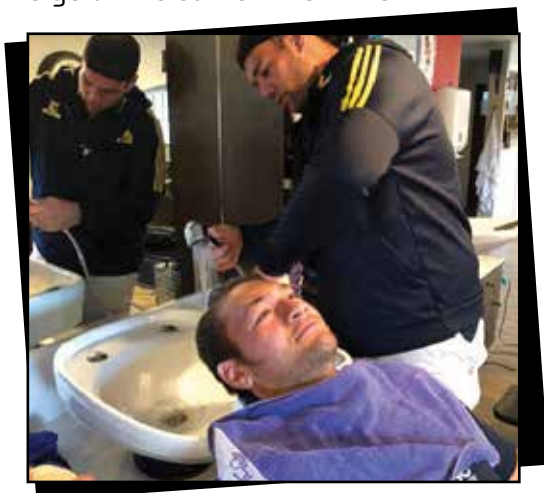


Networking

Some players dread doing promos, but many retired players say that they wish they'd used these promos to network more. These events provide an ideal way for you to build relationships that could open doors to future employment. At them, you are meeting people who are rugby friendly, and who are often keen to help. They're also likely to appreciate the transferrable skills that rugby offers. **[See the Networking section in the Finance & Business section of EXPAND.]**

Dual careers

It is possible to work on your next career while you are still playing rugby. Whether this is through studying, training or doing work experience, it's all about getting your foot in the door for future employment. Many players have effectively had two careers on the go at the same time while they've been playing, and this has helped prepare them for life after rugby.



Work experience or reality testing

Reality testing is a new word for work experience. It is just like test driving a car. You wouldn't buy a car without driving it first, and your employment or study should be no different. Talk to people who have studied what you are keen to study and do some work experience in the field you think it will lead to. Ask lots of questions of the people you are with. Be curious!

Some good questions to ask are:

How did you get to where you are?

Is it what you thought it would be?

Do you have any tips on the industry?

Knowing what you know now, what would you tell yourself when you started about the role?

Learn to rule things out

Doing work experience is just as valuable at helping you to work out what you don't want to do. For example, you don't want to spend four years studying law only to find out it isn't like it is on TV shows! Go to a law firm and do some volunteer or work experience to find out what you are really getting yourself into.

Try to think of all aspects of jobs. For example, if you are interested in a particular job do some work experience in different companies who have that role or examine all parts of the role so you get a comprehensive look. Try to think of the challenging parts of the job and ask yourself would that suit you. There might be aspects of a role that you don't particularly like but they might be small in comparison to the positives. You need to weigh that up.

Study

People choose to study for various reasons, and it is important you are clear why you are studying. Is it to gain employment? Is it for personal fulfilment? Is it something you are interested in and want to learn more about? It could be all three.

If you are planning to study to gain employment, make sure you check to see if there is a need for what you are studying. If you are going to do a degree that is very common, the degree might not be enough when going for a job, so it is important that you try to make yourself stand out from other graduates. Work experience and volunteering in



"I had a contract issue in Italy and it made me more conscious of what I was going to do after rugby. That experience made me realise I needed to make the most of my personal development time that I get through rugby. I have a part-time job at the ASB bank with the premium banking team that I do on my personal development days and I really enjoy it. I have found that it has also benefited me off the field, particularly with my property portfolio."
Kurt Baker

the industry will help build your CV and make you more appealing. For example, if you do a sports and recreation degree, you can help run events such as school sessions during your rugby playing days to add to your CV.

Another way to do this could be through continuing your studies to further your options. Once you've got your degree, a year at Teachers' College could get you a teaching degree. **[See the Study options in this section for more information.]**



Players studying the Skills Active NZ Certificate in Sport, Exercise and Leisure Operations

The next phase of your career

Understanding yourself

As mentioned in the **Expanding your Horizons** section, it is important you understand your own self-identity, where you come from, what your values are and what is important to you if you're going to make career choices that work for you. The better the fit, the more chance you will have at enjoying your new career and sticking at.

Try this simple personality profile at www.16personalities.com - your results may tell you even more about yourself!


It doesn't have to be forever

No matter what you decide to do, remember that it doesn't have to be forever! If you take one path and realise that it's not the right fit for you, don't be afraid to make changes. Just like on the field, if the game plan isn't working, you change it. If you start studying and realise that it's not the right course for you, go to your course provider and find out if there are other courses you can change to or if you can cross credit any of your papers.

If you've taken a job and given it a decent go, but find that it's not the right role for you, it's okay to look for something else. That said, it's important to find the balance between not giving up because something gets hard and life being too short for you to be miserable.

Just remember that this is your journey, not anyone else's. If you're considering making a big change, talk to mentors and people you trust before you make any decisions. If you do decide to change paths, make sure you are able to cover your financial requirements during the change-over period. Take into account practical things like when you get paid - you might get paid monthly in your new job when you were paid weekly in your last job, so you'll need funds to tide you over until payday.

The most important thing is that you take some action, expand yourself and learn new skills. While you're doing these things, you are likely to discover jobs you never knew existed. It's easier to steer a moving ship!

A person is seen from behind, climbing a large, craggy rock formation. They are using a rope and a climbing device. The sky is a mix of orange and yellow, suggesting a sunrise or sunset. The overall mood is one of challenge and achievement.

Just remember that this is your journey, not anyone else's, but there is plenty of support available to help you to get to where you want to go.

What have you got to offer? LOADS!

There are three types of skills: hard, soft and transferable.



Barbering is a teachable skill therefore it is part of the hard skills category

Hard skills

These are teachable skills that are easy to quantify and are usually acquired through formal training and education programmes. These are specific skills that are typically taught in the classroom, on a course, on the job, or through reading a book or manual e.g a degree or certificate, apprenticeships, accounting, computer programming or foreign languages.

Soft skills

These are interpersonal skills or personal attributes that enable you to succeed in the workplace. Often described as emotional intelligence or social intelligence, these are the skills you use when getting the job and dealing with people. They are not as quantifiable as hard skills e.g problem solving, communication, teamwork, empathy, leadership.

Without even realising it, during your time in rugby you have picked up a wide variety of valuable skills that you can use in your next work environment.

Transferable skills

These are a core set of skills and abilities that you can use and take to any organisation for any position. They are skills that can be transferred from one job to another. By identifying these you can make yourself stand out. As a rugby player you have gained an abundance of transferable skills that you may not have even realised. These skills are highly valuable to employers and in the workplace, but you have to learn how to market these through your covering letters, CVs, LinkedIn profile, interviews or any other job-seeking avenue.



Studying a trade is a popular option for players, with plenty of transferable skills from rugby being utilised including problem solving, time management, communication and team work

Transferable skills for athletes & coaches

Tick the boxes  for the transferable skills you have.
You may want to add some of these to your CV.

Planning and organising

Feel at ease working with uncertainty and ambiguity		Anticipate and adjust for problems and roadblocks	
Confidently use technology		Flexibly change direction when plans do not work	
Creative thinking; create original and innovative ideas and think outside the square to produce solutions to problems or situations		Critical thinking; identify, evaluate, diagnose and explore options to solve problems or situations	
Delegate tasks and get work done through others		Analyse and interpret written information	
Influence, promote and sell ideas and strategies		Keep your promises	
Make complex and significant decisions		Manage job performance of individuals or teams	
Manage timetables, schedules and deadlines		Plan and lead meetings	
Plan and organise events, programmes or projects		Plan and prioritise your workload on a day-to-day basis	
Set and attain goals		Simplify complexity	
Use a realistic game-plan or framework to keep on track		Use and interpret statistical or numeric data	
Be well organised		Work systematically and efficiently	
Work with accuracy and attention to detail			

Self management

Accept responsibility for decisions, actions and mistakes		Ask for help when appropriate	
Aspire to be the best you can be		Balance your work and personal life	
Bounce back from stress and adversity		Complete what you start	
Deliver on promises		Constantly monitor and improve your performance	
Set realistic expectations about what is achievable		Lift your game under pressure	
Maintain an open mindset		Make tough calls	
Manage the demands and pressure of being in the public eye		Multi-task or juggle several tasks at once	
Perform well under pressure and in difficult situations		Be self-motivated and self-managing	
Self-reflect and evaluate your strengths and weaknesses		Set clear objectives and standards for your performance	
Set limits and say 'no' when appropriate		Deliver consistent performance and results	
Show initiative and put your hand up to help others		Stick to the task in hand	
Don't be easily distracted		Use intuition and gut instinct	
Be willing to take on feedback to improve performance		Work independently and without close supervision	

Transferable skills for athletes & coaches

Tick the boxes  for the transferable skills you have.
You may want to add some of these to your CV.

Communication and interpersonal skills

Accept diversity and difference of people		Acknowledge others and says thanks	
Address issues with those concerned		Build rapport and trust with others	
Coach, encourage and motivate others		Collaborate with others	
Confidently and fluently speak to groups and the media		Develop and maintain networks and contacts	
Encourage input and involvement, let people have a voice		Explain and give information or advice	
Front up and put issues on the table		Influence and persuade others with appropriate style and reasoning	
Instruct, teach and train others		Know how to put others at ease	
Listen and interpret instructions accurately		Manage sponsor relationships	
Participate openly in meetings and discussions		Be receptive, open and approachable to people	
Resolve differences without damaging relationships		Respond to people's feelings with sensitivity and empathy	
Speak and write clearly and concisely		Speak up when it counts	
Speak, listen and clarify feelings, opinions and issues with people		Tell great stories as a means of communication	
Use a win-win approach with people			

Leadership

Ask hard questions		Build adaptable and agile people and teams	
Build collective strength in teams		Communicate a clear game-plan	
Consult and adopt a non-territorial and collegial approach		Create strategy to gain buy-in from individuals and teams to achieve goals	
Deliver tough messages in a compassionate way		Drive performance excellence	
Effectively navigate organisational or team politics		Enable teams to understand why and how they win	
Explain your thinking clearly and coherently to others		Have courageous conversations	
Influence, empower and mentor people		Inform, involve others and keep in touch	
Lift the elements of athlete performance: desire, hunger, work ethic and self-belief		Inspire others to exceed their usual level of performance	
Lead people by providing inspiration and vision		Inspire and build confidence in others	
Maintain a sense of perspective		Have a passion for excellence	
Manage conflict, nip issues in the bud and seek common ground		Make sound decisions by balancing analysis, judgement and intuition	
Stand alone at times		Separate issues from behaviour and personality	
Set high standards and clear expectations for individuals and teams		Provide challenging and stretching tasks and assignments	
Think strategically, see the big picture and connect the dots		Understand team and individual differences, strengths and weaknesses	
Use constructive and honest feedback to improve performance			

[list provided by careerdynamic.com]

Essential character strengths

Below are a set of seven flexible attributes, abilities, strengths and skills that make up who you are. Understanding your character strengths means you can utilise the ones you have and work on those that you need to develop.

Rate yourself in these strengths from 1 (low) to 5 (high)

GRIT: perseverance, tenacity, stickability, hard work, finishing what you start.	Score ___/5
ZEST: energy, enthusiasm.	Score ___/5
SELF-CONTROL: will-power, discipline, ability to curb impulsive behaviour.	Score ___/5
SOCIAL INTELLIGENCE: ability to form and maintain relationships and pick up the subtle signals from people about underlying emotions – your intuitive skills.	Score ___/5
GRATITUDE: being grateful, being thankful for what you have.	Score ___/5
OPTIMISM: positive beliefs about the future and a belief that something is possible.	Score ___/5
CURIOSITY: an interest in the wider world around you.	Score ___/5

To explore this concept further: www.viacharacter.org/www/Character-Strengths-Survey

Adapted from Christopher Peterson and Martin Seligman [2004] Character strengths and virtues. A handbook and classification. Oxford University Press. 0-19-516701-5



Gratitude is considered an essential character strength

Three forms of career structure

Which type appeals to you the most?

Organisational careers	Vocational/occupational careers	Entrepreneurial careers
Working for someone else in an organisation characterised by rank, position and working your way up the organisation's ladder: e.g. you may start in a company as a sales administrator, then move to sales representative, then onto sales manager.	Training to do a specific role, defined by craft, skill, your speciality area, expertise and reputation. Could be an area of expert knowledge, a trade or a profession e.g. teacher, lawyer, nurse, electrician.	Running your own ventures where you are either self-employed in your own business or work as an entrepreneur creating a business. This could be a start-up, which you can then sell as a means of developing capital and profit, or it could be working in an entrepreneurial workplace that focuses on innovation and growth.

Adapted from R.M. Kanter [1989] *Careers & the Wealth of Nations Handbook of Career Theory*, Cambridge University Press.

ENTREPRENEUR



Having a portfolio career

A portfolio career is when you have several different contracts or jobs at once. Working this way can provide you with variety, which is something former players often enjoy, and it is a work lifestyle that can really suit certain people. It can be very rewarding as you can work across a variety of areas doing things you really enjoy. This can also involve working for someone else while you're building your own business to a point where it can pay you appropriately. When working this way, you need to be motivated to look for new work opportunities when a contract or a role is coming to an end.

It can take time to build your income, but if you do it right you can end up in a good position. The most important thing to remember when juggling roles is to ensure that you have enough money to cover your living expenses and mortgage. You also need to ensure that you always have enough money to cover your business expenses like tax, and you need to take into account that some companies prefer to contract services as they don't have to pay all the employee benefits like holiday pay.

If you think a portfolio career is for you, here are some things you need to consider:

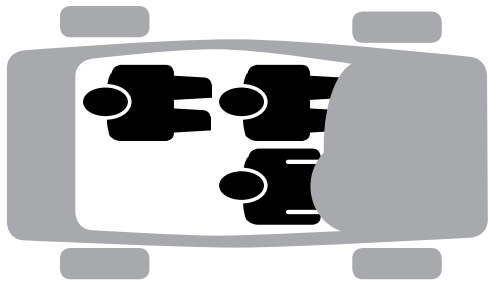
- **Do you manage your time well?**
- **Can you multitask?**
- **Are you organised?**
- **Are you open to new opportunities?**
- **Do you like being flexible and creative?**
- **How will you structure your business and income?**

A good accountant will be able to give you sound financial advice on the best way to structure your business. For example, whether you should do things like set up a company, be an employee or take drawings from the business.

Tip: If you have a portfolio career, make sure you are billing appropriately for your time and expertise.

Finding your next career

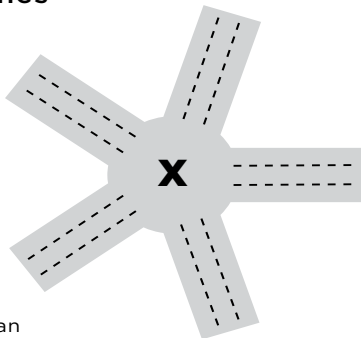
get in the driver's seat of your life



Get in the driver's seat of your life

Find an exciting and interesting job or career for your future. If you have a destination, a timeframe to get there and some related skills and experience in your tank, then you are in control of your destiny and in the driver's seat of your life. Don't be in the passenger's seat waiting for things to happen or in the back seat going where someone else is going.

motorways and lanes



exploring options may mean
finding the right motorway for you

Choose the right motorway

Think of the marketplace as a series of linked motorways. Get on the right motorway and don't worry too much whether you are in the right lane. For example, don't choose to study tourism if technology interests you more.

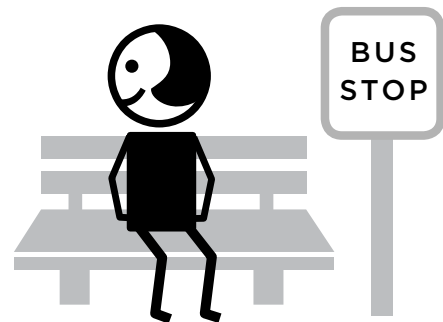
Explore all of the industries available, locate those that feel right for you then connect with study and/or work experience around the things that interest you.

The bus-stop method of career planning

When we need a job, most of us go up to the bus stop, so to speak, and get on the first bus that comes along. Many of us do the same with choosing the first study programme that looks vaguely interesting. Take the time to make good decisions and, if you need to, use your network, career specialist and mentors to help you.

Making good decisions will make sure you are getting on the bus that is going in the direction you want to go. Interest drives motivation. If you are motivated with your choice of career direction, it is more likely to result in success and satisfaction.

bus stop method of career planning



Job 'fit'

Trust your gut instinct that you will know if a job is the right fit for you. For example: Rugby player = yes, accountant = no. Owning a gym = yes, lawyer = no. IT specialist = yes, personal trainer = no. Explore the jobs that are available and find some that interest you, then go and visit a workplace to see those jobs in action and talk to the people doing those jobs.

job 'fit'



the notion of how you intuitively feel a job 'fits' with you

Did you know that a person with a full or restricted driver's licence is able to apply for seven times more jobs than those without?

[Auckland Chamber of Commerce]

How to get a job

Did you know? 70 per cent of jobs are not advertised and are gained through networking, direct contact or internal appointments. If you know your longer-term career direction, then you can utilise your time in rugby to build networks and contacts. When the time is right, you can let these people know that you are looking for work.

- Put it out to the universe, tell your network you are looking – after all, you can't sell a secret
- Visit job seeking sites like trademe.co.nz/jobs, seek.co.nz, myjobspace.co.nz
- Use LinkedIn and connect with people working in areas you are interested in
- Read the employment section of newspapers
- Go to organisations or companies and drop your CV off then follow it up
- Go to a recruitment agency
- Volunteerism/work experience – these can lead to job offers

Visit www.careers.govt.nz – an excellent New Zealand-based site that gives some background on different jobs, study options linked to jobs, remuneration [pay rates] and job demand.

Your CV (Curriculum Vitae)

The goal of a CV is to show that you are enough of a right fit for a job so you get an interview. Spend time tailor-making your CV for each different job. This might just mean you have to do minor adjustments for each job you apply for.

Make sure you gather as much information as you can about the company you're applying to so that you can write an informed and relevant CV. Fit your skills to what they are looking for.

There are plenty of templates online, but try to keep it to two or three pages. Make sure there are no spelling or grammatical errors in it. Read it out loud and ask someone to check it for you.

[See the CV tips at the back of this section]

CV headings

Personal details: address, phone, email, LinkedIn profile, New Zealand citizenship/residency/driver's licence

Career objective or personal profile: two to three sentences summarising your background, why you are interested in the role and what you can bring to the job

Key strengths/key skills: try to match your skills to the job by using similar wording to that used in the job description

Employment: list your most recent employment first, include dates, company name, job title, responsibilities and achievements

Education: list your most recent first, include years, qualifications gained and organisation names

Achievements: list any other achievements that are relevant to the role and include dates

Rugby career: you might want to have a separate section for your rugby career

Volunteer work: include any volunteer work you have done – you can include this under employment

Interests: keep it brief and interesting and show relevance to the job if you can

Referees: these are people you have worked for or who can support your experience or character

CURRICULUM VITAE



How to get a job

Covering letter

The covering letter is your chance to get the employer to read your CV – it's also your chance to really sell yourself so that you get an interview. Be enthusiastic and show your passion for the job and the reasons why you are a good candidate. There are plenty of options online to use as a guide for this letter.

Tailor the covering letter for each job you apply for. Use words from the job description in the letter. Make sure it flows and has no spelling or grammatical errors in it. If you're worried about this, get someone who can spell well to check it – don't just rely on digital spell-checkers.

Research the company and the potential role. Before you go to an interview or apply for a job, make sure you research the company to see if it is the right fit for you. See [www.nzrpa/infocentre/career toolbox](http://www.nzrpa/infocentre/career_toolbox) for more tips.

Types of interviews

There are many different types of job interviews and you might be required to attend several of these during the recruitment process.



- One on ones
- Coffee meetings
- Phone interviews
- Online interviews [Skype, Zoom]
- Panel/group interviews



Interview tips

Have a game plan – research the company before you go to the interview – check their website and social media platforms and Google the company for any other important information.

Practice makes perfect – just as sports practice makes a difference, so does interview practice so practise some responses to questions you think you might get asked.

Game day – dress appropriately, iron your clothes and make sure they are clean and you have suitable footwear – just because it is trendy it might not be appropriate!

Ask about parking before the day of the interview, so you know where to go. Check the traffic on Google maps before you leave home, and try to arrive super early. This will give you time to turn your mobile off, take some deep breaths, have a drink of water and/or go to the bathroom before you go in to the interview. Once the interview starts, be enthusiastic and confident. After the interview, make sure you send an email or text saying thank you for your time.

Practice questions

Tell me about yourself

Why did you apply for this job?

What are your strengths?

What are your weaknesses or areas that you need to develop?

Sometimes interviewers will ask behavioural or situational questions e.g Tell me about a time when you succeeded against the odds?

When answering these types of questions use the STAR technique:

S	Situation	The situation was...
T	Task	I was given the task of...
A	Action	So what I did was (action I took).
R	Result	The result was...

Prepare some questions about the company or role in case you're asked if there's anything you want to know. Try not to use obvious ones.

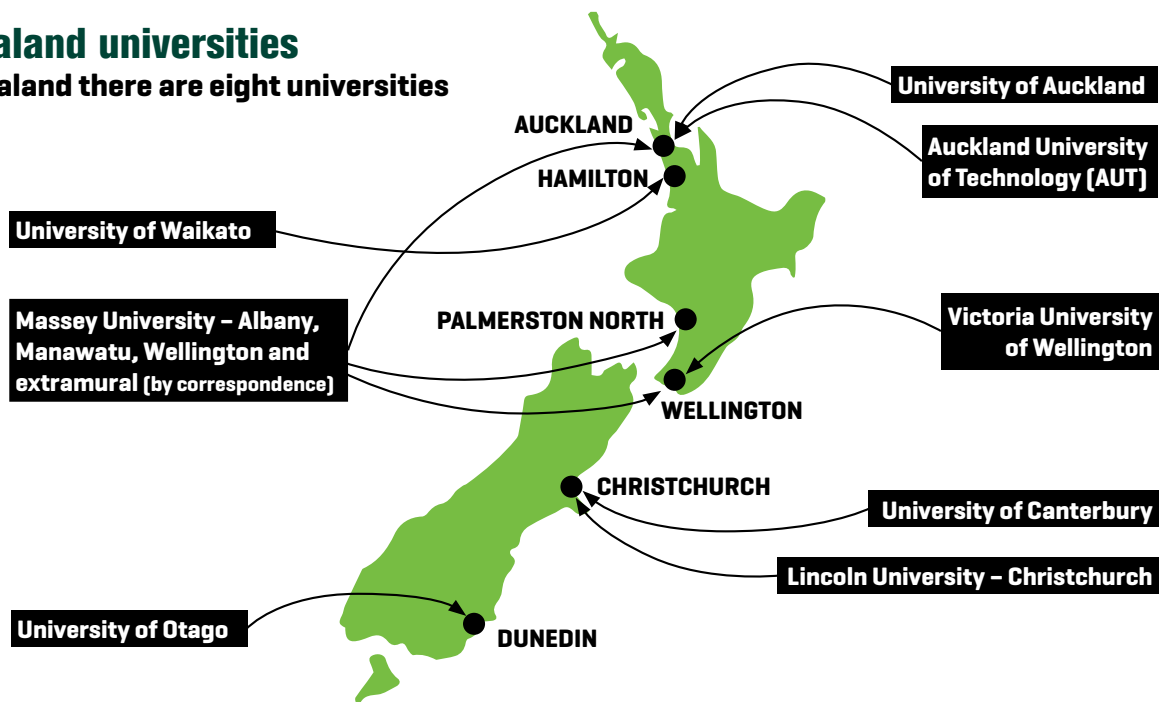
Feedback

If – after the interview – you are unsuccessful in getting the job, learn from the experience and ask for feedback. Don't be afraid of asking questions as you could learn something that will help you get the next job you apply for. **[See Interview Tips later in this section]**

Exploring study options

New Zealand universities

In New Zealand there are eight universities



Occupational Outlook

Occupational Outlook is a useful app for researching study and training programmes, the potential income they offer and the job prospects in

each industry. Use it to see there is likely to be jobs available once you have completed the relevant study. It is updated every year by the Ministry of Business, Innovation and Employment.

www.occupationaloutlook.mbie.govt.nz

Flying, skydiving, seafood, speech therapy, barbering, vet-nursing, hospitality, trades, languages, tourism, horticulture, theology, art – there is a degree, diploma or certificate you can do in almost anything you can think of. If you're thinking of upskilling, Google whatever interests you to see what is on offer.

Scholarships and grants

You might be eligible for a scholarship or a grant to assist with your study fees. Education institutions, iwi and business associations are good places to ask about scholarships. There's some great information about some available scholarships on this website: www.careers.govt.nz/courses/scholarships-grants-and-awards

Extramural studies/distance learning

Most universities offer some courses that you can study away from campus, in your own environment. The major online option for studying university

level courses, and for NZQA Level 5 and above is Massey University, which offers extramural courses as well as online support. Other universities and polytechnics are also introducing this option. **[See online learning institutions list in this section]**

Tips: Don't just think universities only offer degrees. You can also study for certificates and diplomas, which might be a great starting point if you are overseas.

Here is an example from Massey University showing different business studies options:

Certificate in Business Studies The shortest programme offered, which requires 60 credits [usually this is four courses/papers]. Awarded without specialisation/endorsement [without major].

Diploma in Business Studies 120 credits [usually eight courses] Awarded without specialisation/endorsement [without major].

Graduate Diploma in Business Studies 120 credits at 200-level or above [so you need to meet the pre-requisite requirements for doing a 200-level course – these are explained on the university's website]. This is basically a slightly higher level qualification than the Diploma, but still at undergraduate level. It can be awarded with or without specialisation/endorsement [major].

Bachelor of Business The longest option at degree length which is 360 credits [usually 24 courses.] Awarded with an endorsement [major].

Tertiary institutions

Did you know there are over 400 different tertiary providers in New Zealand?

Some of these are:

NorthTec, Northland, six campuses and online, www.northec.ac.nz

Unitech New Zealand, Auckland, two campuses, www.unitec.ac.nz

Manukau Institute of Technology (MIT), Auckland, four campuses including maritime school, www.manukau.ac.nz

Waikato Institute of Technology (WINTEC), Hamilton, three campuses, www.wintec.ac.nz

Te Wananga o Aotearoa, seven campuses, www.twoa.ac.nz

Eastern Institute of Technology (EIT), Hawke's Bay/ East Coast, nine campuses, www.eit.ac.nz

Universal College of Learning (UCOL), Palmerston North/Levin/Masterton/Whanganui, four campuses, www.ucol.ac.nz

Toi-ohomai Institute of Technology, Rotorua/ Tauranga/ Taupo/Tokoroa/Whakatane, five campuses, www.toiohomai.ac.nz

Western Institute of Technology (WITT), Taranaki, www.witt.ac.nz

Whitireia New Zealand, Porirua, Wellington, Kapiti, Auckland, four campuses, www.whitireia.ac.nz

Wellington Institute of Technology (WelTec), Wellington, five campuses, www.weltec.ac.nz

Nelson Marlborough Institute of Technology, Nelson/ Blenheim, two campuses, www.nmit.ac.nz

Ara Institute of Canterbury, Christchurch/South Island, six campuses, www.ara.ac.nz

Tai Poutini Polytechnic, West Coast/Christchurch/ Wanaka/ Auckland, six campuses, www.tpp.ac.nz

Otago Polytechnic, Dunedin/Central Otago/ Auckland, three campuses, www.op.ac.nz

Southern Institute of Technology (SIT), Invercargill/ Southland/Otago/Auckland. six campuses, distance learning, www.sit.ac.nz

Open Polytechnic of New Zealand, online and distance learning, www.openpolytechnic.ac.nz

For a full list, visit www.educationcounts.govt.nz/data-services/directories/list-of-tertiary-providers

Online studying

While playing overseas, you could find that you have time on your hands, so this might be a good time to upskill by studying remotely and doing some courses online. Use your downtime wisely to assist your life after rugby. Google options or contact the **NZRPA** for help by emailing contact@nzrpa.co.nz.

Remember online distance study is very accessible from overseas and is available at all levels, including short online courses, certificates, diplomas, degrees and post-grad study for those who have already achieved a degree.

Online Learning - NZ

Massey University - www.massey.ac.nz/massey/explore/study/distance

Open Polytechnic - www.openpolytechnic.ac.nz/

SIT - Southland Institute of Technology
www.sit.ac.nz/campus/SIT2LRN-Distance-Learning

NMIT - Nelson Marlborough Institute of Technology - www.nmit.ac.nz

Skills Active - www.skillsactive.org.nz/our-qualifications

Online Learning - International

Future Learn - www.futurelearn.com/

Mooc.org - www.mooc.org/

Coursera - www.coursera.org/

TedX - www.ted.com/watch/tedx-talks

Skillshare - <https://www.skillshare.com/>



"I didn't even finish school and I managed to get a degree, so there is always a way if you really want it. I left school at sixteen, did a sports course, then went back to study again. It is great to have a back-up plan." Nurse Aleisha-Pearl Nelson

Tertiary institutions

Here are some examples of what our overseas members are studying online:

Business certificate - Massey University
Bachelor of Sport and Exercise – Massey University
Business Degree majoring in property – Massey University
Bachelor of Agriculture – Massey University
Bachelor of Business Studies – Massey University
Certificate in Education (Sports Coaching) – University of Sydney
Masters of Computer Science – Edith Cowan University, Perth
Real Estate Certificate – Open Polytechnic
NZ Diploma in Construction – Open Polytechnic
Wine & Spirit Education Trust – Level 3 Award in Wine – wsetglobal.com [on site in the UK]



Here are what some of our NZRPA members are studying while playing:

Nursing	Psychology	Engineering	Agriculture
Science	Land management	Building	Physiotherapy
Flooring	Sports coaching	Law	Sports science
Sport & recreation	Commerce	Civil engineering	Quantity surveying
Occupational therapy	Steel fabrication	Sports & health	Business administration
Media	Personal training	Management	Diesel mechanic
Marketing	Social science	Business	Electrical work
Industrial design	Study skills	Plumbing	Real estate
Gas fitting	Accounting	Teaching	Sheet metal work
Leadership	Youth work	Finance	Agricultural science
Commercial law	Agricultural commerce	Environmental planning	Mechanical engineering
Barbering	Project management	Languages	Applied management
University preparation	Automotive engineering	Organisational psychology	Valuation & property management
Hospitality	Teacher aiding	Finance	Social work
Pilot's licence	Drain laying	Boat building	Architecture
Physical education	Performance analysis		

Communicate with your tertiary provider

Let your lecturers, tutors and tertiary provider know that you are a professional sportsperson and ask them what support the institute can offer while you are pursuing dual careers. If you communicate well, you are more likely to be granted extensions and be able to structure your study around your travel schedules.

Did you know? Some learning institutions have staff dedicated to helping athletes who are studying by distance .e.g Massey University.



The workplace

Once you finish your study or gain your next source of employment, there are a few things you need to consider to ensure you thrive in your new environment.

Be a good employee

Once you get a job, it is important to represent yourself in the best possible way. Just as it does in rugby, your reputation at work will help you get higher honours and opportunities . . . and pay rises. The attributes to being a good employee are similar to those valued in your rugby environments:

Tick the boxes  for the transferable skills you have. You may want to add some of these to your CV.

Ask yourself do you...?			
Turn up on time		Prepare well	
Put the team first		Communicate well	
Have a strong work ethic		Remain motivated no matter what's happening	
Do more than the minimum required		Come up with solutions and solve problems	
Have a growth mindset and a flexible approach		Remain open to a new game plan	
Have an eagerness to learn (being coachable)		Always act with honesty and integrity	
Do what you say you are going to do (being accountable and reliable)			

Be an effective leader

You may work your way up in your chosen industry or own and run your own business, which will put you in a role of leadership. There are many skills you have learned in rugby that will make you a good leader in the workforce.

If you think back to your favourite/best coach/captain, they would have had the qualities of a good leader and those skill sets are transferable and relevant to your new working environment. On the next page are some of the skills that are considered crucial for an effective leader. Ask yourself what you like in a leader.



In any team effective leadership is important

The workplace

Tick the boxes ✓ for the transferable skills you have.
You may want to add some of these to your CV.

How many do you have?			
Excellent communication		Honesty and integrity	
A clear vision		Confidence	
The ability to be inspirational		The ability to be inspirational	
The ability to delegate and empower your staff		Commitment	
Passion		Creativity and innovation	
Empathy		Supportiveness	
Openness to feedback		Accessibility	
Transparency		A strong appreciation of diversity and thinking in others	
Trustworthiness		The ability to create a positive culture	
The ability to ensure staff feel safe and are treated with respect and dignity			

You have many attributes that are highly valuable to the workforce, but your first job out of rugby will most likely not be your job for life. It is important that you enjoy what you do so it doesn't feel like just a job. Be aware that you might have to make a few different steps to get to the job you really want. It will take you time to get to the same level you were at in rugby. No one walks off the rugby field into a new role as CEO, but that should not stop you from wanting to be the CEO. Just like on the field, you should strive for constant and never-ending improvement.

When you play rugby you become used to living with pressure. That pressure comes in various forms, such as making the starting line-up and the desire to perform to your best. Treat this new phase of your life as you would a rugby campaign. Go into it with a growth mindset. You will learn a lot, and you will get to know the new people in your team. There will be highs and lows, but don't lose sight of the fact that you already have a large number of skills that will help you to navigate your way through. You got this!

**EXPAND
AND GROW
YOURSELF!**



In your life what is
important to you

Interview tips

Your CV has worked, and you have been offered an interview. Congratulations! Here are some useful tips to help you stand out.

Before the interview

- Interviews can be nerve-racking experiences. The best way to beat the nerves is to be prepared.
- Research the role, the company and the people who are interviewing you [yes, it's fine to ask for details on who will be interviewing you – this can help you prepare]. The more you understand about the job and the company, the more you will understand what they are looking for and by asking good questions you are more likely to stand out as someone really interested in the role.
- Practise answering interview questions. A Google search will provide you with the types of questions you can expect in a standard interview.
- Ask your family and friends about both your positive qualities [your strengths] and things you may need to work on. Their answers may make you aware of qualities you didn't realise you had.
- Prepare examples that highlight the qualities you say you have. Back up your qualities with evidence.

Below are some useful examples.

Think about times when you:

- were faced with a challenge and how you overcame it
- went the extra mile to achieve something
- showed excellent customer service
- showed initiative
- worked well in a team
- showed good leadership

It's a good idea to choose stories that may apply to more than one quality you want to demonstrate.



- Practise keeping your answers relevant and to the point. The **STAR** technique can be helpful when answering questions. Be careful of telling stories that may make you upset or bring back bad memories, which may impact on your mood during the interview.

Note: STAR =

S	Situation	The situation was...
T	Task	I was given the task of...
A	Action	So what I did was [action I took].
R	Result	The result was...

- Turn up early, but not too early! Aim to arrive 10 minutes before the interview. Make sure you find the location of the interview well before your due time and, if you have time on your hands, go for a walk around the block. You don't want to arrive stressed from rushing around.
- If something does happen and you are going to be late for the interview, make sure you get in contact with the interviewers and let them know. Do everything you can to get there!
- Take a copy of your CV with you.
- Dress smartly, but appropriately for the type of job you are being interviewed for. If in doubt, overdress. It shows you are taking it seriously. If you normally wear a cap, remove it before walking into the building.
- Get rid of your chewing gum before the interview.

During the interview

- Make sure your phone is turned off before you head into the interview. Don't even leave it on vibrate as this is distracting to you and the interviewers. Keep your phone out of sight so you are not distracted by any messages.
- Look your interviewers in the eye when you shake their hand and keep focused on them during the interview. No window-gazing as this can give them the message that you aren't very interested in the job.
- You may be interviewed by a panel of people. If there is more than one person interviewing you, make sure you look at each of them during the interview and include all of them in your answers.
- Be honest but choose your stories appropriately. Stories about evenings out with your friends are generally not appropriate in a work interview situation.
- Always be aware of the language you use in an interview.
- Stick to the question and do not ramble! If you forget the question mid-answer, ask the interviewer the question again. They prefer that to having to listen to a story that goes on and on with no relevance.
- Don't rush to answer questions. Take your time to think things through before answering. If you do not understand a question, it's fine to ask the interviewer for clarification or for more information. It is better to do this than completely misunderstand the question.
- You may want to repeat the question back to the interviewer to give yourself more time, or say 'that's a really good question' while you are thinking about your response.
- Be prepared to name your referees [the people who will provide verbal references for you] at the end of the interview. [Make sure your referees know you have chosen them and that they know the type of positions you are applying for].
- Have some questions prepared for the end of the interview. This shows you are really interested in the role and the organisation. However, make sure you don't ask obvious questions that you could have easily found the answers to on the company's website.
- At the end of the interview, it is ok to ask when you might hear back about the role and what the next steps in the process are.

After the interview

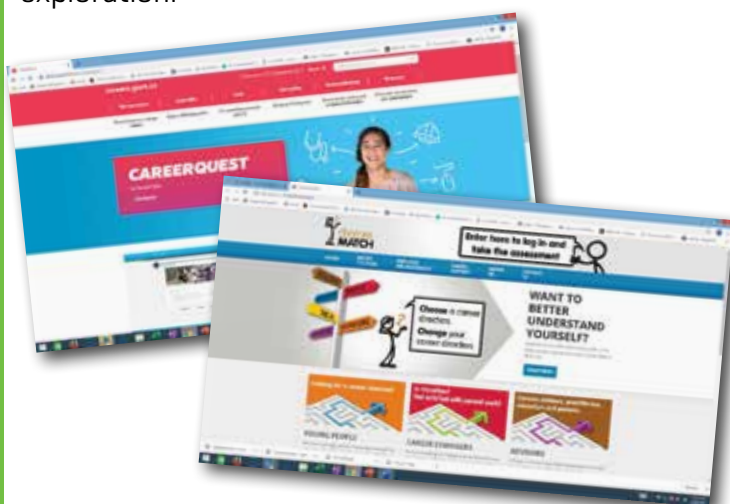
- Don't overthink how everything went. You will never know what the interviewer really thinks of you, so there is little point worrying about how you went or what you said. Give it your best shot and then move on!
- After the interview, you may want to send a thank you email to the interviewers as a follow up.
- Some job processes take a couple of weeks. If you don't hear anything immediately, don't panic.
- Be gracious if you do not get the job. Always thank the person declining you for the opportunity and be polite. They are more likely to think well of you if another opportunity comes up. Feel free to ask for feedback.

Exploring your career options

These are some useful tools online to help you understand more about your interests and skills and suggest possible career options.

Your Personal Development Manager (PDM) has a login for Choices Match - a valuable career tool which is easy to use, interactive and provides more detail. It is recommended that your PDM guides you through it to get the most benefit out of this. Contact them to book your session. [If you are overseas the NZRPA Overseas Relationship Manager [Career Specialist] has access to this site for you and can do it remotely.]

Please email contact@nzrpa.co.nz for more details. Career Quest is free, quick and easily accessible and gives you a good starting point for career exploration.



Writing a CV

There is plenty of information available online about writing a CV (Curriculum Vitae).

However, sometimes an internet search can leave you feeling overwhelmed. This is why we have provided a list of 'top tips' to get you started and links to a few websites that provide great information on CV writing. Your Personal Development Manager will be able to provide you with some CV templates to use.

Purpose of a CV

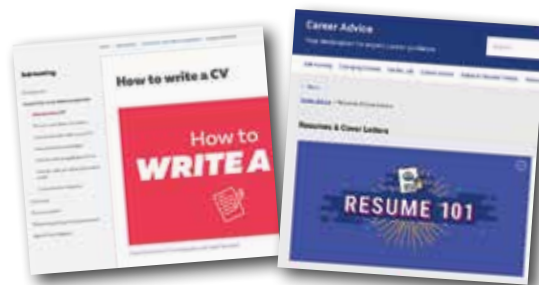
A CV is a written summary of your experience, skills, education and achievements. It's an important sales tool, which highlights your background and skills that relate to the job you are applying for. When writing about your experience, consider including:

- **WHO** [who you worked for].
- **WHAT** and **HOW** [what you did and how you went about it e.g. led meetings, public speaking, decision making, planning and performance analysis].
- **WHY** [the value of your contribution and input, and how it fitted into the bigger picture].
- **WHEN** [dates].

It's important your CV is tailored for each position you apply for in order to show your potential employer that you are a strong fit for the job.

CV top tips

- Use clear section headings [e.g. Education and Training, Key Skills or Strengths, Experience].
- Select an easy-to-read font, keeping the font size and spacing between sections consistent.
- Choose a style/template you like. Keep it simple. If it's too busy this can distract the reader from the key information in your CV.
- List information using bullet points. Begin these with an action word. Do not use 'I' language. e.g. say 'led a team of ...' instead of 'I led a team of....'. See 'Additional information' below for link to action words.
- When explaining achievements think about:
 - What you did [e.g. introduced a new idea, solved a problem].
 - How you did it [e.g. by using open communication and different training methods].



- The outcome/result [e.g. improved team culture and performance].
- Complete a spelling and grammar check, but don't rely on it. Read every word out loud to someone else. This will help you pick up on errors. Ask someone with an eye for detail to check it.
- If your CV is two to three pages long, you may want to include your contact details on each page [in the footer].
- Unless it's requested, don't include your photo as it can lead to employers making assumptions based on appearance alone. It's better to focus on your experience and achievements.
- As most CVs are printed in black and white, be cautious about using colours. It's a good idea to print your own CV so you know how it will look on paper.
- If using abbreviations, write the terms out in full the first time with the abbreviation in brackets. From then on, just use the abbreviation.
- Instead of including names of people willing to provide references for you, it is acceptable to simply write 'referees available on request'.
- Check to see your referees are happy to be contacted. Let them know what job you're applying for and email them a copy of your CV.
- Make sure your contact details are up to date and appropriate [i.e. is your email address professional?]. Avoid using your work email address.
- If you are including your LinkedIn URL, make sure your online profile is up to date and matches the information on your CV.
- Check that your phone's voicemail is clear and professional.

Additional information

www.careers.govt.nz/job-hunting/cvs-and-cover-letters/how-to-write-a-cv/
www.livecareer.com/resources/jobs/search/action-skills [list of action words]
www.seek.co.nz/career-advice/resumes-and-cover-letters

Developing Rugby Coaches. Players Course. (DRC/ World Rugby Level 2)

Course outline

The course has been designed specifically for professional rugby players. Prior knowledge and learning is recognised in the technical and tactical elements of the course. [Set piece, back attack, shape, team defence]

Emphasis is placed on coaching process/ communicating and planning. [The 'how' to coach skills]

Modules covered are:

- Principles of play
- Identities/key factor analysis/functional roles
- Creating a learning environment
- Coaching a skill/skills analysis
- Practice planning
- Practical coaching

Pre-course requirements

1. All candidates are to register on the World Rugby Coaching website

<http://passport.worldrugby.org>

Once registered the candidates follow the links and complete 2 online 'self-tests'

- Rugby ready
- Laws of the game

2. All candidates will be required to prepare and deliver a 12-minute coaching session on a designated topic on the course.

The topic will be provided to the candidate prior to the first day of the course.



Practical coaching module

Other relevant information

The course duration will be approximately 2 days [12 hours]. Dates, venue TBC.

Course may be offered in New Zealand or in the northern hemisphere.

The courses will be delivered by NZ Rugby and World Rugby-qualified coach educators and trainers.

Refereeing

If you are interested in refereeing, contact your local Provincial Union Referee Manager or, if you are seriously considering becoming a professional referee, get in touch with Bryce Lawrence, the National Referee Manager at New Zealand Rugby. Visit www.nzrugby.co.nz/get-involved/referee/ for more information or to contact your local Provincial Union about refereeing.

www.nzrugby.co.nz/get-involved/referee/



Coaching a skill module



Learning principles of play module



**Great things
come from
hard work and
perseverance.
No excuses.**

Kobe Bryant

FINANCE & BUSINESS



NZRP
NEW ZEALAND RUGBY PLAYERS ASSOCIATION

BY THE PLAYERS
FOR THE **GAME.**

p 0800 PLAYER

w www.nzrpa.co.nz

e contact@nzrpa.co.nz



When it comes to your finances and business it is important to surround yourself with good people and, just like your rugby team, you need to be able to trust them and they need to be skilled in their position to help you perform to the best of your ability.

Recommended primary support network

Lawyers

You may need to use a lawyer to:

- buy or sell real estate ['conveyancing']
- get a divorce or separation
- arrange child support or child custody
- draw up an agreement or contract (e.g. relationship agreement, rental and lease agreements)
- represent you in cases involving the police
- help with immigration applications
- make a will or set up a trust

Two types of lawyers

There are two types of lawyers in New Zealand – barristers and solicitors. Barristers do court work and solicitors do other legal work that does not require them to represent their clients in court.

Confidentiality

Lawyers must treat everything you tell them as confidential. The advice they give must be independent and they must use their skills for your benefit.

Finding a lawyer

The New Zealand Law Society has a website where you can find a lawyer or law firm. www.lawsociety.org.nz/for-the-community/find-lawyer-and-organisation.

Legal fees

Fees charged by lawyers vary widely. Always ask what their hourly rate is before getting a lawyer to do any work for you and get an estimate for the services you've asked for.

Accountants

Accountants provide accounting services to companies, organisations and individuals. They prepare financial statements and forms and advise clients on financial aspects relating to their individual or business needs (e.g. tax).

In New Zealand, anyone can call themselves an accountant. Therefore, there are many accountants who are not members of any professional body. They may not even hold a bachelor's degree in accountancy or have any relevant education or experience.



Introduce your accountant and lawyer to each other so they can work as a team for you.

Finance & asset support network

For players' protection, we recommend only using an accountant affiliated to either one of these professional bodies:

- Chartered Accountants Australia & New Zealand [known as Chartered Accountants, CA will often appear after their name]
- CPA Australia [known as Certified Practising Accountants, CPA will often appear after their name]

Accountants who carry the CPA or CA qualification will have studied for around six years in order to earn the title, so they have a higher level of accounting education and experience. It is also mandatory for both CPA and CA members to have professional indemnity insurance. This insurance covers claims by clients for breaches of professional duty or negligence resulting in financial loss. This is a significant benefit for clients who use CPA or CA members.

We encourage you to ask what professional membership a public accountant holds and what fees will be charged prior to agreeing to any work being done.

Things to consider

All lawyers and accountants do not do all things. If we use an example of a doctor, you go to your general practitioner [GP] first and, if necessary, they'll send you to a specialist, who has more expertise in the field you need. Your legal and financial needs work the same way.

You might have a general accountant who will send you to a specialist for certain things, so it is useful to find out who they have working in their accountancy

firm and what specialist services the company can offer. For example, if you are going overseas to play, you will need an accountant with extensive experience or knowledge of the tax consequences of earning foreign income while still being a New Zealand resident for tax purposes.

The same goes for lawyers. You might need someone who specialises in commercial law when you are doing business deals, but when buying property, you'll need a property lawyer, or if you're dealing with a relationship break-up, you might need a family law specialist.

It is important to try to have at least 3 months living costs saved up for unexpected situations.

Finance and asset protection education is an important part of a player's personal development



Secondary support network

Mortgage brokers

A mortgage broker is a financial adviser who negotiates mortgage loans on behalf of individuals or businesses. A good mortgage broker will also manage the application process and provide tailored advice for their clients. If choosing to use a mortgage broker, we recommend this is done in conjunction with your accountant and lawyer.

Advantages of using a mortgage broker

- A mortgage broker can be great for those with a poor understanding of the finance and mortgage industry, or their own financial affairs.
- If you don't have the time to do the extensive research required to properly assess the variety of home-loan products available to you, a mortgage broker can do this for you (within the products they sell) and negotiate on your behalf.
- Brokers can help you put a loan application together.
- They may be able to help you find a loan if a bank says no and may be able to get a better deal than if you went direct to the bank.

All mortgage brokers are now required to be registered financial advisers. They must have a complaints process in place and belong to a dispute resolution scheme. Check the official Financial Services Providers Register at the New Zealand Companies Office website. **www.fsp-register.companiesoffice.govt.nz**

Disadvantages of using a mortgage broker

- Different lenders pay different commission rates to mortgage brokers. This means that they may prefer to place you with one lender instead of another because it benefits them more. They may also only show you products from a small number of lenders, which may not result in the best deal for you.
- Some banks don't deal with mortgage brokers.
- You have to shop around for a mortgage broker first, settle on one, then let them shop around for you.
- If you don't end up borrowing through a loan they find, you may still have to pay a cost. Make sure to read the fine print.
- Educational qualifications and industry experience can differ widely between brokers, so make sure to enquire about this before you engage the services of any mortgage broker.

Questions to ask mortgage brokers

- **How many lenders do they deal with?** There's no point in going to a mortgage broker who recommends products from only two or three lenders – you could compare far more products than that by yourself, quickly and easily. It's also worth asking whether they have a bias towards any lender and, if so, why?
- **What are their fees and commissions?** How much will the mortgage broker be paid by the financial institution for referring your business to them? After all, everyone gets paid for the services they provide.
- **What will your refinancing costs be?** Refinancing costs (for example, a loan application fee, a property valuation fee, lenders' mortgage insurance) are separate to the payment that the broker receives – and these refinancing costs come out of your pocket! It's important to ensure that the costs associated with switching are not going to outweigh the benefits.

You can compare home loans and get more information on mortgage brokers at: **www.canstar.co.nz/home-loans/use-mortgage-broker**
For more information on getting a mortgage, check out: **www.sorted.org.nz/guides/home-buying/shopping-for-a-mortgage/**



Finance & asset support network



Financial advisers

Financial advisers advise on financial planning, insurance, investing and other financial services.

They can also provide guidance on the following:

- investments and retirement planning [e.g. managed funds and investment trusts]
- insurance [e.g. personal and business insurance]
- KiwiSaver [e.g. selecting the right provider, switching to a more suitable scheme and contribution consultation]
- financial planning for all ages and stages of life

Everyone in the business of providing a financial service in New Zealand, whether based here or overseas, must be on the Financial Service Providers Register [FSPR] before they can legally provide financial services.

There are some exemptions, which can be found here:

www.fsp-register.companiesoffice.govt.nz/help-centre/registering-a-financial-service-provider-fsp/who-must-register-as-an-fsp/

Most advisers work on a commission model. That means they get payments to funnel your money into certain investment products. This can sometimes make it difficult to see whether they are choosing the best investment for you.

There are several ways financial advisers charge fees. It is important you are aware of all fees that will be charged upfront and on an ongoing basis. These may include consultation fees, financial plan fees, annual advisor fees and portfolio service fees.

A good checklist

1. **Are they registered?** Check the database at www.fsp-register.companiesoffice.govt.nz
2. **How are they paid?** They should disclose this upfront, in writing, without having to be asked.
3. **Can they help you with everything you need advice on, or only some specific areas?**
4. **How much do they charge?** [Ideally, this should be a dollar figure as percentages create an unknown value to you]. Are there any hidden fees at the end of the contract or ongoing costs?
5. **Do they listen to you and understand what you want?**

Bank wealth managers and private banking

Bank wealth managers are usually qualified professionals who have expert knowledge of the investment planning process and the particular investment products of their bank.

Private banking is an exclusive service that offers the highest level of personalised banking. Typically, the private banking criteria consists of a minimum annual income [usually in the range of \$250,000 per annum] or the intention to invest a minimum figure of around \$1 million.

A dedicated private banker and associate will be assigned to you and they will be on call to assist with any of your banking requirements. This could include managing your private wealth, arranging your home and investment loans, protecting your lifestyle and assets, and managing your everyday banking.

Decision to use any services

The end decision to work with someone lies with you, do your homework and research but if you use their services and you are not happy with them, don't be afraid to change to someone else.

Other resources

www.sorted.org.nz/guides/planning-and-budgeting/getting-advice

www.FMA.govt.nz

www.newzealandnow.govt.nz/living-in-nz/safety/getting-legal-help

Investing

As players start making more money, they often start thinking about making investments. At this point, getting the right sort of advice is critical.

Make sure you get independent financial advice from a person authorised by law to give it. The Financial Markets Authority (FMA) is a government body set up to enforce financial regulations. You'll find material on its website that will help you to find a registered financial adviser. www.fma.govt.nz/investors/getting-financial-advice/finding-an-adviser/

There are many different types of investment including:

KiwiSaver – a government-sponsored retirement savings scheme

NZ Rugby Super Saving Scheme – a retirement savings scheme available to Super Rugby players, Black Ferns and All Blacks

Term deposits – earning interest by agreeing to leave your money in the bank for a fixed amount of time

Business ownership – putting your money into buying a business, buying a share in a business or starting your own business

Shares – buying shares gives you a percentage of the ownership of companies that are listed on the stock exchange – if the share value goes up, you'll earn money when you sell them

Property – buying residential, commercial and industrial buildings

Property development – buying land/property and developing it by putting buildings on it to sell or get people to invest in to generate profit

Shares

If you're planning to invest in shares, it is important to do your homework. You can purchase shares through a share broker or you can get a portfolio manager to buy and sell shares and look after your portfolio on your behalf. It is recommended that you use a share broker that is registered with the FMA. You can find

out more about share brokers at www.NZX.com – the website of the New Zealand stock exchange.

Before investing in shares, seek advice from an independent qualified financial adviser. Ask them to help you set some objectives and goals in terms of what you want to achieve through your investment taking the following into account:

How long are you investing for?

How much risk do you want to take?

Do you need to live off the income you are generating?

How easily can you exit the investment?

What are your growth expectations versus your risk?

What tax considerations do you need to think about?

What will your share portfolio (shares you own) be made up of? Low-risk assets or higher-risk growth assets?

Are my investments good quality and well diversified?

When you are making choices about shares you may want to consider whether the company you are investing in has:

- a strong financial base
- a strong management team and governance
- a growth market and opportunity to expand
- a competitive advantage and no easy competition
- a record of good earnings and dividends – profits for shareholders

Again, your qualified financial adviser will be able to assist and guide you prior to making any investments. However, once you have a portfolio established, make sure you sit down with your financial adviser and reassess your portfolio and what your asset allocation is at least once a year.

Share Information from Craigs Investment Partners



Guide to investing in property

Residential property is a popular investment



There is plenty of information available about buying properties and, if you have a specific place in mind, real-estate agents will be able to provide you with much of the relevant information. However, as with most things in life, it is a good idea to have independent experts to assess the risk for you. These experts should include your lawyer, accountant/investment adviser and any mentors who are able to advise you on the economic viability of the property.

Who do you need on your team when purchasing a property?

Builder – It is advisable to get a builder's review. While this may cost money, it is well worth it to prevent buying a leaking building or a building that has hidden issues which could be very costly in the long run.

Lawyer and accountant – It's a good idea to work with a conveyancing lawyer, as they specialise in purchasing properties. If you want to put the property into a trust, your accountant can help you do that. [See information on finding a lawyer and trusts in this section.]

Banker/mortgage broker – You may also need the help of a banker specialising in home lending or a business broker to help you to arrange loan financing and work out how much you can afford to spend. Mortgage brokers can also do the homework for you when it comes to finding the best mortgage rates available.

Business buying adviser – If you are buying a business, it is a good idea to seek the services of a business buying adviser as they specialise in this field. Your accountant should be able to recommend one for you.

What reports do you need before purchasing a property?

Builder's report – As well as doing your own inspection – look for roof stains, bounce on the floors and check for damp – it is advisable to get a builder's review for any property you're looking at buying. While this may cost money, it is well worth it as the report should alert you to any hidden issues, which could be very costly in the long run. These issues could include whether the building has leaks or if there are any underlying structural issues.

Geotechnical/engineers report – These specialist reports are usually required if you're planning to build on bare land. They can also be advisable for properties on cliff tops or where the land may be unstable.

LIM report – You need to view a Land Information Memorandum report (LIM), which the real estate agent should be able to give you. If not, apply for one at your local council. The report should contain all information held by the council about the property including zoning, building consents and any rates owing on the property.

Registered valuation – The capital value (CV) is set by your local council and they use it for working out the rates due on the property. This differs from the registered value of the house, which is how much the property is worth in the current market. Your

Guide to investing in property

bank or mortgage lender might require you to get a registered valuation on a property you're considering buying. These are done by independent registered valuers. Your local council should be able to provide a list of registered valuers.

You can get a list of qualified builders and engineers from your local Master Builder Association, the Building Research Association, your local council or the Institute of Professional Engineers.

Four ways to buy property

Auction – Potential buyers bid for the property through an auctioneer and when the bidding reaches the reserve price (the minimum price required for the property) it is then deemed to be 'on the market' and will sell to the highest bidder.

Tender – Private and confidential offers are made before a set deadline. The person selling the property then decides which offer they'll accept.

Negotiation – A potential buyer makes an offer on the property then the buyer and seller can negotiate until they reach a price they both agree on. This is usually done through a real estate agent.

Mortgagee sale – In these cases, mortgage repayments have not been made to the bank or finance company that has lent the money for the purchase of the property. This results in the lender taking ownership of the property and offering it for sale usually via tender or auction.

Some basic things to consider when looking at property

Residential properties

- Is it a solid construction?
- Is it close to amenities? (schools, universities, shops, sports grounds, hospitals, public transport and other infrastructure)
- Is it in a good location?
- How safe do you feel?
- Is it suitable for kids and pets?
- Can you add value to it? Could you increase its value by painting it, remodelling the kitchen, upgrading the bathroom, doing the garden or building fences?
- Don't forget to factor in costs, such as moving trucks, getting connected to utilities, insurance, rates and legal fees.

Commercial properties

- Is it in a good location?
- Is it a good quality building? If the quality is not good, upgrading it can be expensive
- Does the building give you multiple options for potential uses?
- What is the quality of the current tenants? How easy will it be to get new tenants?
- How much does the property rent for currently? What will your return on investment (ROI) be?

www.barfoot.co.nz/buy/buying-guide

www.findlaw.co.nz/articles/4253/buying-a-home-a-beginners-guide.aspx

Commercial property is another type of investment

Top 10 tips for starting your business

01

Choose the right professional service providers to represent you

Make sure your advisers are experienced and capable in their ability to identify risks and provide the correct information. Avoid advisers who are of a 'yes-man' mentality and only tell you what you want to hear.

02

Educate yourself on the financial basics

Your advisers will point you in the right direction, but you should have a basic understanding of your own finances. Get familiar with your finances and ask your advisers questions, plenty of questions! Always ask for an explanation if you are uncertain.

03

Structure and planning

Failing to plan is planning to fail. Before making a contract decision domestically or abroad, committing to an investment, purchasing property or entering into a loan agreement, consult your accountant at the very least. Discussing business structures and agreeing a simple business plan that best suits your circumstances is vital in order to protect and maximise your financial interests.

04

Tax

Taxes are inevitable. Set aside a monthly contribution towards your tax bills. This is the simplest yet most overlooked piece of advice. Setting aside a monthly amount will ensure that there are enough funds in your account to pay your tax on time, thereby avoiding costly interest and penalties. A lump-sum cash payment might be deposited into your account, but remember, not all of it is yours to spend!

05

Cash is king

Cash will always do the talking. Having the right amount of access to cash will protect you from unexpected bills and offer you more flexibility to make decisions.

06

Keep business and private expenses separate

"The company will pay for it." Wrong. If your spending has no relevance to your business, it will cost you money in the long run. Avoid spending business funds on personal items, full stop.

07

Diversify your customer base

If most of your sales come from one customer then they dictate your business. Have options and multiple customers if possible.

08

The devil is in the details

Signed contracts and contract wording are key to ensuring both ends of a transaction are maintained. A handshake only counts for so much. If the dollars involved are getting serious, contracts and paper trails are everything.

09

Make a budget

If you can't measure it, you can't change it. Keeping your spending under control is only achievable if you have the means of tracking it and keeping within your parameters.

10

Think about your exit strategy

Is your business for life or are you looking to sell it for a profit? Have this in mind when entering into contracts or committing to expansion or upgrades.

by Deloitte



Player business tips

Players who have started businesses share their top tips for fellow players

The saying is true that start-up costs twice the budget and takes double the time to get going.

You have to adapt your game plan to suit the game in business just like on the field.

Learn all aspects of the business – the more you know the better.

As rugby players we are pretty trusting but it is important not to be so naive in the business world.

Have a consultant handy that's been in the industry would be my best advice.

It is simple things like returning people's phone calls, sticking to time frames and being honest that are valued by clients.

It's so important for the mind and for our future to have a life outside of rugby.

Be prepared to learn about business plans, marketing strategies, budgets and tech stuff.

Time management and team-work were the biggest things that I learned playing rugby that have helped me.

Things haven't always run smoothly but that just adds to the experience and the challenge.

You don't have to take everything as gospel but break it down and take what is relevant.

You need to have a clear strategy but stay open minded.

Make sure you work with good people, and it always takes more money than you anticipate.

Just like a rugby team, we try to create a positive environment where everyone enjoys coming to work and interacting with the customers and having a laugh.

Take on-board all feedback – I like to seek out the bad first.

Service is key in business.



"Managing our time correctly and having good habits is crucial. I have found creating a schedule for the day of what I want to accomplish is an important part of my routine, and having a calendar with a to-do list for the morning that I write before I go to bed helps me achieve success big or small. Most importantly setting aside quality family time is my top priority." Huriana Manuel-Carpenter, Sāchi-wolf and Derek Carpenter – owners of F45 Te Atatu

People appreciate good service, good manners and being a tidy tradesman.

Starting up a business is all about timing. If you have a great product and business plan in place but your timing is off then your business won't be received as well as it may have been if your timing was right.

Surround yourself with experienced people who have succeeded and failed so they can see things before they happen and know what it takes to make it work.

I found out it is important to have a stable support network post-rugby. Don't be afraid to tap into your network both inside and outside of rugby.

Player business tips

Players who have started businesses share their top tips for fellow players

Work in the industry to get a good grounding first before you go into it. If I had done a year or two under someone else, I think I would have saved some money on structures and systems.

Don't spend money on what doesn't matter.

There are always doubts about will it or won't it work. Doubts are normal, but once you're happy you've done enough due diligence, don't be afraid to get into it.

There is a lot of hard work involved, but it's what you make of it. We are learning every step of the way and the tricky situations only make you stronger.

Things don't always happen as quickly as you expect, so you have to be prepared for that.

Get good advice early and understand the system depending on what country you're in. There are lots of rules and regulations to get your head around.

Surrounding yourself with a variety of good and knowledgeable people is critical.

Just be aware that it is a tough, competitive industry that you have to keep a close eye on if you are going to be successful. Also be adaptable and open-minded.

People are a critical asset in a business like this and this is something you learn in rugby, but probably don't appreciate at the time.

Don't expect your employees to be as passionate as you.

It takes a lot of courage to start something and determination to make it work.

Do research to identify all the issues you would expect you would have to overcome.

You learn from coaching and being in a team how to manage people, and this is one of the hardest skills to learn.

Planning is crucial. Be open to opportunities as you never know when they might present themselves.

Sometimes you can't always be the nice person.

It's not easy, but it's so rewarding at the end of the day. It's also great to have a passion outside of rugby, which you can translate into work.

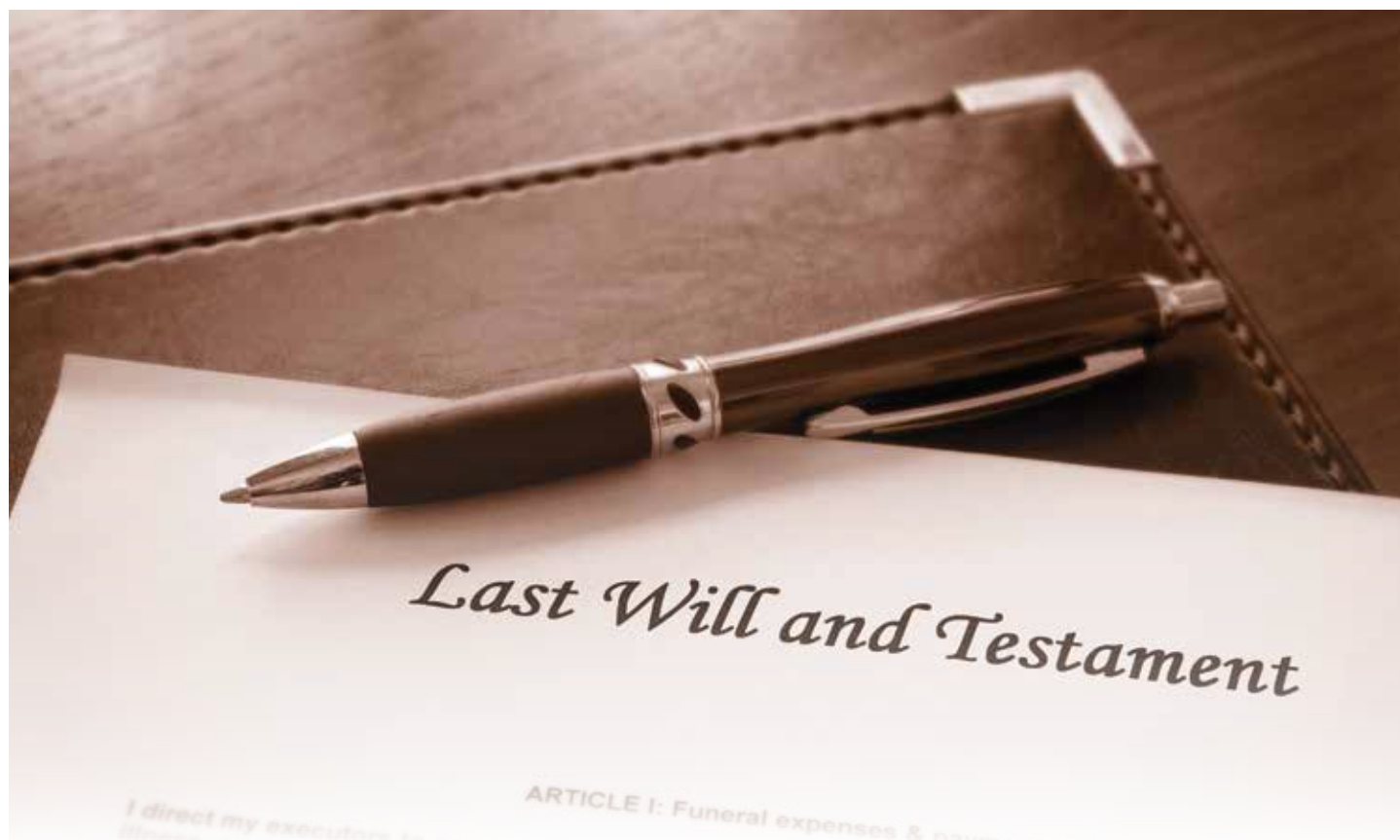
It's hard work. We understood and prepared for the work at the café, but the things at home (eg administration and paperwork, baking, take-home stress) were underestimated a little.

As with most things in life, finding your 'why' helps with your motivation.

PHOTO CREDIT
FARMSTRONG



"I wanted to have my own business and have control over my own time. We thought farming would be a great way to have the lifestyle we always wanted as a family. Farming is what I have always done and loved. We saved pretty hard the whole time as we always wanted our own house and then our own farm. We set mini goals and then those goals evolved." Farmer Sam Whitelock



Do you have a will?

A will is a legal document that sets out your instructions on how you want your estate administered after you die. Your estate consists of everything you own and owe. A will helps to make sure that your dependants (children, spouse, civil union partner, de facto partner) are looked after in the way that you wanted.

Having a will ensures that your wishes are heard and that what you want to happen after your death happens. It also means that your finances and estate can be dealt with quickly and more cheaply than if you had died without a will. Having a will also helps to minimise any chance of disputes over your estate once you have died. It is important to ease the financial and emotional strain on your loved ones by having a will so they can access your estate.

Death is stressful enough without your family having to face the stress of your property being distributed according to the government's Administration Act, which is what happens (Government policy) if you die intestate (with no valid will). This can result in costly disputes for your family and be a very messy and long process.

The cost of wills will vary depending on how complex they are. Ask for an estimate of costs before engaging a lawyer's services.

Every adult should have a will – it could be the most important document you ever sign!

It is a good idea to update your will when you:

- buy property
- get married or have a civil union (a will made prior to a marriage or civil union is automatically revoked unless it is made in contemplation of that particular marriage or civil union)
- are in a new de facto relationship
- have children and appoint legal guardians for them (Guardianship of children)
- have grandchildren
- end a relationship
- establish a trust
- have a change in assets or debt

You should review your will every five years or if there are law changes that affect things in your will.

You can sometimes add a supplement to your will when circumstances change, but your lawyer will advise you if you can add a supplement or if have to write a new will.

A will should contain:

- who you want appointed as the executors of your will [these people will ensure your instructions are carried out, and usually include your lawyer and a family member or close friend]
- how you want your assets to be distributed [this includes property, car, jewellery, heirlooms, superannuation, life insurance, shares etc]
- who you want to be appointed as guardians of your children who are under 18 and if assets are to be held in trust until they are adults
- any plans you have for existing trusts [who will be new or additional trustees and forgiveness of debt]
- any specific requests you have [eg donations to charity or special gifts to people]
- any directions about funeral arrangements including organ/tissue donations
- Maori Land – as covered in the Maori Land Act [Te Ture Whenua Maori Act 1993], there are special laws governing who can inherit Maori land

A will can be invalid if:

- it was not witnessed and signed correctly
- it is believed you were not of sound mind when you made your will or you were under the age of 18
- it is believed that you were pressured or influenced when making your will
- you have got married, had a civil union or ended either of these relationships since making the will

A will can be challenged if:

- someone believes they have not been provided for suitably by your will
- a living partner wants their share of any relationship property instead of what the will states
- someone believes promises made to reward work or services were not provided for in the will

Living wills

A living will or an advance directive is a verbal or written explanation of what you want to happen to you if you suffer an accident or become ill to an extent that leaves you incompetent to make decisions about your health care. It has to be made while you are of sound mind and in good health.

Organ donation

Organ donation [heart, lungs, pancreas, liver and kidneys] is only possible when a person is on a ventilator and in an Intensive Care Unit, usually with devastating brain damage. Tissue donation [eyes, heart valves and skin tissue] is possible in most circumstances. When people die wills are not usually read in time to do organ or tissue donations, therefore it is important to let your next-of-kin know you want to donate your organs and tissue as they will be asked for their consent to use them. Visit www.donor.co.nz for more information.

To leave your body to science, you need to arrange this with the body bequest programmes at the medical school at either the University of Otago or the University of Auckland and a copy of these details should be kept with your will.



Gifting

In the legal sense, gifting is the voluntary transfer of property or funds from one person to another without any expectation of compensation. If you want to make a one-off donation, this is called gifting. You can do this while you are still alive or put it in your will.

Probate

Probate is the application made to the High Court once a person dies requesting that administration rights be granted so that the assets of the deceased can be distributed in accordance of the wishes of the deceased from the will. Lawyers need to be appointed to make the application for probate to the High Court. Probate usually takes four to eight weeks or longer if everything is done and presented correctly. Beneficiaries under a will should not expect to receive their distributions from the estate for approximately six months after the death. However, this is only a guideline of time as each situation can be different.

You can do your will with any lawyer or through www.publictrust.co.nz.

Power of attorney

Having a will gives you peace of mind

Enduring power of attorney (EPA)

An enduring power of attorney (EPA) is a document through which you can appoint someone to have the legal right to act on your behalf and make important decisions if injury or illness mean you are unable to make those decisions.

There are two types of enduring power of attorney:

Enduring power of attorney - personal care and welfare

This can only be used in respect of decisions that affect your health when you are unable to make those decisions yourself.

Enduring power of attorney - property

This enables the nominated person to deal with your finances and property and pay your bills if you are unable to do so.

Having an EPA in place means that your family are protected in the event you are not able to deal with issues that arise when you are incapacitated. It also means that those you trust will be in control of your decision-making processes, usually in a manner that you wish.

A lawyer or the Public Trust, which is a government entity set up to help with wills, trusts and estate administration, can help you to establish an enduring power of attorney.

Useful websites

www.lawsociety.org.nz

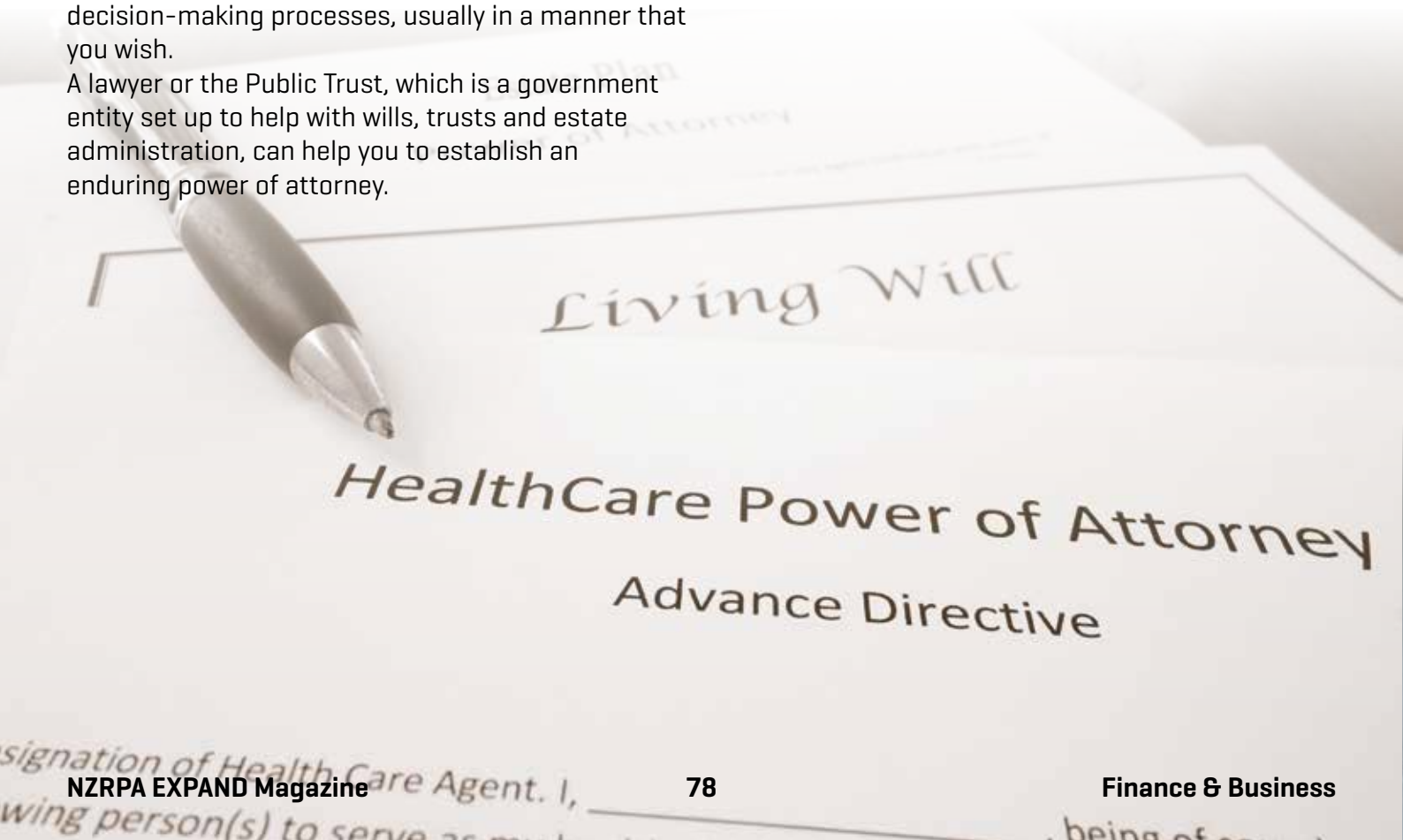
www.findlaw.co.nz – if you don't understand legal matters, this is a useful website that explains legal information and terminology.

www.publictrust.co.nz

Independent financial and legal advice from experts is crucial. If you do not have a good lawyer and accountant, the **NZRPA** can help you source reputable and highly experienced ones. Call **0800 PLAYER** or email contact@nzsra.co.nz.

The New Zealand Law Society's **comprehensive publication** - Making a Will and Estate Administration – can be found on their website. www.lawsociety.org.nz/data/assets/pdf_file/0019/69220/Making-a-Will.pdf

Information provided here is a summary of this publication



Relationships & money



Money can be a contentious issue for many people. Whether you are single, in a relationship that is de facto, same-sex or heterosexual, you may want to protect your assets. Therefore, it is a good idea to get independent financial and legal advice on future-proofing your assets. When talking with your advisers, consider discussing the following:

- **Setting up a Relationship Property Agreement with your partner**
- **Establishing a trust to hold your assets**
- **Making sure your will is up to date**
- **Putting an enduring power of attorney in place**

Relationship Property Agreements

In New Zealand the Property [Relationships] Act states clearly how property must be divided should a relationship breakup. However, if you and your partner put a Relationship Property Agreement in place, which agrees on how you'll manage property during the relationship and stipulates how you will divide any assets should your relationship break up, you can 'contract out' of the process set down by the act .

For this to be binding, both parties must have sought independent legal advice and have their lawyers present to sign the agreement. These agreements are often used to protect the assets and property of one partner, but they can also be used to prevent a partner from taking on debt.

You can make this agreement at any time during your relationship, however it's most commonly done before a couple marries, so is often known as a pre-nuptial agreement or pre-nup. However, it is a good idea to discuss any possible agreement before you move in with your partner. Good communication is the key here. The reality is rugby players can make a lot of money over their career, so it is important to set yourself up well in order to prevent financial hardship later on in life. This is where independent financial and legal advice from experts is crucial. If you do not have a good lawyer and accountant the **NZRPA** can help you source reputable and highly experienced ones. Call **0800 PLAYER** or email contact@nzsra.co.nz

Trusts

A trust is a legally binding arrangement through which you transfer legal ownership of assets to trustees who look after them for the benefit of the beneficiaries of the trust. Setting up a trust allows you to support people or causes you care about now and in the future. One of the most common types of trust is a family trust, which is established to protect the assets of the family.

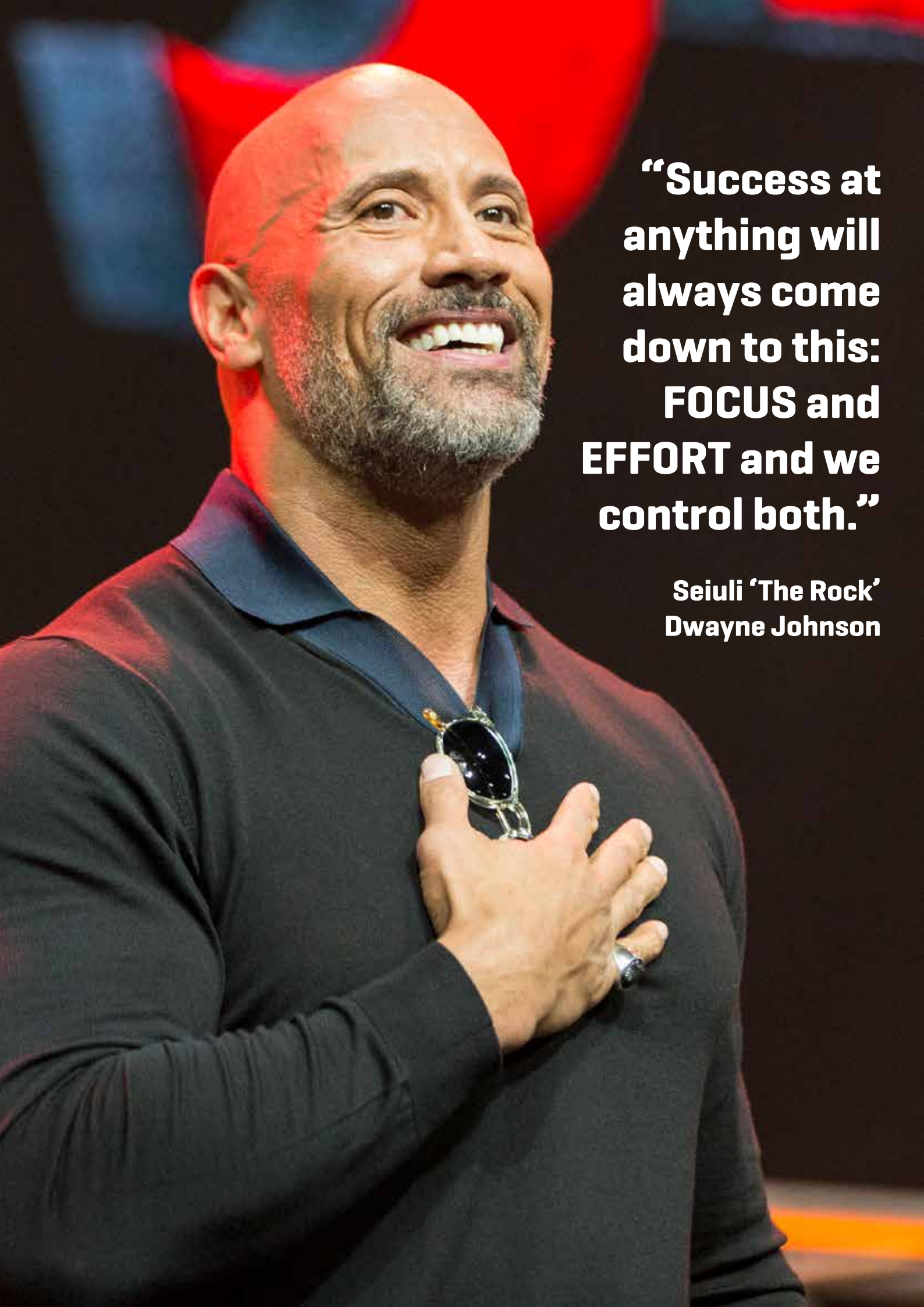
A trust has three parties in it:

- 1) A settlor – the person who sets up the trust
- 2) Beneficiaries – the people who benefit from the trust [for example, you and your family]
- 3) Trustees – the people who run the trust

As there are legal obligations involved in running a trust and certain rules to adhere to, it is important to seek legal advice when setting one up.

To set up a trust, you will need to engage the services of a lawyer or visit www.publictrust.co.nz



A close-up portrait of Dwayne 'The Rock' Johnson. He is bald with a grey beard and mustache, smiling broadly. He is wearing a dark blue long-sleeved shirt. He holds a pair of sunglasses in his right hand, which is placed over his chest. A ring is visible on his ring finger. The background is dark with red and blue lighting elements.

**“Success at
anything will
always come
down to this:
FOCUS and
EFFORT and we
control both.”**

**Seiuli ‘The Rock’
Dwayne Johnson**



HEALTH & WELLBEING

NZRPA BY THE PLAYERS
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

p 0800 PLAYER

w www.nzrpa.co.nz

e contact@nzrpa.co.nz

Mental fitness

As you transition from your rugby career into the next part of your life, it can be a very exciting time, however it can also be a time of mixed emotions. It is important to understand and appreciate that it is quite natural to have a variety of feelings and thoughts as you work your way into your next phase.

You could experience a sense of grief due to the loss or end of your rugby career. There could be fear about the next steps you take, as this can involve a lot of moving parts. There could be uncertainty about where you are going to live and what you are going to do. There also could be financial, relationship, external or internal pressure on you. The good news is that all of these are able to be worked through. Just as a river keeps flowing, so the challenging times will move on.

If you or those around you think you are experiencing these feelings for a prolonged period without any respite, it could be time to seek professional help. After all, why would you not want to be the best version of yourself? Just remember it is a sign of strength to ask for help.

Many athletes have benefited from working with mental skills coaches in their rugby environment. If possible, try to maintain those connections and keep looking after the top two inches in your post-rugby life.

How do you talk to yourself?

How we talk to ourselves in our head can deeply affect our experiences. Negative words increase the release of a stress hormone called cortisol, which can impact how you deal with stressful situations. The more you hear something the more you believe it. If you keep repeating things in your head, it is the same as saying them out loud. Eventually, you will accept them as the truth.

By using more positive statements in our head, we can allow our brain to increase its problem-solving potential.

The top two inches

You always hear athletes and coaches talking about the top two inches. The head runs the whole body. You can improve your understanding of what life throws at you, how you deal with it and enhance your performance by understanding more about how the brain works. You might want to spend some time each day on your mental wellness. This could involve spending a few minutes reading the Headfirst website www.headfirst.co.nz, meditating, reading material on mental wellness, or getting outside for a run or walk. Look after the top two inches and it will help look after you.

At times in life, we move up and down on the happiness scale. This can be due to external events or factors. Having good mental fitness means we are able to bounce back more quickly. This is also known as resilience.

HAPPINESS SCALE – Where do you sit on the scale?



Exercising and getting outdoors is good for your mental fitness

Top 10 tips for improving your mental fitness

For your mental and physical health, it is important to have a post-rugby routine that includes exercise. Here are 10 ways to maintain your mental fitness, build resilience and flourish.

01

Look after your body

Fuel your body with the best hydration and food. Fresh food is best. Try to limit your consumption of sugary foods, drinks and alcohol.

02

Give your time

Do something nice for someone else. Volunteer your time to help others. This releases feel-good hormones. Even if it is the last thing you feel like doing it will make you feel good about yourself.

03

Be in the moment

Mindfulness involves concentrating your attention on what is happening in the present moment. It is a great way to reduce the feelings of being overwhelmed and super busy, and it allows you to refocus. Try to live in the moment and not worry about other things that are going on. By making your mind concentrate on the task at hand you will enjoy it more and notice more around you. There are plenty of mindfulness apps that can talk you through clearing your mind – e.g. Smiling Minds and Headspace.

04

Practise gratitude

Take time to notice things you are grateful for each day. Using a gratitude journal increases happiness and reduces the likelihood of depression. Thinking about or writing down three things you are grateful for just before you go to sleep can have benefits.

05

Take time out

Finding time to relax is a challenge for most people, so block out time in advance that is protected 'you time'. This could be a few hours of down time, a day off to rest or a holiday. Everyone needs time to recharge the batteries. You wouldn't let your mobile phone run out of battery, so don't let your own battery run out.

06

Do things you enjoy

Find what gives you joy and do more of it. Have fun. Play and move your body and mind. When life gets stressful it is easy to lose your sense of joy, so try to find what makes you happy again – just make sure it is not substance, alcohol or addiction related.

07

Connect with others

The more time we spend connecting with our friends, family, teammates and colleagues, the easier it is to reach out for support. Social connection is really important. A study of MRI scans showed that experiences of loneliness and social isolation trigger the same region of the brain as physical pain.

08

Talk to people you trust

Sharing what's going on in your life, good and bad, with people you trust is a great way to celebrate success, seek support and get things off your chest.

09

Sleep

Sleep is one of the biggest influencers of mental fitness, so getting enough sleep is important. The sleep you get before midnight is highly valuable. Adults (26–64 years old) need 7–9 hours. Young adults (18–25 years old) and teenagers (14–17 years old) need 9–10 hours a night.

10

Keep Learning

Try new things, embrace opportunities to challenge yourself and get outside of your comfort zone.

Addiction

Addiction is when a person feels the need to use a certain substance or carry out a specific behaviour with the aim of making themselves feel good or, in some cases, bad. The two different types of addictions are physical and psychological.

Physical – where the body has developed a reliance on a substance and can't function properly without it.

Psychological – where a person thinks and feels they have to use a substance to perform a behaviour.

Addictions can negatively impact a person's life in many ways including affecting relationships, work commitments, finances, health and wellbeing, sleep and other day-to-day responsibilities.

There are many different types of addictions here are just a few:

Social media

Smart phones

Gaming

Gambling

Alcohol

Food

Drugs

Shopping

Prescription medication

Porn

Sex

Common signs of addiction

- Not being able to stop
- Excess consumption e.g. drugs, alcohol
- Being secretive with your use
- Withdrawal symptoms – mood swings, headaches, fatigue
- Sacrificing other commitments so you can continue your addiction
- Doing it at inappropriate times or your world revolving around it
- Becoming dependent on it to function
- Being irritable or agitated when you don't have access to your addiction
- Lying to others
- Physical signs

If you or someone you know is experiencing any of these signs it is time to seek help.

What does help look like?

Help can involve talking to your GP or a trained counsellor. They can support you to get any further assistance you may need. If you want to contact someone anonymously, there are a number of helplines you can call.

How to get help

Contact the NZRPA, your local doctor, your local mental health and addiction services or call one of the helplines listed at the end of this section.

Staying up late gaming can have a negative impact on your life

Social media holiday & digital decluttering



How much time do you spend on your social media? Does it impact your life?

Just like it is great to take holidays, it is good idea to give yourself a break from social media every now and then. A social media holiday helps you reprioritise what is important in your life (definitely not a device!). It also allows you to refocus your attention where it should be and reconnect with the people around you.

Ask yourself, could you take a complete social media break for

- A weekend?
- A week?
- A month?

You will find that the longer the break you are able to take the less you will miss it

It can also be useful to do a digital declutter and simplify your digital life by

- unfollowing people on your social media accounts
- unsubscribing from things you never read
- uninstalling apps/software you don't use
- deleting your downloads folder
- turning off non-essential notifications on your phone
- cleaning up your web browser

Reduce screen time

Most people will freely admit they spend too much time on their phones. There are apps such as Quality Time available that can keep track of the amount of time you use on each app and certain phones now have alarms you can set to limit your screen time.

Social media is often a reflection of how people WANT to be perceived

Digital footprint

Your digital footprint is your online identity and it tells people about you. It is the trail of data you create when you are online using Instagram, Snapchat, Facebook, Twitter, LinkedIn, dating sites, online shopping or entering competitions. It is everything you do online.

Your digital footprint is permanent

In today's society, people are becoming increasingly defined by our digital reputations. Every online action, whether it is intentional or unintentional, positive or negative, is recorded, and that record is permanent. You might think something has been deleted, but it will still be present somewhere in the online world.

Who contributes to your digital footprint?

Other people can impact your digital footprint by what they are saying about you online, the photos they tag you in and comments they make on your posts.

Who looks at your digital footprint?

Family, employees, coaches, potential partners, banks, rugby organisations, police, media and friends.

GOOGLE EXERCISE: Google your name and see what comes up.

CLEAN-UP EXERCISES: Ask yourself if you would be okay with your grandmother seeing what you post on social media. If not, don't post it. If you have already posted things you think aren't suitable for your grandma to see, remove them.

90% of recruiters google job candidates and 50% rule out executive candidates based on what they find online (Execunet)

Red cards and being safe online

- Don't be a keyboard warrior – if you wouldn't say it to someone's face, why say it online?
- Don't get into online disagreements (for example, Twitter wars). Sometimes it's best to agree to disagree.
- Don't share inappropriate material.
- Don't share intimate images/videos without consent.
- Don't engage in revenge porn. It is illegal and can lead to a jail sentence.
- Don't bully people online. It is illegal and can lead to a jail sentence.

Tip: Never post things when you are angry, emotional or under the influence of alcohol or drugs. Your perception of reality can be distorted under these circumstances and you could regret it. You could also lose your job and damage relationships with your family, friends and colleagues. Check if your company has a social media policy – if they do, make sure you read it. If they don't, it doesn't mean you can do what you like online. Your behaviour can still have consequences, so be careful what you post.

STAR MODEL



Online safety strategies

Have your privacy settings on

Always log off devices

Have security locks on your devices

Remove tags on photos or have the 'approve tag' settings on

Change passwords regularly

Don't share passwords

Footprints in the sand wash away,
but your digital footprint never does.

Scams

Did you know?

In 2019 NZ people were scammed out of \$23 million

In 2018 NZ people were scammed out of \$33 million

In 2017, NZ people were scammed out of \$10.1 million

A scam is a dishonest scheme. Scams to be wary of include:

Instagram bots – usually controlled by computers sending friend requests to you. Once you have connected, they usually ask for money or claim they are affiliated to a service that they want you to pay to join. Decline the request or block it.

Fake Facebook accounts – these can use photos from your account to create a new Facebook account that looks like you. They then send friend requests to your group. If this happens, inform Facebook, change your passwords and publish a warning to your friends. Never give away any financial information.

Event ticket scams – only use official ticketing agents or official websites to buy tickets for events.

Ticket resales – be aware that the tickets on these sites are sometimes fake [see [netsafe.org.nz](https://www.netsafe.org.nz) for more information].

Cold calling scams – scammers contact you by phone and try to get payment or personal information from you. They may say they have a refund for you, or that you have a payment due, or that your credit card has expired – they might even say they're from your bank or from the tax department. Don't give them any information.

Personal computer support scams – scammers might call you to offer to help with slow or infected computers. They often claim to be from familiar companies like Microsoft, Spark, Vodafone or Chorus. Just hang up.

Email phishing scams – scammers try to get personal information like bank accounts numbers and passwords. Don't respond to them. Mark the emails as spam then delete them.

Fake invoice scams – scammers might send a fake invoice for a product or service that was not requested or received. Don't respond to them.

Romance scams – where a person pretends to be in a relationship with someone online in order to get money out of them. Always assume the people you meet online aren't real until you've met them in person.

Receiving unsolicited goods – in some cases, you might be sent goods that you haven't ordered. The company then demands payment and may try to threaten legal action.

Unwanted subscriptions and trials – when people have been signed up to paid subscriptions without their knowledge.

Investment scams – scam operators might promise high returns on your money for little risk. If something sounds too good to be true that's because it usually is.

Webcam blackmail and sextortion – the victim is encouraged to take their clothes off and engage in sexual activities, which are filmed. The scammer then threatens to publish the footage online or send it to family members if they don't pay money. Be smart about how you use technology and don't put yourself in this position in the first place.

Government grants – scammers often say people have been chosen to receive a grant or reward in order to get personal details and then ask for an administration fee. Don't give anyone these details online.



Extra safety tips

Never send money or financial information to people who have approached you online.

Check your phone's location settings – don't share photos or videos that carry your location information. Report any suspicious or abusive behaviour to Netsafe or the police.

You can report scams or fraud online via Netsafe

Netsafe

www.netsafe.org.nz/report

Email: help@netsafe.org.nz

Call toll free: 0508 NETSAFE (0508 638 723)

Stress

Stress is a common feeling we all experience at times. Knowing what stress looks like for us can make it easier to address before it gets too much.

Common signs of stress

Trouble sleeping, irritability or anger, losing enjoyment from the things you usually enjoy, change in mood, feeling overwhelmed, eating more or less than usual, feeling less positive about yourself or situations, physical symptoms (racing heart, shortness of breath, headaches or churning feelings in the stomach.)

Tips to help you improve your resilience and manage your stress

Know your strengths and limits: Don't over-commit. Learn to say no.

Stay connected: Connect with your family and friends and ask for help.

Share your problems: Talk to people about what is going on in your life.

Reassess your time: Are you managing your time most efficiently?

Take a break and have balance: Make sure you get plenty of rest. Plan and take some time out to do some fun things for yourself. Try meditation [check out the Smiling Mind app – www.smilingmind.com.au].

Set realistic expectations: Are you and those around you setting unrealistic expectations that you can't meet?

Put your stress into perspective: How important is it? Is it life and death or just a flat tyre?

Keep a sense of humour: Laughing releases positive endorphins, which counteract stress hormones.

Reduce your stress: Can you share some of the load, or put a plan in place or delegate things?

Don't turn to alcohol or drugs: Alcohol and illicit drugs will not take your problems away. They are more likely to compound your issues and increase your stress. It is a good idea to use more helpful strategies to cope with situations, like exercise and talking with close friends and family.

If you think you have a problem with alcohol and/or drugs you can get help from your local GP, a helpline or by contacting the NZRPA on **0800 PLAYER** or emailing contact@nzsports.com

Eliminate negative thinking: www.depression.org.nz has online tools to help manage negative thinking.

Practise gratitude: Focus on what you are grateful for each day. Each night, before you go to bed, write down three things you are grateful for.

Mood changers: Your favourite upbeat music, exercise, laughter or doing things to help other people can change your emotions.

AVOID: Taking on more, nicotine, alcohol, recreational drugs, caffeine and sugar. When you are under stress these things can make your stress worse.

Sleep, eat well, exercise and connect.

If you feel like your stress and symptoms are not resolving, contact your doctor.

"The first step is talking and opening up to someone. It could be a mate, a family member or work colleague. A problem shared is a problem halved. Don't be too proud to ask for help. You would be surprised how many people have been through a similar experience and are keen to help you. For me I struggle being in the public eye, so the best way for me to deal with that is to go hunting, fishing and away on the family farm."

Sam Whitelock



FIVE WAYS TO WELLBEING

INTRODUCE THESE FIVE SIMPLE STRATEGIES
INTO YOUR LIFE & YOU WILL FEEL THE BENEFITS



DO WHAT YOU CAN,
ENJOY WHAT YOU DO,
MOVE YOUR MOOD



REMEMBER THE SIMPLE THINGS
THAT GIVE YOU JOY



TALK & LISTEN,
BE THERE, FEEL CONNECTED



YOUR TIME, YOUR WORDS, YOUR PRESENCE



EMBRACE NEW EXPERIENCES,
SEE OPPORTUNITIES, SURPRISE YOURSELF

Our mental fitness and wellbeing – how we think and feel – are just as important as our physical fitness. Just like our physical fitness, our mental fitness can feel good or bad or anywhere in between at different times. In New Zealand, one in five of us will struggle with some aspect of our mental fitness or wellbeing during our lives, so it is totally normal and okay to feel a bit off sometimes.

However, New Zealanders (including rugby players) are not so good at getting help and support when they might need it. Knowing when we need some additional support and understanding that it is okay to ask for help is critical to ensuring we have happy, healthy and high-performing people in New Zealand. Rugby can be a great support for mental fitness and wellbeing but players can experience extra challenges in situations where they are injured, struggling to perform or are leaving the game. For these reasons, and many others, taking care

of our mental fitness and wellbeing is a huge part of looking after ourselves and being successful as people and as athletes. Managing stress, looking out for others, eating and sleeping well and having positive support people to talk to are key aspects of maintaining our mental fitness. Headfirst is a website designed specifically to help rugby players, past and present, and the wider rugby community to support their own wellbeing and that of others. The site contains videos from past and present players sharing their own experiences with their mental fitness as well as the struggles and tough times they have faced during their careers. There's also lots of useful information on different topics such as anxiety, depression, stress and how to help a mate. You can check the site out at

www.headfirst.co.nz

FEEL A BIT OFF? WE'RE TALKING ABOUT IT



HEADFIRST

IT'S MORE COMMON THAN YOU THINK

1 in 5 Kiwis experience some form of stress, anxiety and depression. The rugby community is no different.

HEADFIRST CAN HELP

Headfirst is designed to help players, coaches, support staff & families in the rugby community to support their own wellbeing and that of others.

headfirst.co.nz



Physical health

In your team environment you will be used to having your own team doctor. However, even while you are playing it is important to have your own GP (General Practitioner) who is independent from your team doctor. Your GP will be able to give you independent advice and provide you with annual check-ups.

Tips

- Get a check-up or health warrant of fitness at least once a year
- Have a full set of blood tests done every year
- If you think something is not right push for more medical exploration or seek a second opinion
- **Check if your immunisations are up to date**

Did you know?

According to new Ministry of Health data, bowel cancer is now the most common cancer in New Zealand – beatbowelcancer.org.nz

Breast cancer can occur in young people and even in men, so it is important to self-examine for any lumps or changes in the breasts –

www.breastcancerfoundation.org.nz

Testicular cancer is most common in young men between 15 and 39. Frequently examine yourself for any deformity or lumps in your testicles.

www.testicular.org.nz

If you find anything unusual report it to your doctor.



"I was just washing in the shower one day and found an irregular shape on my testicle, so I went to my local GP and he sent me for further tests. That's when it was found that it was cancerous. Things changed quite quickly and dramatically but I feel if I didn't have that courage to speak to my doctor it could have had a very different outcome." – Aaron Cruden, Testicular Cancer NZ ambassador

Men's health checks

Make the time to visit your GP for an annual check-up even if you don't feel sick. Below are some things you might want to ask your doctor during your check-ups.

Information from menshealthnz.org. Visit this site for additional age group information. Another great site for men's health is www.nz.movember.com

HEALTH CHECK-UP QUESTIONS

In your 20s

Sexual health

Blood pressure

Depression and anxiety

Weight

Lumps in your balls

Moles on your skin

In your 30s

Sexual health and fertility

Blood pressure

Liver health

Diet and exercise

Hair loss

Cholesterol and heart health

Depression and anxiety

Anything unusual in your genitals

Unusual moles or marks on your skin

In your 40s

Now is the time to start asking about tests for prostate cancer and bowel cancer

Family health history

Blood pressure

Liver health

Cholesterol and heart health

Weight

Irregular moles or sun spots on your skin

Depression and anxiety

Vision and hearing

Hormones, energy levels and sex drive

Snoring and breathing difficulties



Get those thumbs **ON YOUR PLUMS!**

Testicular cancer is the most common
cancer in young New Zealand men...

But if diagnosed early has the highest
cure rate of all cancers

testicular.org.nz
0800 660 800



**TESTICULAR
CANCER NZ**

Physical health

Women's health checks

Make the time to visit your GP for an annual check-up even if you don't feel sick. Below are some things you might want to ask your doctor during your check-ups.

Breast checks

Breast cancer is the most common cancer affecting women in New Zealand. There is advice on how to do self-checks on www.breastcancerfoundation.org.nz/breast-awareness. If you find anything that you believe is abnormal or are concerned about anything visit your GP, who will refer you if a free diagnostic mammogram is required.

Cervical screening

A woman's best protection against developing cervical cancer is having regular cervical smear tests. Women in New Zealand can take part in the National Cervical Screening Programme from the time they turn 20 until they turn 70.

Information from www.familyhealthdiary.co.nz

Heart

Although you can't do much about some of the risk factors such as getting older or your ethnicity, there are plenty of measures you can take at any age to reduce your risk of heart disease.

Eye health and vision check

Especially if you are over the age of 40+ or if you have a family history.

Skin health

New Zealand has one of the highest rates of skin cancer in the world and most skin cancers are preventable so get moles and sun spots checked. If you get them checked once a year, your doctor or specialist will be able to track any possible changes.

Bone health

Osteoporosis is a condition where the honeycomb structure of bone becomes thin and brittle over time. If you are aged 50+ years or have reached menopause, it is important to discuss your bone health with your doctor – if you have any risk factors you may need a bone density test.

Checked your breasts lately?

It's as easy as

T L C



Touch. Touch both breasts.

You're feeling for any lumps or thickening in the breast even up to the collarbone and into the armpits.



Look. Look in a mirror.

Raise your arms above your head. Does this change the appearance of your breasts or nipples?



Check. Check with your doctor.

Check any breast changes with your doctor, even if you've had a mammogram recently.

Go to www.anychanges.co.nz and watch our step-by-step guide.



Breast Cancer Foundation NZ

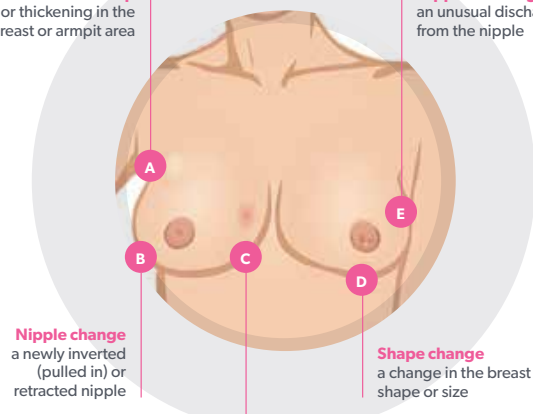
Be Breast Aware



Breast Cancer Foundation NZ

A new lump
or thickening in the breast or armpit area

Nipple discharge
an unusual discharge from the nipple



Nipple change
a newly inverted (pulled in) or retracted nipple

Shape change
a change in the breast shape or size

Skin change
a change in the skin of the breast, areola or nipple, e.g. colour, dimpling, puckering or reddening

If you notice any new or unusual changes, show your doctor



For advice call our breast nurse, freephone **0800 BC NURSE** (0800 226 8773) or visit www.breastcancerfoundation.org.nz



Are you aged between 45 and 69? Enrol for free mammograms **0800 270 200** or register online at www.timetoscreen.nz

Physical health

Teeth

Don't forget to visit the dentist and get your teeth checked and cleaned either every six months or once a year. If you have an accident (including on the rugby field) and damage your teeth the cost to fix them could be covered by ACC. [You can make a claim within 12 months of an accident]. Just ask your dentist. However it is a good idea to go to a dentist quickly to get timely care after an accident and to improve your chance of being covered.

Keep moving & keep an eye on what you eat

Some past players say now they have retired they train to eat! For the benefit of your health it is important to be conscious of the fuel you put in your body and the exercise you plan to do. You have been specifically and intensively training for rugby since you became professional but now circumstances have changed, so what happens? This is simple. You need to adjust your food intake. You need to eat less as you are not burning up the same calories as you were during your professional days unless you are undertaking special events like ultra-marathons or adventure races. With these



Wisdom teeth can cause problems and may need to be removed

sorts of adventures, you will need to adjust your diet accordingly. However, for basic day-to-day living you will need to drop the amount of calories you eat so you don't end up putting on excessive weight. Your body shape will naturally change. This can be welcome for some players as they are no longer training for specific positions e.g props don't need to be as strong as they are no longer scrummaging. One thing past players find is that it is easier to stay fit than to get unfit then try to get fit again. Now is an exciting time for you to try a variety of exercises and sports you might not have been allowed to do because of rugby.

You need to build a sustainable and enjoyable exercise routine. In addition to gym weight sessions, this could include spin classes or cycling, boxing, Crossfit, Tough Mudder challenges, rowing, adventure racing, outdoor trekking, swimming, running, rock climbing ... just whatever takes your interest and keeps you active. You might even want to take up refereeing to stay fit!



Retired players and family gather for some group exercise.



It is important to eat a balanced, healthy diet

Physical health

Stop the spread!

It is important to make sure you wash yourself with soap properly every day to help prevent infections, viruses and the spread of boils.

Instead of shaking hands in a team or work environment, just saying hello or using your eyebrows as an acknowledgement is better to use in order to prevent the spread of germs.

Wash your hands after going to the toilet and before touching food.

Use hand sanitiser regularly– keep some in your gear bag. [Needs to contain 70% alcohol].

If you are sick, stay away from the team or work to stop the spread of germs and infections.

If you have wounds, make sure you keep them clean and covered while you are playing or working.

If you are working out at the gym, be sure to take your own towel and use the sanitiser spray before and after you use the equipment.

If you are still playing, the field can be a grubby place, so after the game make sure you hit the showers even if they are cold!

Use condoms to prevent sexually transmitted diseases and unplanned pregnancies.

Look after your family and friends and colleagues by preventing the spread.

BE AWARE

Keep an eye on your health and if you notice any changes do not ignore them. Go to your doctor. It is better to be reassured that nothing is wrong than miss the signs and symptoms of something more serious.

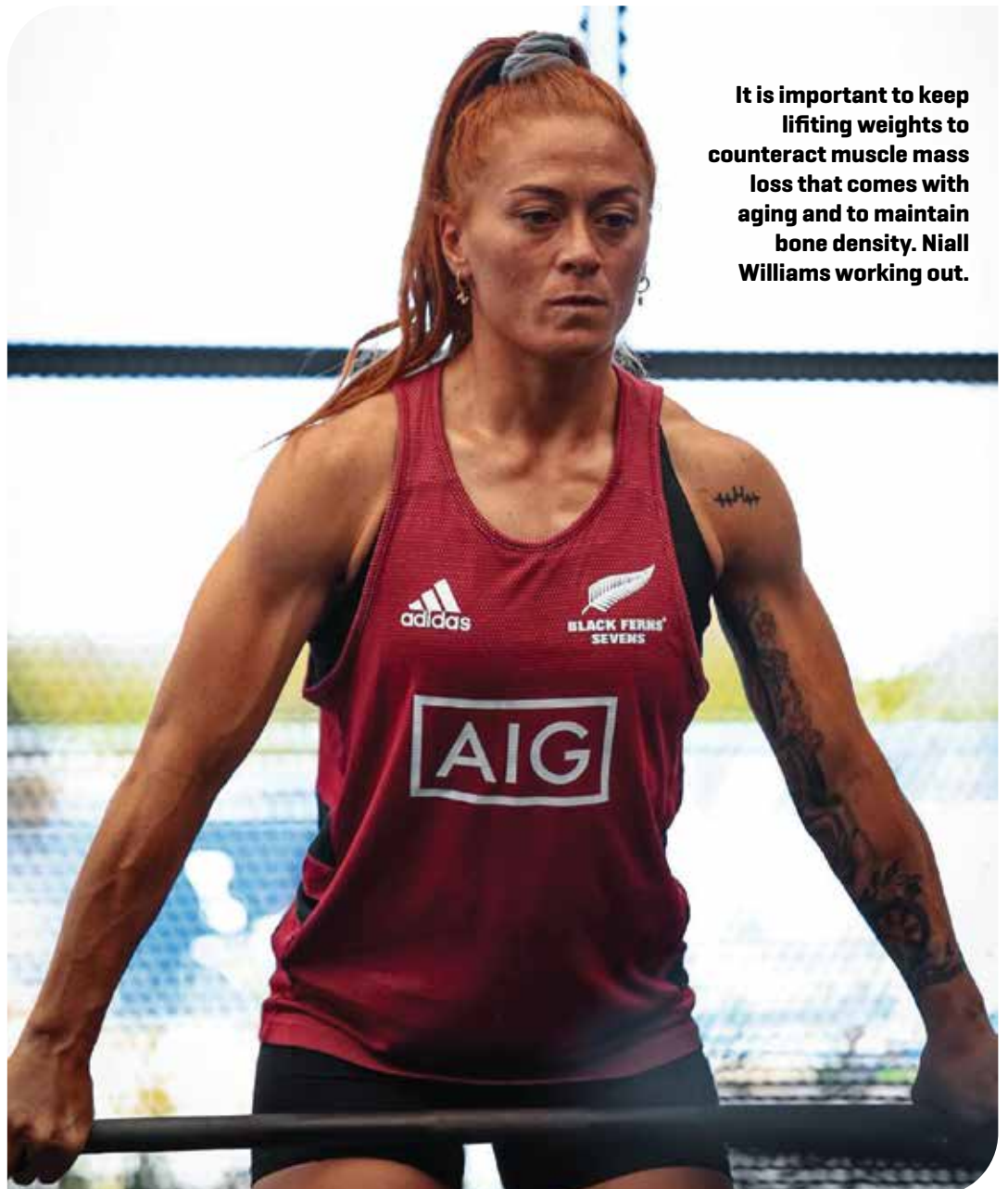
Washing and sanitising your hands correctly helps stop the spread



Keep lifting weights

After the age of 30, particularly in women, your body will lose muscle mass each decade if you don't keep working out. This is also important for maintaining bone density. You don't need to be doing weights to the same intensity as when you were playing but it is important to keep working to a certain level.

It is important to keep lifting weights to counteract muscle mass loss that comes with aging and to maintain bone density. Niall Williams working out.



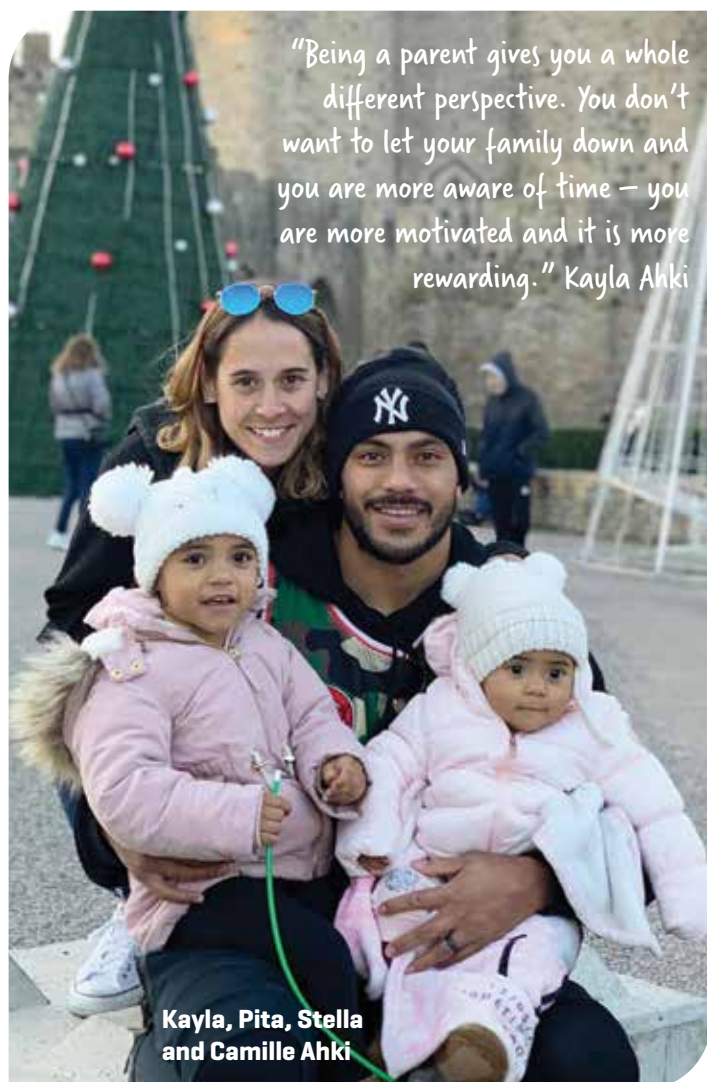
Family planning

There may come a time when you feel you are ready to start a family, this may be after you have finished playing or it may be while you are still a high performance athlete. Below are some things for you and your partner to consider.

Family planning and pregnancy

Planning a family doesn't have to be reserved only for after you've finished playing rugby professionally. If or when a player decides they would like to have a family, open communication and planning will assist with this decision.

If you are a female carrying the baby and working within the New Zealand rugby environment, you should take the time to familiarise yourself with the NZR Pregnancy Policy to understand the obligations and process around pregnancy and your return to play following birth. This is available on the NZRPA website www.nzrpa.co.nz/info-centre under **Women in Rugby**.



"Being a parent gives you a whole different perspective. You don't want to let your family down and you are more aware of time – you are more motivated and it is more rewarding." Kayla Ahki

Kayla, Pita, Stella and Camille Ahki



"It is not really a burden or a barrier to pursuing your dreams if you want to have a child. You shouldn't stop what you're doing – it is not the end of your careers and it shouldn't hinder your aspirations and goals to be a top sportsperson. It just adds more motivation and helps your children in their futures by being a good role model." Kayla Ahki

Professional rugby female maternity policy

If you are a Black Fern or Black Ferns Sevens player there is a special maternity policy to support you prior to giving birth through until you return to play (should you choose to). Part of the policy provides travel and accommodation for a support person to travel with you until the infant is one year old. (See Memorandum of Understanding for latest Black Ferns and Black Fern Sevens Parental Inclusion Policy on the NZRPA website www.nzrpa.co.nz/info-centre).

Kayla's tips

Kayla Ahki got pregnant in September 2016 and had her baby in May 2017. She was back full-time training in August 2017.

- Have supportive team-mates and management
- Get the baby into a good routine very early to help them adapt
- When breastfeeding, you have the relaxin hormone post birth in your body, which lasts up to five months or longer if you're breastfeeding, so high intensity training can cause pain. (Kayla experienced pain around the ankles, which stopped once she finished breastfeeding). This means you can easily overstretch softened muscles
- Plan breastfeeding around playing
- Wear a good sports bra
- When you have time with the kids be 100% present
- Be organised

Family planning

Planning a family while still playing

If you are planning a family while you are playing there are some things to consider, especially if you are playing overseas.

Timing

Where will you be at the time of the birth?

If you're on tour, does your partner have appropriate support for the birth if you don't make it in time or are unable to attend? Can you make a plan so someone live streams the birth for you?

Medical support overseas

If you are playing overseas, do you want English-speaking medical staff present at the birth so you can understand what is happening?

Where will the baby be born?

What country do you want your baby born in? This will affect the passport and nationality of your child and their options when they get older.

Do you want to be present for the birth?

If baby is due during your season, are you able to get time off to attend the birth? You will need to talk to team management about this to ensure your position is covered and your team is well prepared.

How long will it take you to get to the birth if you need to fly there?

Looking after older children

What is the plan for your older children if you are away from home during the birth process?

Post-birth support

If you are playing when your baby is due, what support is there for your partner and the baby?

Do you have family or neighbours who can come and help if there are any what-if scenarios? e.g Emergency caesarians or mother/newborn are unwell.

Other children

If you are overseas what will happen to your other children while the birth occurs? If you are travelling, who will look after them when your partner is in hospital?



Former Black Ferns Captain Les Elder expecting her first child

Some practical things to think about

Access to you on the field: Does your partner have your team manager's phone number? Is there someone who is able to get in touch with you if they go into labour while you are training?

Have a bag packed: If you are at training and have to fly somewhere or drive to the hospital, having a bag with you that is packed with clothes, some snacks and water can save you valuable time. It could be a long time between meals!

Scan time: If you want to attend the baby's scans, make sure you book them for a rostered day off.

Nursery: It can be a good idea to have the nursery set up well before the due date in case the baby surprises you by arriving early. It will be one less thing to stress about – and it is well documented that cots can be challenging to put up!

Groceries: Make sure there are plenty of groceries and sanitary products in the house.

Petrol: Make sure the car is full of petrol. There is nothing worse than stopping to fill up with petrol while in active labour.

Post-caesarean birth: If the mum has a caesarean section (when the baby is surgically removed) she will be unable to drive to appointments, do shopping, washing or lifting for approximately six weeks. Who will be the support person to help with chores and driving if you are at training?

Post-birth support with siblings: Does your partner need help with other children at home while you train?

"The baby's needs come first, so you have to be more organised and plan a lot more thoroughly. We had to get used to waking up a few times a night then I had to be able to back it up at training the next day. I used to think lack of sleep was a big deal before he was born, now I have to go to bed early and it is just the norm." Kelly Brazier



Kelly, Tahlia and Oakley Brazier

Boosting fertility

When trying to conceive, there are some important changes you can make to your lifestyle to increase your chances of having a healthy baby.

De-stress – not distress

The most important thing you can do for yourself when trying to conceive is take care of yourself physically and emotionally. Trying for a baby can be stressful, emotional and can feel overwhelming at times.

For women

Smoking – Smoking reduces the number and quality of eggs that develop in the ovaries and may reduce blood flow to the uterus. Miscarriages are more likely in women who smoke. [If you require publicly funded IVF treatment you are required to stop smoking or have not used nicotine patches for at least three months.]

Caffeine – The impact of caffeine is still controversial, but some studies show that even quite small amounts of caffeine can reduce the chance of pregnancy. Try to reduce the amount of tea, coffee, cola and especially energy drinks you consume.

Alcohol – The negative impact of alcohol on foetal development is well known so it is advised not to drink during pregnancy.

Drug – Narcotics can reduce the chances of successful fertility and many are also damaging to unborn babies.

Weight – Being overweight can make getting pregnant more difficult.

Medications – Some medications may interfere with fertility. If this is a concern for you, talk to your doctor or fertility specialist.

Folic Acid – Folic acid can prevent up to 92% of cases of neural tube defects such as spina bifida in babies so women wanting to become pregnant are encouraged to take a supplement containing it. Folic Acid is available from pharmacies without a prescription.



For men

Weight – There is some evidence that men being overweight can lead to reduced sperm quality.

Drugs – Narcotics, tobacco, marijuana and heavy alcohol use can all impair sperm production.

Ill health – Sperm production can also drop for up to three months after the flu or a high fever.

Antioxidants – There is increasing evidence that antioxidants may reduce sperm damage in some men. Antioxidants such as vitamin C, vitamin E and lycopene are present in many foods and in supplements.

Keep your testes cool – Wear boxer shorts not briefs, keep your laptop off your lap and don't have hot baths, saunas, or spas too frequently.

Smoking – There is some evidence to suggest that tobacco may affect sperm production and quality.

Infertility and miscarriages

Infertility is usually defined as not becoming pregnant after one year of trying, but some couples may have concerns much sooner – for example, if the woman is not having regular periods or ovulating. Very broadly, about half of infertility is male-based and about half female-based. – Fertility Associates visit www.fertilitynz.org.nz or www.fertilityassociates.co.nz

Did you know?

Fertility gradually declines in your thirties, particularly after the age of 35.

Latest research shows that up to 25% of couples experience infertility when trying for a baby.

Miscarriage affects one in every four women. As you get older there is an increase in the chances of a miscarriage, particularly over 35.

www.healthnavigator.org.nz

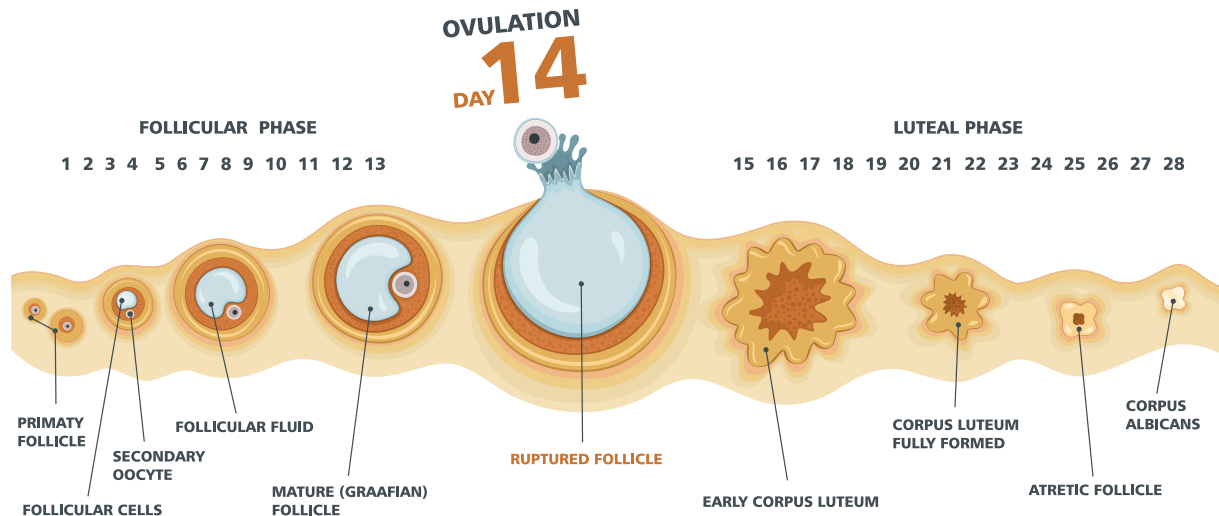
Are you ovulating? What is the quality of your sperm?

If you are male and curious about the quality of your sperm, your GP can do a sperm test to see how strong your swimmers [sperm] are.

If you are a female and want to know if you ovulate [produce eggs] your GP can do a blood test. These are usually offered after 12 months of trying to conceive but timings are shorter with increasing age.

Menstrual cycle (periods)

MENSTRUAL CYCLE



It is important to keep your nutrition and training in balance to ensure you keep getting your period.

Hormones are your body's messengers. While men's hormones are stable day in and day out (they do however change over a lifetime), women's hormones centre on the menstrual cycle. Your period is an ergogenic (performance-enhancing) aid, so be period proud and work with your body for optimum performance.

If you are taking the contraceptive pill, you don't get a period, but you might get a withdrawal bleed, which is different.

Menstrual cycle and performance

Understanding the menstrual cycle and its effects is essential for performance and wellbeing.

Some points to consider include:

- Being aware of how players feel across their cycle will enable them to train wisely and, on flat days, specific nutrition interventions can be used to negate this flatness.
- The regularity of a female's menstrual cycle is an indicator of health, therefore an irregular cycle can be an indicator of an imbalance. Some females enjoy not having a period and so may not recognise this as a problem.
- Some athletes use the oral contraceptive pill (OCP) to alter their cycle, and therefore may not be aware whether their cycle is normal.
- Keep a diary or use an app to assist with your knowledge of how your cycle is impacting you

as an individual. This can then be factored into training programmes.

- Every female's period affects them differently, but some common physiological impacts include headaches, fatigue, fluid retention/weight gain, breast tenderness, abdominal pain and mood changes.
- Females tend to have a wider pelvis, which means more pressure is put on the knees. This can mean that female players are more prone to knee and lower leg injuries. Considering this, strength and conditioning programmes should incorporate the mechanics of jumping.

Menstrual dysfunction is often the first sign that an athlete is in a state of low energy availability, or taking in too few calories for the body to operate properly. That's because when the body doesn't have enough energy to support all its functions, it prioritises the most important ones. As a result, processes like reproduction, which the menstrual cycle is a part of, are suppressed in favour of processes such as cell maintenance. Over time, those missed periods can lead to a drop in systemic oestrogen levels, which can cause thinning bones.

www.bicycling.com/racing/a29651960/ruth-winder-national-championships-win-almost-didn-t-happen/

www.axissportsmedicine.co.nz/blog/archive/an-intro-to-relative-energy-deficiency-in-sport-red-s/

Freezing eggs & sperm

Freezing eggs and sperm

Eggs, embryos, sperm, testicular tissue and ovarian tissue can all be frozen.

The freezing of eggs and sperm is often done prior to cancer treatment to preserve fertility, but some athletes choose to freeze eggs in their prime. Sperm can also be frozen as 'insurance' before a vasectomy in case your circumstances change later in life.

Some female athletes are now choosing to freeze eggs as this gives them more choice over when to start their family. This can alleviate some of the concern about their fertility declining prior to being ready to have children as eggs are usually at their best when the athlete is under the age of 30. This can also be useful if an athlete is planning around events such as the Olympics or a World Cup.

In some cases, freezing eggs and sperm may be funded through the public health system. If you are interested in the process or have concerns about your fertility, speak to your GP or a fertility specialist.

Note: The Human Assisted Reproductive Technology (HART) Act limits the storage of sperm, eggs and embryos to 10 years. If you wish to extend the length of storage, you will need to apply to the ethics committee. Your fertility clinic can help you with this.

www.fertilityassociates.co.nz/fertility-preservation



"When they offered me to freeze my sperm at 19 years old, I wasn't really thinking of kids right then and there, but somewhere in my life I knew it was something I would love. Even with my emotions all over the place because of the diagnosis of having cancer, it was a no-brainer as a safeguard if we were not able to have kids naturally. We have been very lucky not to need it, but I am glad we did it." Aaron Cruden



Menopause

For some women, menopause can kick in early

- About 10% of women experience menopause five years earlier than the average – around the age of 45 instead of 50. Their fertility will also drop five years earlier than the average.
- About 1% of women go through menopause 10 years earlier than average, around the age of 35. Their fertility will drop 10 years earlier than the average.

An anti-Mullerian hormone (AMH) test, if required, is useful to understand if a woman will go into menopause earlier. [Fertility Associates]

Tips

While it might be a long way off for some, here are some tips on menopause from Dr Stacy Sims.

- Do more high-intensity interval training (HIIT) as it helps with blood sugar and insulin control.
- Do more plyometrics work. Plyometrics or plyo is where muscles exert maximum force in short intervals of time with a goal of increasing power.
- Do more heavy lifting to stimulate neural muscular development and maintain muscle integrity.
- Do less long, slow stuff – if this is your go-to you will need to focus on other steps.
- Have a high amount of protein intake post-exercise to stimulate muscle protein synthesis.

Giving back - volunteering

Do you remember your first rugby coach? Chances are this person was a volunteer. Most kids get into sport because a parent, caregiver or teacher has taken on the role of coach so kids can play that sport. As a result, coaching kids' sport is a great way to give back to your family, the game and the community.

Outside of coaching, there are many other ways you can volunteer and give back to your community. While volunteering is a great way to help other people, it's also good for you as research shows that it has strong mental health benefits. Gratitude and volunteering are two key components to good mental health. **[See the sections 'Beyond the playing day' and 'Mental health' for more information].** Volunteering and helping others can even help with depression as, even though it may be the last thing you feel like doing, partaking in acts of service and volunteering releases endorphins that make you feel good. For you to get extra benefits out of volunteering or giving back to the community, make sure what you're doing is:

Meaningful	Relatable	Connecting
It has some meaning to you emotionally	It is something that can relate to	It provides some sort of connection for you

Coaching and refereeing

Coaching rugby in a community capacity is a great way to give back to the game. All Provincial Unions run Small Blacks and Rugby Smart courses, which are simple, compulsory courses that provide you the information you need to coach rugby from kids' level right up to the All Blacks. These courses focus on safety techniques and injury prevention. Most Provincial Unions also have programmes to foster coaches' pathways.

Signing up to become a referee is another fantastic way of giving back to your local rugby community. If you are interested in refereeing, contact your local Provincial Union Referee Manager or, if you are seriously considering becoming a professional referee, get in touch with Bryce Lawrence, the National Referee Manager at New Zealand Rugby. Visit www.nzrugby.co.nz/get-involved/referee/ for more information or to contact your local Provincial Union about refereeing. Also check out the Careers & Education section of **EXPAND** for more information on education for World Rugby coaching qualifications.

Kurt Baker has started his own healthy meal inspiration Instagram account @krutskitchen. Pictured here is the Spinach & Orzo Salad. The recipe is available at @krutskitchen.

"I have realised the importance of eating well and the link to sports performance. I understand that some kids don't eat that healthy because of different circumstances, including economics and lack of knowledge, which is why I would like to inspire and motivate them with simple, affordable ideas and recipes." Kurt Baker

Giving back - volunteering

Organisations are desperate for volunteers, so there is no shortage of things you can do.

Here are some volunteering ideas:

Mentoring

Big Brother and Big Sister programmes

Health organisations – Breast Cancer Foundation, Heart Foundation, Kidney Kids NZ etc

Environmental groups – maybe check out local pest-trapping groups or community park clean-ups

Hospice volunteer

Hospital volunteer

Opportunity shops – for example, Salvation Army, Hospice, Habitat for Humanity, Red Cross shops

Arts – community art clubs and galleries

Community baking groups – for eg. Bellyful and Good B*tches Baking

Meals on Wheels

Community singing groups

School camps

School breakfast teams

School trips

Coaching sports

Fundraising for community organisations

Play Centre help

Helping clubs

Helping refugees

Visit old people's homes

Cooking at Ronald McDonald Houses

Helping out at the City Mission

Supporting community events

You can always set up your own community event like former All Black Ian Jones, his wife Janine and their volunteers who cook meals every Friday night at Rosmini College in Takapuna. They started the community food kitchen called Eddie's Meals in December 2018. Named after chiropractor Ed Timmings, the community meals provide much valued connection. It encourages people to form friendships and bonds particularly those facing financial struggles, social isolation or just wanting a meal. Ian Jones believes that it doesn't matter why people come. Their reason to come is reason enough. Eddie's Meals provide food, conversation and much valued company.



"My family has been very blessed and we want to share those blessings. We are lucky that we have a wonderful life and it's a pleasure to come and be with whoever walks through the door." Ian Jones



Giving back - volunteering



Being on a board

Being on a school or sporting organisation board is a great way to give back and get involved while learning new skills. To learn more about what is involved and how to carry your role out on a board, visit www.sporttutor.nz. The site runs you through an online tutorial called Governance 101.

Being on the school Board of Trustees is an excellent way to learn about being on boards. For information on how to carry out a role as a Board of Trustee member, visit www.nzsta.org.nz/assets/Governance/Effective-governance-publications-and-resources/How-boards-work.pdf



Players give back by sharing their knowledge with younger players

A break from the game

Some people who are freshly retired from professional rugby need a complete break from the game. This is totally normal and, in many cases, understandable. If you feel like taking a break you might like to do something totally non-rugby related. Any volunteering that you do is a great way to keep connected and build new friendships in a community.

Just be aware that some former professional players find being on the sporting side lines and not being part of the action a bit frustrating, so you might prefer to offer to help coaching the team your kids are playing in or a community team. Chances are you will be asked to help out anyway because of the skills and knowledge you are able to share!

DON'T BE SHY, GET INVOLVED - GIVE BACK!



Ofa Tu'ungafasi and Sonny Bill Williams visit victims of the Christchurch mosque attacks

Helpful numbers & websites

NEED TO TALK? 1737

Free call or text **1737** any time, 24 hours a day. You'll get to talk to (or text with) a trained counsellor. Our service is completely free.

- Are you feeling anxious or just need someone to talk to? Call or text **1737**
- Are you feeling down or a bit overwhelmed? Call or text **1737**
- Do you know someone who is feeling out of sorts or depressed? Let them know they can call or text 1737

Whatever it is, we're here. Free call or text **1737** any time.

www.1737.org.nz Free from a mobile or landline 24 hours, 7 days

Depression helpline: for support, tools and information about depression and anxiety, phone **0800 111 757**, free text **4202** or visit **www.depression.org.nz**

Netsafe: for concerns about text or cyberbullying, phone **0508 638 723** or visit **www.netsafe.org.nz**

Outline: free, confidential telephone counselling and support service for gay, lesbian, bisexual, transgender, queer and questioning **0800 688 5463** [10am–9pm Mon–Fri, 6–8pm Sat–Sun]

Net Addiction NZ: information and advice about video and computer gaming addiction **www.netaddiction.co.nz**

Headfirst: information and advice to help the rugby community support their own wellbeing and that of others. **www.headfirst.co.nz**

Healthline: registered nurses provide high quality health triage and advice, phone **0800 611 116** or visit **www.healthline.govt.nz**

Gambling Helpline NZ: support for those worried about gambling or the gambling of others, phone **0800 654 655**, free text **8006** or visit **www.gamblinghelpline.co.nz**

Quitline: support for people wanting to quit smoking and stay quit, phone **0800 778 778** or visit **www.quit.org.nz**

Alcohol and drug helpline: advice, information and support about drinking or other drug use, phone **0800 787 797** or free text **8681**

Mental Health Foundation of New Zealand: resources to help achieve good mental health and wellbeing **www.mentalhealth.org.nz**

Le Va: supporting Pasifika families and communities to unleash their full potential **www.leva.co.nz**

Lifeline: nationwide 24-hour, 7 days a week counselling service. Free to call **0800 543 354**

Anxiety Line: provides support and help around understanding anxiety and people's experiences. Free call available 24/7 on **0800 ANXIETY (0800 269 4389)**

Women's Refuge: **0800 REFUGE** or **0800 733 843**

Youthline: free, confidential and non-judgemental youth service. Free to call **0800 376 633** or free text **234**

What's Up: free phone counselling service for young people, operates 7 days a week from 1pm to 11pm. Free online chat is also available from 7pm to 11pm every day. Free to call **0800 WHATSUP (0800 942 8787)**

Aunty Dee: Aunty Dee is a free, confidential wellbeing site that can help you work through your problems. Aunty Dee supports you to list your problems, generate ideas and find solutions. Aunty Dee also has useful tips on life and can connect you to the right support. **www.auntydee.co.nz**

Mentemia app: a mental wellbeing coach in the palm of your hand, Mentemia is available on your phone 24/7. **www.mentemia.com**

0800 HEYBRO: men's support service including managing anger **(0800 439 276)**

ATU MAI

standing together
against violence

www.atumai.nz



www.leva.co.nz



LeVaPasifika

NEED TO TALK?

1737

free call or text
any time for
support from
a trained
counsellor

RELATIONSHIPS



NZRP BY THE PLAYERS
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

p

0800 PLAYER

w

www.nzrpa.co.nz

e

contact@nzrpa.co.nz

Important conversations

At certain times in your life you are going to have to have some conversations that require you to be courageous. It might be asking coach why you are not getting picked, asking for feedback, ringing someone to ask why you didn't get a job and what you need to work on, asking someone how you can improve or breaking up with a partner.

Here are some tips to help you:

- Have a clear goal about what you are trying to achieve by having the conversation.
- Try to use 'I' statements to put the focus and responsibility onto you. When you use 'You' statements it puts the responsibility and focus onto the listener and has the ability to get them defensive straight away. 'I' statements are also a way to help your message be heard.
- You need to own the situation and remember to make statements not accusations. For example: "I feel.....when..... because"
- Be calm and use a voice that you would use if you were asking someone to "Please pass the salt."
- It is useful to write down some points on what you want to say.
- Take some deep breaths before you start talking.
- When the person replies back to you, make sure you don't interrupt them and let them finish.
- Try to stick to the facts.
- It is important to remain calm especially if you are trying to get a certain outcome.
- If things get heated, or you feel like you have hit a brick wall, you can also stop the conversation and say "Let's continue this another time when everyone is a bit calmer," or "Let's go away and think about this and continue this conversation at another time."
- Challenging conversations can improve situations as long as you communicate what you are trying to achieve clearly. For example: "I would like to understand why I am not getting much game time and what I need to work on to change that."

"With courageous conversations, it is important to ask the hard questions, so you improve and know where you stand, but be prepared that you might not like the answer. It is also crucial to be a good listener. If the conversation is hard and it is for the right reasons, it is important to have it, otherwise it will play on your mind. The wording and tone that you use is really important. Keep the emotion out of it and try to not to make it personal." Sam Cane



Achieving change in people

In order to get people to change you need to dance with them instead of wrestle with them.



Life is constantly changing, and sometimes we have to help foster change in ourselves and in those around us. It might be because you want to make a change in your own life or to encourage change in your family, in a team or in a work situation.

In order for change to happen, the motivation needs to come from within the person themselves. **IT IS HARD TO GET PEOPLE TO CHANGE IF THEY ARE NOT INVESTED IN IT.**

Approaching people to help orchestrate change can require courage and involve some difficult conversations but there are some skills that you can use, which can result in more productive outcomes.

How do we do it?

First, you have to be open to interacting in a respectful manner, which given the person and situation can sometimes be tough. You don't have to sympathise with them (feel sorry for them), you just have to try to understand them, to be able to walk a mile in their shoes and get an idea of what makes them tick.

When you start the discussion, you should convey to the person that you are really trying to understand what's going on with them and what this problem means to them. When you really try to understand people, they feel it and are more likely to engage and share information.

Here are some helpful reflections and questions you can use to do this:

- It sounds like things have been really tough for you recently
- That must've been a real challenge
- Tell me more about what has been going on for you
- I'm really keen to understand this a little more. Can you explain what happened with x, y, z

Notice the reactions you get when you use these techniques and what type of information you get back.

One thing to be aware of is whether you are really trying to understand and empathise with the person's needs or just listening to the bits that you want to hear.

To enhance the success of the outcome, you need to power share, that is to work with the person and not over them. It needs to be a partnership, so the person you are talking to contributes to the conversation and greatly influences the nature of the discussion. You should aim to do 20 per cent of the talking and they should be doing 80 per cent. The goal is to get them engaged in the conversation and, ideally, to get them to come up with the solutions.

Achieving change in people

Scenarios

To see how this technique works in everyday life, let's examine two totally different scenarios with each requiring action towards change.

1) Returning to New Zealand

Scenario: You're planning to return to New Zealand after living and playing overseas.

This situation requires complete honesty where fears and concerns will be discussed, as will strategies to deal with those concerns.

If you know you are working towards coming back to New Zealand (perhaps you might be on the last year of your current contract), it is helpful to work through a mental rehearsal of your return home before you arrive.

There are plenty of things that need to be taken care of **[See Returning Home in the Playing Overseas section]**, however you also need to take into account the mental side of your changing situation. By pre-empting and mentally rehearsing what it will feel like, and what you could possibly experience when you return, you can enhance your experience and make it more positive and constructive.

Preparation will reduce anxiety – consider it like doing reps in the gym but for your brain. By going through the scenario in your brain, you will be stronger and more ready to face it when the time comes to move back.

It is empowering to have this mental preparation up your sleeve because when you get home and go through all the fundamentals of returning – e.g. getting a job, deciding where you are going to live – you'll already be mentally prepared for the challenge.

Ask yourself the following questions:

- What is life going to look like for me at home?
- How will this make me feel?
- How am I going to deal with it? [Consider the strategies you've successfully used in the past to manage new and challenging situations]
- How can I reduce the amount of surprises I will have in my new life back home?
- Who will I check in with to ensure my mental health is getting the right support?

2) Drinking too much

Scenario: You have someone in your life who is drinking too much alcohol and it is affecting those around them.

Here you can use the cost versus benefit technique. You can't tell someone they have a problem and expect them to change. They have to realise this themselves. An effective way of helping them to do this is by completing a cost versus benefit analysis. By using this technique, you give the person the opportunity to identify what's going on in their life, to understand how it is impacting them currently and how it might impact them in the future. The aim is to help get them to a place where they realise that reducing or stopping drinking outweighs the current situation.

Alcohol, and for that matter drugs and gambling, can be used as escapism to get away from problems that can be very deep rooted. It can also be used as a replacement feel-good factor to try to replace those feelings that used to come through playing sport. Obviously, using alcohol, drugs or gambling to replace this feel-good factor has physical, mental and financial repercussions. The more we can get the person themselves seeing and understanding this, the better the outcomes are likely to be for them.



Preparing for your trip home can reduce anxiety

Achieving change in people

A key strategy when discussing anything potentially uncomfortable is to ask for permission to discuss it. For example, say something like 'Are you okay if we talk about where you are at?'

Why do you need to do this? Well, when discussing things that are potentially shaming or difficult, you want the person to feel in control of the discussion. By asking them if they are willing to discuss a specific topic, they are in control of whether or not the discussion goes ahead. This simple strategy speeds up the buy-in process, opens communication channels, encourages a more productive discussion and ultimately achieves better results.

If they say no, they either don't see it as an issue yet or they are not ready to discuss it. The number one rule in this situation is to not push. Instead plant some seeds around the topic then try to revisit it at a later date.

If they say yes, start with an open-ended question. Try to see the situation from their point of view and use the four questions from the 'How do we do it?' section above. There are also some more useful questions below. Using open-ended questions, which require more than a yes or no answer, is important. Explore where they want to be in their life. It is not about pestering them, the goal is to get them to buy into their own vision and get them talking about their situation.

Ask them "Where would you like to be in two years' time?" [Note: the younger the person, the shorter the timeframe you should use. For example, for a teenager ask where they'd like to be in three to six months.]

Then ask, "Is there anything that is hindering you from achieving that?"

Don't be too pushy or too hard, be interested in their response. As previously mentioned, you should be aiming to do 20 per cent of the talking and let them do 80 per cent.

Paraphrase: present the information in a new way and paraphrase their response without judgement. For example: "So your love of drinking is coming at a cost to your job and family?"

Double-sided (cost v benefit): reflect both sides of their contradiction: "On one hand, you love drinking, but on the other hand, you can see the risks if this continues."

Affective (reflecting the emotion): address the emotion that has been expressed or implied: "You're a bit worried about the risks drinking brings."

Summarise: end your discussion with a collaborative summary with clear outcomes. Reinforce what their change talk was, highlight their realisations and note what actions they have agreed to take. Small achievable steps are better than big, hard-to-maintain goals: "So, you said you are going to have five alcohol-free days a week to start with, and that you were going to use [xyz] strategies to achieve this."

Focus on achieving small things – You don't climb Mt Everest when you first learn to walk! This is not an easy one and requires some patience! But remember...

The small thing that gets done is better than the big thing that doesn't.



Is someone in your life drinking so much alcohol that it affects those around them?

Achieving change in people

Change talk is any kind of talk where the person is talking about the benefits of change and/or the negatives of their current situation.

Once you have built a good relationship and then got the person talking about the changes that they would like to make, it is important you don't try to persuade them or fix anything yourself. Regardless of whether your ideas are useful, ideas are always better received when they come from the person themselves.

Instead of trying to solve things yourself, try asking these seven questions and listen carefully to what the person says next:

1. Do you want to make this change?
2. What are three good reasons for making change?
3. On a scale of zero to 10, how important is it and why?
4. How might you be able to do it?
5. What have you already done?
6. What do you intend to do?
7. What are you ready or willing to do?

Listen very carefully and give back a summary of their motivations for change. Then ask one more question:

What do you think you will do next?

People will often suggest very big next steps, which could set them up for failure. In order to change, they need to start with consistent, realistic, achievable steps.

Sometimes people can be in a state of hopelessness where they feel unable to affect outcomes. In these cases, you may face some resistance. They may be either reluctant, rebellious or resigned to the fact that they feel it is too late to change.

In these situations, the last thing you should do is push. Remember, ultimately what matters is what the person thinks, and not what you think. Instead of pushing, you could plant some seeds by using these techniques:

1. Develop discrepancy

A conflict in thinking – by making the following double-sided reflection (or a variation of it).

“So, on one hand you are not ready to make any changes at the moment, and on the other, you have talked about how your current lifestyle is not only affecting you negatively, but also people you care about. How do these two things fit together for you?”

2. Ask an evocative question

“What would need to happen in your life before you would consider making any kind of change?”

“What would it take for you to get serious about making some changes?”

“Right now, you seem reluctant to make any changes, which I understand. I am wondering, though, if you were to make just one really small change, what could that look like?”

Summary

When trying to help people make changes, it is crucial that we don't offer unsolicited advice by telling people what we think they should do. Instead, where possible, let them have the ball, let them take the lead, let them do the work!

Remember that, ultimately, we want them telling us what we want to tell them. After all, we all think that we have the best ideas, so why not create an environment where the person, not you, becomes the primary problem-solver.

The irony is that most people, to some degree at least, know what they should be doing in order to make a change. It's just that, for whatever reason, they are stuck and are finding it hard to move from a position of 'knowing' to 'doing'.

By building a strong relationship, working in a non-judgemental atmosphere and using a handful of key techniques, we can help people to uncover solutions to their problems by helping them to make sense of what they likely already know. Not only does this empower the person (“I can solve my own issues”), but it also takes the pressure off the helper as, essentially, they're playing the role of facilitator by guiding the person towards their own answers. Now that sounds like a win/win if ever there was one!



Create an environment where the person, not you, becomes the primary problem-solver

Relationship dynamics

Going overseas to play rugby or returning home to continue the next phase of your career outside of rugby can provide many changes in roles and circumstances, which can affect your relationships.

Returning from rugby trips away

As a player, when you return home from an overseas trip, it is important you pull your weight around the house, doing your share of chores and spending time with the kids even if you're tired and just want to relax or spend time on your phone.

It is important to remember that while you're away there has been a routine in place. Do your best to support that routine and not disrupt it. It can be tempting to just do the fun stuff with the kids, like playing games, but it's important that you also do your share at home and make sure your partner gets a break.

Things other players have found helpful for transitioning home:

- Having a plan with your partner for arrival, for example arranging to get home while your family is out so you can unpack and settle in by yourself then focus on family when they get home.
- Before you get home discuss the routine your partner has in place and what they would like you to take over and what you will do together.
- Unpacking is a mental signal you are home and are not leaving for now.
- Talk with your partner about what you both need and put plans in the calendar to ensure both of you get it.
- It's ok to want to catch up with friends too, but work with your partner to create a balance for your time at home. Be careful not to overbook yourselves. Have some empty days to allow you both to unwind.
- If there are jobs waiting for you that you know you won't get to, arrange to pay someone to come and take care of these so you can focus on family.
- Plan something special to acknowledge that your partner has been holding it down while you have been travelling. Date nights help keep you connected and your relationship healthy.

Sam and Fred Whitelock
at the airport



Going overseas

Playing overseas usually means that you get more time at home with your family than you do in New Zealand. There are fewer media and promotional commitments and, in some teams, you'll spend less time on the field. The upside of this is that you will get to spend more time with your partner and children, however this can take some adjusting to. This is a good chance for you to plan some trips exploring your new country with those around you. Make the most of the opportunity of being in a new place.

It can be a good idea to move to the new country ahead of your partner and family so you can sort things out, get familiar with your team and new environment and establish some connections for your partner/family when they arrive. As a player, you'll go into a team environment with instant connections but your partner doesn't have that instant network so it can be very lonely for them. Try to connect them with other partners and families. Overseas players tend to bond in together as they are having similar experiences.

Going overseas

- Contact the NZRPA to find other Kiwis in the area
- Connect with other players' partners and have social gatherings
- Plan trips to explore your new country
- Invite family to come and stay
- Have things to look forward to
- Take up new hobbies
- Try online study
- Be careful of relying on alcohol heavily to help you cope with this change. If you become worried about your own or your partner's drinking over this time seek help.
- Have people outside of your relationship to lean on and share your worries with - this might be a friend at home or a counsellor. Having these people helps stop your relationship becoming overloaded at a time when you are likely to both be adjusting and finding different things hard.

Post-rugby careers

When you have decided it is time to stop playing and concentrate on another career, it can be a time of mixed feelings. This can be a very exciting but it can also cause you to become anxious and concerned about what the future holds. This is normal given you are leaving the comfort of something you know. There can also be regret and guilt about where your professional rugby journey ended. This, in turn, can affect your relationships at home and you might be tempted to take that stress out on the ones you love the most.

If you find yourself struggling to manage your emotions positively, reach out for help by talking to your GP, agent, PDM, calling NZRPA on **0800 PLAYER** or **INSTEP** on **0800 284 678**, or access the website www.insteplimited.com. Text or call **1737** in NZ to talk to a trained counsellor

By working on your post-rugby career early while you are still playing and having money put aside for while you are working on your post-rugby career can reduce some of the stress.

You also need to consider what your partner wants to do to. More often than not they have supported you during your career, so it is important that you support them. They also might want to engage in a new career.

There can be a period of uncertainty so try different things. Be kind to yourself and be realistic, you don't have to have all the answers. Sometimes it is easier to get a job once you already have one. Some players say it takes about two years to fully transition out of the game until they feel settled. Some players also need time away from the game completely, while some need to keep connected.

Just be mindful that using coping strategies such as alcohol and gambling to fill rugby's space are not good options. See **Beyond the Playing Days** section of **EXPAND** for more information on transitions or other parts of this section for mental wellness tips. The **NZRPA** also runs a rugby club for retired professional players providing camaraderie, networking, support and advice. Also, all Super Rugby clubs now have alumni, which provide support to players as well. Call **0800 PLAYER** for more information or visit the **Beyond the Playing Days** section of **EXPAND** for more details.



Tatum-Lee, Rema-Rae Guthrie and mum Niall Williams at the airport

Making relationships work

The rollercoaster ride

A relationship can be compared to a ride on a rollercoaster. It can go up and down and take different twists and turns as you ride the journey of life. You buckle in and try to enjoy it for the most part. Just like the exhilaration of a rollercoaster ride, there will be bits that make you laugh and bits that make you scream. However, it is your perception, personality, attitude and effort that will determine how you view the ride.

Making a long-term commitment

Many people wonder how they will know if someone is 'the one'. When you make a long-term commitment to someone, it is important to remember you aren't picking the person who is 'perfect,' you are committing to the person you are willing to do the work with.

A long-term commitment is about choosing to keep working on yourselves and your relationship rather than having met 'the one' where no work is required.

This section covers:

- Building good foundations
- What healthy, unhealthy and abusive relationships look like
- Keys to maintaining a strong relationship
- Parenting
- Dealing with conflict
- Breaking up
- Parenting after separation



Relationships can be compared to a rollercoaster ride.

Building good foundations

Ironically for such an important aspect of life, there is not much formal education provided to help us build good relationships. Research into relationships shows there is a honeymoon period where you and your new partner are still getting to know each other and you are likely to be on your best behaviour. That honeymoon timeframe is anywhere from six to 30 months.

Allowing you and your partner the time to move out of the honeymoon phase and decide if you really can live together long term is a good idea before taking big steps like having children, moving in or leaving the country together. This is especially important if either of you have children from a previous relationship as kids rely on you for stability. Doing our own work before you commit to someone is important. This might mean recovering from a bad break-up or having the time to explore behaviours we might have learnt in childhood and don't want to repeat.

Doing our own work first will help you be really clear on what healthy, unhealthy or abusive relationships look like. Not only does this help you know what you are working towards but also which red flags should never be ignored early in a relationship.



As in a building, solid foundations are important in any relationship

Types of relationships



A healthy relationship looks like:

Respect – You know and value each other's strengths, you see each other's potential, you respect each other's relationships with whānau and friends. When you mess up you apologise and work to do better.

Equality – This means having equal power over your own lives, making fair decisions together and valuing their views as much as your own. There is balance between you. You take responsibility for managing your own stress.

Support – This means supporting each other's goals and dreams, and being yourself without judgement. You uphold each other's mana. You build each other up, not tear each other down.

An unhealthy relationship looks like:

Isolation – You might feel pressured to quit the activities you used to love and spend all your time together at the expense of your other relationships. You feel like you're losing your sense of self.

Lots of conflict – Instead of talking, you fight often but it never gets resolved, or you fight for hours at a time, pick fights with each other or you use sulking or the silent treatment to get your own way. All couples argue, but in a healthy relationship when you fight, you fight fair – no putdowns, no threats, no punching anything and you can both let things go.

No trust – If there is no trust, it can result in checking up on your partner, accusing them of cheating and/or looking at their phone without their permission. A healthy relationship has boundaries, you don't need to know everything about your partner – you both have the right to privacy.

An abusive relationship looks like:

Power imbalance – The biggest thing that all abusive relationships have is one person consistently having more power than the other. This might be created by force, by putting your partner down or by assuming what you want outweighs their wishes.

Controlling – This is when one partner dictates what the other can and can't do, what they should wear and who they can see. It often involves using jealousy to justify controlling behaviour, making it hard for them to spend time with friends and family.

Fear – If one person feels afraid or anxious about their partner's behaviour and moods, this is abusive behaviour. This might include fear of violence, of intimidating or threatening behaviour, being too scared to say what you really think about things, or feeling like you're walking on eggshells around them. If your relationship has red flags for abusive or unhealthy behaviour, which has become a pattern, seek help as these warnings often get worse over time. They should never be ignored and you shouldn't try to manage them on your own.

Even in healthy relationships there may be times when one or both of you struggle with good communication. It may even feel as if you have fallen out of love (or even like) with your partner. You might find that internal or external factors contribute to this, but with commitment and work there is always the opportunity to get back on track.

Don't be too proud to seek couples counselling. A good counsellor or psychologist who you connect well with will be able to give you strategies. **(For counselling information see the Helpline page later in this section.)**



15 keys to a successful relationship



Once you are committed to a long-term relationship, here are 15 ways you can help keep it healthy.

Be independent – You have to be happy within yourself and maintain a sense of self first.

Be a good listener – Listening and hearing are two different things. Listening to what your partner has to say creates a platform for healthy conversations on matters that arise.

Agree to disagree – You don't have to agree on and have the same views about everything. Remember respect is one of the most important aspects of a healthy relationship.

Communicate – Know your partner's 'love language'. Understand that your partner's love language could be totally different to yours. Is it words of affirmation, gifts, acts of service, quality time or physical touch? There are plenty of books available on this topic.

Acceptance – You are not going to change your partner so change your perception and focus on the positive instead of the negative.

Take responsibility – Be responsible for your successes and failures. When you disagree or have an argument take responsibility for your actions, including anything you said or did that was hurtful, created adversity or was unthoughtful.

Never take one another for granted – When you get complacent in your relationship it is easy to take your partner for granted. However, you should never come from a place where you don't appreciate them.

Date night – Spending time together strengthens your bond. It doesn't have to be expensive but having

dedicated time to spend with each other is a part of a successful relationship.

Add romance – A little romance goes a long way to strengthen the relationship.

Keep intimacy alive – Intimacy is an important part of a healthy relationship and this can take many different forms.

Compliments – Acknowledging your partner's positive attributes and paying compliments goes a long way towards keeping the divorce lawyers away.

Look for the soft emotion – Behind a hard emotion like anger is always a soft one such as jealousy, sadness or disappointment. Finding the soft emotions under someone's hard emotion will help you empathise with their true emotion.

Let go of the fantasy – Have realistic expectations of your relationship. Even though society constructs the concept of fairy-tale relationships this is often not the case. This also has an impact on you as an individual. Manage your own expectations and live in the real world.

Do not control – Do not try to control your partner and take away their independence. If you feel you are being controlled or are controlling, seek professional help from a counsellor. This could be in the form of controlling money, outings, access to family and friends or them not being able to do things without you.

Do not use the 'd' word – Do not use divorce as a threat. This is an immature strategy and does not help solve whatever problems you are trying to work through.

Source: marriage.com

Having children will change the dynamics of a relationship as they come with a different set of rewards and stresses. Children can bring so much joy to a relationship, but they also provide different challenges at different ages.

When they are new-borns they are dependent on you for survival, and sleep deprivation can put strain on relationships. If partners do not contribute around the house to an expected level this can also result in resentment especially when emotions are high. As the children get older, they will test their parents' patience, so it is important that you both know the game plan when it comes to rules and discipline. If you agree on these ahead of time it will prevent friction in the parental relationship. As they turn to the teenage years and their knowledge and confidence grows so sometimes does their ability to challenge parental boundaries and decisions. Once again, a united approach on the parenting front will help reduce conflict in your relationship.

Tips for maintaining a strong relationship while parenting

Make time for each other – Maybe an island retreat isn't possible, but date nights at home when the kids are asleep are a quick, cheap way for tired, broke parents to spend time together.

Support each other – Everyone still has goals after becoming parents, so be a team to help each other achieve non-parenting goals. Just knowing each other's hopes and dreams will help you grow together instead of apart

Laugh together – Parenting is full of gross and cute moments, sharing these helps you feel like a team.

Don't be afraid to argue – If something is upsetting one of you talk it out, even if it means things get heated. Don't be afraid to raise difficult issues as modelling healthy conflict resolution is one of the skills we should all teach our kids.

Fight fair – When you argue you both need to fight fair – no putdowns, no threats and no punching anything. Both be prepared to let things go.

Be kind – Parenting can be hard, so always assume that you are both doing the best you can and help each other out when one of you is struggling. Falling into patterns of blame or anger can erode trust really quickly.

Work towards equality – This means placing equal value on what you each bring to the family, making fair decisions together and having equal power over your own lives.

Apologise freely and sincerely – We all mess up. A happy home is one where everyone knows how to apologise and work to do better next time.

Celebrate – It doesn't matter if it is your anniversary, your birthdays, Mother's Day or Father's Day, just make sure at some point in the year everyone gets a turn at being appreciated and celebrated.

Ask for help – Any relationship can get stuck and counselling can really help get it back on track. If that is not an option financially there is a world of books, podcasts and friends who can help you learn new skills together.



Jerzy-James Orbyn Te Puru o Tamaki Royal

Dealing with conflict



Conflict is a part of being in a relationship. However, it is how you deal with it that can make a huge difference to the success of that relationship.

Psychological researcher, professor and clinician Dr John Gottman did four decades of work on predicting divorce. As a result, his Gottman method has a 91% success rate. The method aims to increase friendship and closeness in couples. Gottman believed that dealing with conflict was an important part of a relationship even if there was not always a solution for that conflict. Gottman concentrated on encouraging couples to focus on building a shared life together, which involved being more considerate and attentive to your partner. By making tiny positive changes in everyday things, even small things, a relationship can grow and develop by being more stable and supportive.



Strategies for dealing with conflict

Gottman identified four negative factors as being the most destructive in a relationship. He named them the 'Four Horsemen'. They are:

Criticism – When you imply there is something wrong with your partner and they feel attacked.

Be specific and speak to your differences rather than saying what you think your partner is doing wrong. "I know you like it tidy and mess doesn't bother me" and "I think the pressure to keep everything spotless is stressful, but what about if we keep the living spaces tidy but I get a junk chair in our room where I can drop stuff?"

Defensiveness – When people feel they are being attacked. Listen to the complaint then accept some shared responsibility.

Stonewalling – Refusing to talk – this is a method used 80% more by men – or walking out. Take a break and lower the tone of the disagreement. Find a way of communicating that works for both of you, write a letter each then come together to talk, go for a walk to talk things out instead of sitting face to face, or use counselling sessions to help practise communicating well.

Contempt – Treating your partner as inferior or mocking them. This is the most serious of the four and the hardest of them to heal. If you use this behaviour seek help to change and make amends to your partner. A good question to ask yourself is always, "What will it do to my partner and to us for me to say this nasty thing?"

Conflict is part of life and learning how to deal with it in an appropriate manner will enhance your relationship.

Breaking up

Despite our best intentions sometimes relationships break down. Going through a relationship break-up can be a very stressful and emotional time. For some people, it can be similar to grieving a death and for others it can be a huge relief, or it can even be a mixture of both.

It is important that you show yourself some self-compassion and get a good support network around you. Family and friends can be very helpful during this experience. It is also important you seek independent legal and financial advice on your situation. If necessary, contact Inland Revenue to facilitate child support payments if you don't have a private arrangement and also to see if you are entitled to Working for Families tax credits. Work and Income is able to advise you on any financial subsidies for which you might be eligible.

When going through a break-up your body can respond physically and emotionally. It is common to experience:

- Loss of appetite
- Lack of sleep
- Sore stomach
- Crying
- Varying emotional states

It is important to look after yourself during this time by doing the following:

- Exercise
- Recognise closure is something you will give yourself by looking after yourself and reflecting on what has happened – your ex can't give you closure

- Try to make good food choices (even if you lose our appetite try to get good nutrients into your body)
- See a counsellor or psychologist
- If you can't sleep at least rest your body
- Keep a good hygiene routine and make sure you shower every day
- Visit your GP if you feel you need medication or other support to help you at this time
- Try not to turn to drugs or alcohol to numb your pain
- Try not to keep checking your ex on social media (blocking them can be helpful)
- Surround yourself with people who you feel good around and who support you
- Stay away from drunk texting or phone calls to your ex

If you are struggling to function in day-to-day life it is important you seek professional help.

The seven emotional stages most people go through after a break-up are:

1. Shock and denial
2. Desperate need for answers
3. Fear, loneliness and sadness
4. Bargaining [a.k.a. the 'crazy' stage]
5. Anger
6. Peace and acceptance
7. Forgiveness

[Source: Jennifer Maldonado - Seven Stages of break up and how to cope]

[For a list of helpful numbers please see the Helpful Page page in the Health & Wellbeing section of EXPAND].



Parenting during break-ups & from far away

If there are children involved and no safety issues for any party, try to maintain a healthy relationship for their sake. Do not involve them in your issues. Kids are not chess pawns and should be not used as weapons of power. How you behave during the period of separation can leave life-long scars on kids and even go on to affect their own ability to have healthy relationships.



Issues that you need to work through like matrimonial property and financial settlements are not children's concerns and should be kept private away from them. Parenting agreements can help alleviate tension to ensure all parties know the custody arrangements. These can be done through your lawyer.

Always remember your focus should be on getting the kids through this in the best way possible. Focusing on your children's mental and physical wellbeing should be your top priority.

Parenting from far away

Did you know?

Barack Obama describes having a close and loving relationship with his mother even though he was raised by his grandparents in Hawaii while she worked and lived in Indonesia.

While it might not be common, it is possible to be a great parent raising great kids from far away. If you are going to be parenting from another country or have separated from your partner, here are some tips to make and keep that relationship strong.

Keep contact regular – When you live overseas you have to work harder to maintain a meaningful relationship with your child. Schedule in time, let your

child know when they will hear from you next and always be in contact when you say you will. Your child needs to be able to trust that you will do what you say you will. Keep these conversations focused on you and your child's lives. Don't use contact to grill them on your ex as doing this makes kids feel guilty and you want them to enjoy their conversations with you.

You're in charge of making contact – As the parent, it is up to you to keep in contact. Kids will go through periods of not wanting to talk on the phone/Facetime, but keep communicating anyway. Remember if you were living in the same house they would go through phases of not wanting to talk much. This isn't personal, it's normal development and they still need to know you are there and that you love them.

Have a toolbox of ways to stay connected – Even if phone calls are brief, you can let your tāmāriki know you are thinking of them in a whole range of ways. Send postcards, photos and letters. Facetime them, read them stories over Skype and send good night texts. Start traditions like sending a magnet or lollies from the places you visit. Regular small contact is as important as big heart-to-hearts.

Build your relationship with their day-to-day carer – You and your co-parent will be able to do so much more for your child if you are a team. This isn't always possible, but don't write it off without at least trying. You can help this process by:

- both attending a parenting through separation course either together or separately
- visiting a counsellor for a few sessions before you leave the country, so you can make a plan for parenting together and work out what support they need if they are to be parenting without your day-to-day support
- paying your child support, either through Inland Revenue or directly, on time, every time
- being generous and showing your appreciation for those doing the day-to-day care, offering extra money for birthday parties or school uniforms, and helping your child arrange Mother's/Father's Day presents
- having family or friends who are close by offer support. Can your parents or siblings help with sleepovers, drop offs, school holidays? This will keep your kid feeling connected to your side of their family while also giving your child's day-to-day carer much-needed support.

Parenting during break-ups & from far away

Keep in touch with the day to day – You might not be there at the school gate but you can still get to know your child's important people, learn the names of their teachers, coaches and friends, so they can easily tell you about their life. Most schools have online records systems so you can keep on top of their reports. Ask to be added to the school email list so you can ask about things that are happening.

Tell them stories about your life – For every question you ask about their day, tell them something about you too – who was your best friend at school, how did you feel starting college, what funny things did you and your brothers and sisters get up to?

Homecoming – It may be difficult for your child to adjust to having you there face to face after being away. They may act out on your first days back, so stay calm, hang in there and remember this is them working through their feelings – they are not rejecting you.

Talking and making a plan with your child about what to expect when you come home can help them feel secure. Let them know where you will be staying, how much they will see you and if they are going to go on holiday with you.

Keep their needs at the centre of all your plans, it might be too overwhelming for your child to spend a

fortnight with you and the whānau after not seeing you for a year, so ease in and do what works for everyone.

Be kind to yourself – There are going to be times you feel like you are missing out on their whole lives, so get support for yourself and remember you will be their parent for the rest of your life and as they get older contact will become easier.

Co-parenting tips for separated parents

Keep the lines of communication open – Setting up ways to share information about your kids' day-to-day lives can be important for your children's wellbeing. Getting a call from Mum or Dad because they have heard it was a bad day takes the burden off your kids having to ask for this.

Tell your kids only what they need to know – It can be tempting to confide in your kids, but a good yardstick is if your kids can't fix it, don't give it to them to worry about. Hearing that they are loved, that it will all be okay and knowing when they will see you again can't be said enough though.



When parenting it is important to try to maintain a healthy relationship with the other parent while nurturing the growth and development of your child

Parenting during break-ups & from far away

Getting divorced only lasts a short time but you will be parents forever – Don't let the hurt you feel early on set up the co-parenting relationship you will have forever. In five years' time, you will most likely be in love with someone else and the heat will be out of your break-up, so think about the long game and work towards being friendly allies even though you are no longer romantic partners.

Respect your child's relationship with the other parent – Whatever your feelings, your kid's relationship with their other parent is separate to yours. They need to be free to love both parents without feeling guilty or disloyal.

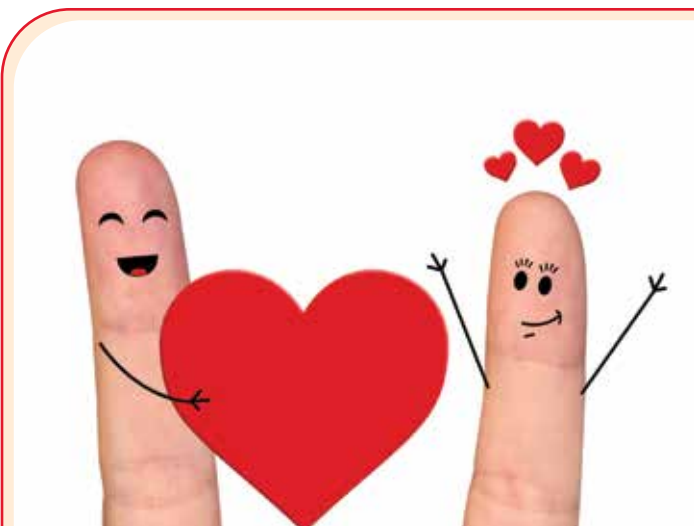
Ask for help – Separation is emotionally draining, so attending post-separation counselling together can help you to get on the same page around co-parenting. Think about attending your local 'parenting through separation' course, (either separately or together), as it can give you both tools that will help. Find people you can grieve this change with as it's important for moving on.

Remember a relationship that has ended is not a failure – Just because you and your partner have ended your relationship doesn't mean your family is 'broken' or that the relationship failed. If you both want it then new, happier ways of being a family can grow from this change. Ideally you will both be dancing at your kids' weddings in years to come with only good vibes!

Introducing new partners – Take your time introducing new partners to your children. Ideally, they will only meet a new partner when you are really serious. It can be hard for kids to get attached to a lot of different adults so either hold off introducing your new partner for the first six months or have your partner meet your kids as part of a wider group of people they know (eg at a family barbeque).

You and your ex just can't agree – Court should always be a last resort or a safety tool if your partner poses a threat to you. If you and your ex can't agree on visitation, you can access mediation or create a separation agreement through the family court. Visit www.justice.govt.nz/family for more information.

*** When couples have separated due to abuse these tips don't apply, as there are different safety considerations. Get advice on co-parenting and safety, from your local Women's Refuge, Stopping Violence Service or Skylight Trust. Find a parenting through separation course: www.justice.govt.nz/family/care-of-children/parenting-through-separation**



New relationships

If there was not a third party involved in your break-up, it is a good idea to give yourself some healing time before you jump into a new relationship. Counselling is recommended to reduce the chance of taking emotional baggage from your previous relationship into the next one.

Males tend to move on quicker than females, but it is recommended that you take a year off or at least six months as a minimum before you put yourself out there again. This is very subjective and individual, but it really comes down to when you feel you are ready to open yourself up to someone new. If you decide to use dating apps like Tinder or Bumble, check out the online dating safety tips in this section.



Online dating

When you set up profiles on online dating sites, make sure you protect your personal information. Never give out your place of work, address, phone number, whether you have children, your email address, your credit card details or any other financial information.

Keep kids safe by making sure your dating profiles don't have any information about your little brothers or sisters or your children. Be careful what you share about them and the photos you post of them.

If you do decide to meet up with someone you have met online, here are some safety tips:

- **Get to know the person first** – it is safer to communicate through the dating app or website.
- **Do some research on them** – look online to see if what they have told you matches up with information about them on other sites like Facebook.
- **Always meet in a public place** – it is safer to be around other people when you first meet.
- **Tell friends and family where you are going** – keep your cell phone charged, give your friends or family updates and let them know when you get home safely.
- **Sort your own transport** – this means that you are in control and independent and can leave if it doesn't work out. It also means you're not dependent on the other person to pick you up, so they don't know where you live.
- **Stay sober** - drugs and alcohol can affect your judgement and potentially put you in danger.

Netsafe

For more information and non-judgemental, free advice go to netsafe.co.nz
If you feel you are being bullied or harassed online, report it to netsafe.org.nz/report



10 important digital communication principles:

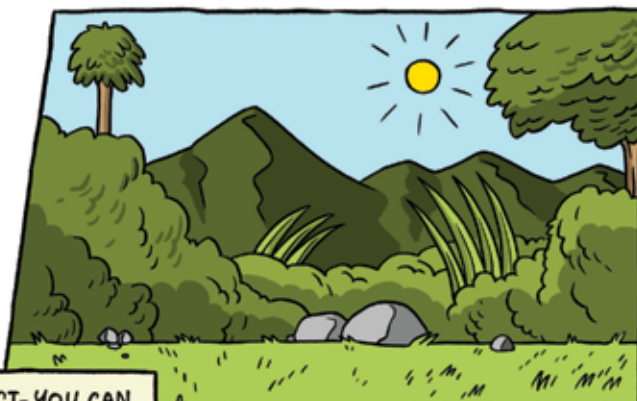
- 01** should not disclose sensitive personal facts about an individual
- 02** should not be threatening, intimidating or menacing
- 03** should not be grossly offensive to a reasonable person in the position of the affected individual
- 04** should not be indecent or obscene
- 05** should not be used to harass an individual
- 06** should not make a false allegation
- 07** should not contain a matter that is published in breach of confidence
- 08** should not incite or encourage anyone to send a message to an individual for the purpose of causing harm to the individual
- 09** should not incite or encourage an individual to commit suicide
- 10** should not denigrate an individual by reason of his or her colour, race, ethnic or national origins, religion, gender, sexual orientation or disability

[Source: The Harmful Digital Communications Act 2015]

IF YOU'VE EVER GONE CAMPING, YOU'LL KNOW THE CLASSIC RULE: LEAVE THE AREA BETTER THAN WHEN YOU FOUND IT.



IT'S ABOUT RESPECT-YOU CAN BE SELFISH, TRASH THE SITE AND BAIL IF YOU WANT...



BUT IN THE LONG RUN IT'S BETTER FOR EVERYONE IF YOU LOOK AFTER THE PLACE.

THE CAMPSITE RULE

CASUAL SEX IS LIKE THAT TOO. YOU CAN BE A JERK IF YOU WANT- DO WHATEVER, MOVE ON...



OR, BY BEING RESPECTFUL, YOU CAN MAKE IT A POSITIVE, HEALTHY EXPERIENCE.



THAT WAS FUN, THANKS!

EVERYONE INVOLVED SHOULD FEEL BETTER AFTERWARDS.

SIX TIPS FOR HAPPY CAMPERS

1. BE PREPARED

- CONDOMS HELP PREVENT STIs AND UNPLANNED PREGNANCY: TWO THINGS YOU DON'T WANT TO LEAVE BEHIND OR TAKE WITH YOU.



2. RESPECT EACH OTHER'S BOUNDARIES DURING SEX.



3. RESPECT EACH OTHER'S PRIVACY AFTER SEX.

IF YOUR FRIENDS FEEL LIKE THEY WERE THERE, YOU'VE OVERSHARED.



4. WATCH OUT FOR HUMANS: THE PERSON YOU ARE WITH IS A HUMAN WITH FEELINGS, TREAT THEM LIKE THAT.



5. CHECK, CHECK, CHECK: BODY LANGUAGE CAN BE HARD TO READ WHEN WE DON'T KNOW SOMEONE, GO SLOW AND CHECK IN.



6: SUNLIGHT TEST: DOES YOUR BEHAVIOUR AFTER DARK STAND UP TO THE LIGHT OF DAY? BE SOMEONE YOU ARE PROUD OF.



BE A LEADER IN YOUR ACTIONS AND BY HELPING OTHERS DO THE RIGHT THING

CAMPSITE RULE ORIGINALLY COMES FROM ADVICE COLUMNIST DAN SAVAGE

Consent, the law & safe sex

Whether you are hooking up with the love of your life or having a one-night stand, consent is key. Remember good consent is about good communication.

Consent is when someone agrees, gives permission, or says “yes” to sexual activity. Consent is always freely given and all people in a sexual situation must feel that they are able to say “yes” or “no” or stop the sexual activity at any point.

Consent is something that happens the whole way through sex, not just at the beginning. It relies on us not just checking verbally but being aware of our partner’s body language; are they pulling you close, smiling, touching you back, making moves on you too, removing clothes? These are all examples of nonverbal communication that let you know they are into it. If these stop or you aren’t sure they are enjoying it at any point, you need to check.

The law and sexual violence

Any unwanted or forced sexual act has a huge impact on the victim. When people have been harmed sexually it can affect their lives for years afterwards, so make sure you are treating all your partners with care and respect.

Forced sexual acts are classed as sexual violation under the law, and are a serious crime. If you are charged and found guilty of sexual violation, you can go to prison for up to 20 years.

Even if you know the person or are in a relationship with them, active consent still has to be present.

If you have been hurt:

If you have been sexually violated – or suspect that someone you know has been – talk to someone you can trust like a family member, teacher, counsellor, doctor, manager or police.

Sometimes it is easier to talk to someone you don’t know. There are organisations throughout the country that can help you. There is help available for any gender, serious and more minor incidents, recent and historic events.

In New Zealand, a person is unable to legally consent if:

- they are under 16 years old.
- they are impaired by drugs or alcohol.
- they are saying yes or going along with it because of fear, threats or intimidation, either to them or their friends or family.
- they are mistaken or have been misled about what is happening.
- they are mistaken about the other person’s identity ... Pretending to be an All Black? That’s not consent.
- they have an intellectual, mental or physical condition or impairment that prevents them from giving meaningful consent.

For more information:

- Safe to Talk **0800 044 334** or text **4334**
- **www.toah-nnest.org.nz** – to find services for help with experiences of sexual violence or concerns about your own behaviour.
- **www.myrivr.co.nz** – MYRIVR is a downloadable app which lets you search all the different support services available across the country.

Safe sex

Having sex is one of the most intimate things humans can do, yet we can become shy about asking our partner to practise safe sex. Practising safe sex is important in order to prevent the spread of sexually transmitted infections (STIs).

You can get STIs if you have unprotected vaginal, oral or anal sex or skin on skin contact with someone. The best way to protect yourself and your partner is by using condoms.

Not all STIs have symptoms. Some STIs can be serious and may not go away by themselves, so it is important to be tested and treated if necessary by your doctor.

Did you know?

Family Planning offer confidential, non-judgmental sexual and reproductive health care. They work with people of any gender, age, nationality or sexual orientation. **www.familyplanning.org.nz**

Porn & sex on the internet

Did you know that 30 per cent of all internet traffic is porn? That means a lot of porn is being watched.

Sometimes porn has been a key way people have learnt about sex. The problem is porn is not particularly like real sex.

Porn is like the action movie of sex, you wouldn't learn to drive by watching 'The Fast and The Furious'. Likewise, you want to know the difference between porn sex and real sex.

Don't feel bad about watching porn but think about:

How much are you watching?

If you are finding it hard to 'get off' without watching porn, you probably need to cut back.

What sort of porn are you watching?

Here's a list to get you thinking about the difference between porn and healthy sex in real life.

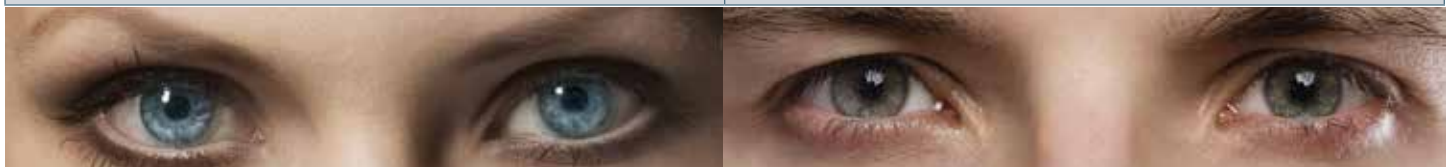
Ask yourself:


- Are the women and men all having fun?
- Does it show meaningful consent?
- Is the content legal? eg between consenting adults.
- Healthy sex can still involve role playing, but this is different to acts of violence that are not negotiated, safe or consented to. Are you able to tell the difference?
- When you have sex in real life are you clear that it is not going to be a performance like porn?

Have your radar on about what you are watching and remember porn can be addictive and have disturbing content.

If you feel worried about your own porn use, it is ok to ask for help.

Great sex in real life is...	Sex in porn is...
Done with the other person.	Done to the other person.
About equality, communication and people having fun together.	A performance, with crazy positions, situations and usually plays on power imbalances.
Safe and consensual.	Not about talking about what sort of sex the people want or having safe sex.
At appropriate times when everyone is into it.	Anywhere and everywhere often in unrealistic situations.
About having a level of connection and intimacy – even one-night stands.	Often reduced to being about the man's pleasure and often the connection between the people having sex is missing.
For people with real bodies, hair and all!	Full of giant breasts and penises, totally hairless bodies and never-ending erections. Porn doesn't show what our bodies are like in real life and can create unrealistic expectations.
Always better when there's effort and communication.	Unrealistic. In porn, orgasms particularly for women, are shown as instant, multiple and happening through penetration only. In real life less than 30% of women will orgasm this way and you need to be able to talk to your partner to learn about their body.
Very varied. In real life we have to find people who are compatible with us sexually.	Overestimating what 'normal sex' is. Things like threesomes, anal sex and bondage are common in porn, but these are not things most people have tried. Don't assume these are on the menu without talking to your partner.



A circular arrangement of hands, with fingers pointing towards the center, forming a heart shape. The background is a warm, glowing gradient of yellow and orange, suggesting a sunrise or sunset. The hands are light-skinned and appear to be of various ages and genders, symbolizing unity and support.

**Anything is
possible when
you have the right
people there to
support you.**

Misty Copeland

PLAYING OVERSEAS



NZRP**PA** BY THE PLAYERS
NEW ZEALAND RUGBY PLAYERS ASSOCIATION FOR THE **GAME.**

p

0800 PLAYER

w

www.nzrpa.co.nz

e

contact@nzrpa.co.nz

Making the decision to play overseas

Before you leave New Zealand, ask yourself if you are satisfied with what you have achieved in your rugby and life off the field at this point, so that you are now happy to move into another phase of your life overseas.

"It is always hard to decide to leave teams and a country you love, but for my family and I, the timing was right to travel and create new experiences and make the most of the opportunities while the kids were young. You just have to do what you think is best for you and your family at the time." Kieran Read



Before you decided to play off shore, ask yourself if you are satisfied with what you have achieved in your rugby career and your life off the field. Is now the right time to move into another phase of life?

Is the club suitable for you and your partner?

- Is the club competing at a level that you are happy with?
- Does the club have competent coaching [level of expertise, language spoken, culture]?
- Who are the marquee players at the club?
- Who are the players in your position that you will compete with for a playing spot?
- Are there other foreign players, partners and families at the club?
- Does the club have a reputation for looking after their foreign players and their partners well?
- Are the salaries paid on time by the club?
- What are the accommodation arrangements for you and those who will go with you?
- Does the club have a staff member appointed to look after their foreign players?

Do you understand your contract and what you have been asked to sign?

- How long is the contract for?
- Do you understand the termination clauses?
- What insurance is provided by the club whilst playing [for you and your partner, and for your belongings at your accommodation]?
- Who will take care of the visa/residency process for you and your partner?
- Who is looking after the playing registration process in the new country and what is the timeframe for this?
- Do you know the net worth [figure after tax] of your contract?
- Do you understand the financial implications regarding tax requirements of playing and earning offshore?
- Is there an image rights component to the contract? Do you understand what this is and what requirements go with it?

Making the decision to play overseas

Are you using a competent agent/management company?

- Do you know and trust the agent or company you are using to facilitate your offshore deal?
- Does the management company have people on the ground in the new country to assist you and your family with any day-to-day issues that may arise?
- What kind of reputation does the management company you are using have with foreign clubs?
- Beware of agents not known to you who ask you to sign something with their company before they will tell you the name of a club that is supposedly expressing interest in your services.
- Does the agent/company have a reputation for providing ongoing service post-contract negotiation?

**If you have any questions call
0800 PLAYER or visit www.nzrpa.co.nz to view
information on Accredited Agents.**

[Information supplied by Craig Innes, former player and NZRPA Accredited Agent]



Heading overseas?

Here are some important things to consider and discuss before leaving:

Contract, agents, visas

- If you are not already represented by an agent or want to investigate alternative options, talk to the New Zealand Rugby Players' Association (NZRPA) before entering into any agreement for an overseas contract. The NZRPA recommend you use an Accredited Agent – see www.nzrpa/our-people then scroll down to Agents for a list of Accredited Agents. Accredited Agents understand the rugby landscape around the world and the pitfalls that players can get trapped by.
- Does your New Zealand agent have an office near your new club, or someone 'on the ground' over there? Do they have a relocation adviser?
- Have you done everything required to ensure you can register to play overseas? (This is known as player clearance and is done through your local Provincial Union and New Zealand Rugby.) Will this all be done in time for the competition you are going to be part of?
- Do you understand how your image rights payments will be paid and managed? Set these up to be viewed online. Your Accredited Agent or club should be able to help you with this.
- Make sure you know what percentage of your contract your agent will charge you. Before agreeing to it, check with the NZRPA to make sure it is a competitive rate.
- Does your contract cover the cost of your housing, utility bills, medical insurance, a car and insurance for it, school fees for your children (if any)?

- If your contract says transport or housing are provided, make sure you're clear on what this means. Is your provided transport a car or a bike? If a house is provided, is it furnished?
- Ensure that you maintain contact with your agent and have agreed on what services they will provide once you have moved. Ask your agent what support – if any – they can provide you in your new location.
- Be aware of the World Rugby eligibility regulations. Depending on your nationality and playing history you may or may not be eligible to play in certain countries. It is important you understand the implications this can have on your long-term rugby goals e.g whether you can represent your new country at the Rugby World Cup.
- Research the visa or residency rules/requirements the country you're hoping to move to has for you, your partner and/or family.
- If you require any assistance throughout the contract negotiation process, contact the NZRPA on 0800 PLAYER

Be realistic – you are in a new system so there may be limited help on the ground. However, do not be afraid to ask your new club for help.

Heading overseas?

Medical and insurance

- + If you are heading off shore, you have an option of placing your medical insurance on hold for up to 36 months. This can be valuable to continue to have your pre-existing conditions covered.
- + Ensure that you have contacted the NZRPA who will guide you through the process.
- + Contact 0800 PLAYER or email contact@nzsra.co.nz for more information.
- + Consider asking your GP for a copy of important medical records for yourself and your family members. This is especially important if anyone has pre-existing medical conditions'

If you wish to exit your insurance policy that was part of your rugby contract, we encourage you to have a comprehensive insurance plan to replace it, however be aware that a new plan may not cover pre-existing conditions that you have picked up during your time playing rugby.

- + Have an overseas insurance plan in place that includes travel insurance which covers the flight and your first few days in your new country. Read the fine print so you understand what you are covered for.
- + Are your partner and children covered under the same medical insurance policy you receive? If not, what options are available for them? Where can they access medication and emergency services if needed?
- + Make sure you meet all medical sign-off requirements with NZ Rugby or the requirements of your overseas contract.
- + Consider car, house and contents insurance [see the Insurance checklist further on]

Financial matters



Ensure you have access to local currency, either by taking some with you or, if possible, having your salary paid in advance.



Investigate the payment structure of the club as, in most situations, you will have to work a month before you get paid! In such cases, it is important to have enough money with you to cover you for that time.



Seek advice with regards to:

- managing your KiwiSaver whilst overseas.
- foreign currency mortgages/loan options.
- the effects on your savings of having a mortgage in New Zealand.
- tax obligations both in New Zealand and your new country. Find out who can assist you with these decisions, e.g. Deloitte.
- having a financial management and asset protection plan in place.



Understand how you can send money back to New Zealand and the tax implications of this. If you're playing in the UK, make sure you understand National Insurance and personal pensions.



The NZRPA have strong relationships with Deloitte who are specialists in the financial area, including overseas financial matters. Please contact NZRPA or your Personal Development Manager if you would like their contact details.



If you are in the NZ Rugby Savings Scheme, are you planning to send contributions home? If so, have you spoken to the provider to find out the best way to do this?

Heading overseas?

Family and settling in

- Ensure someone meets you at the airport. Make sure you have some means of contacting them or the club if they're not there when you arrive.
- If you're going to a country where English isn't their first language, is there someone [a player] at the club who speaks both languages? Are there other English-speaking players and partners?
- Can your partner speak to another player's partner [in the team you are heading to] to help them prepare for the change? The NZRPA will be able to facilitate this.
Email contact@nzrpa.co.nz or phone 0800 PLAYER.
- What will the accommodation arrangements be for the first few days/weeks? Will you be in a hotel? Can you cook there? Who will pick up the bill at the hotel restaurant? What support is available to you to help you find more permanent accommodation? If you're arriving late at night and you have kids, will the beds be made so they can go straight to sleep?
- What are the education and schooling options for your kids? Ask other families that are already in the same place.
- To get some utilities – power, internet, gas etc – connected, you may need to get the club [employer] to confirm [a letter] that you do live at your new address.
- What transport will be available to you? When? What costs are you expected to pay?
- Where and what do you need to provide, or do, to get a mobile phone plan?



Career, education and personal development

- Find out what support is available from your club around your career, education and personal development. Can you continue to study, undertake a trade, gain work experience? What form of off-field support do they offer players?
- Consider what you can do while you are overseas that could help prepare for your transition back to New Zealand or when you retire from playing.
- Ensure that you contact the NZRPA Personal Development Manager for overseas players, who will be your point of contact in terms of personal development whilst overseas. They will ensure you are kept up to date with the latest NZRPA communication and benefits and be able to assist you with career and study options.

Email contact@nzrpa.co.nz for assistance.

Things you can research/prepare for before your departure

- Do you know someone who is playing or has played in the country/at the club you are heading to? They will have a good understanding of what you need to think about and prepare for, both in a rugby and in a cultural/family context. The NZRPA, your Personal Development Manager and/or your agent can help you find an appropriate person.
- Get hold of a typical weekly training schedule and a season plan from your new club so you and your partner are aware of what the time commitment is for games. There is often considerably more travel expected of players, especially in Europe.
- Do you need an International Driver's Licence [permit]? These are available from the NZ Automobile Association [AA]. Most countries allow you to use your New Zealand licence for a period of 12 months, after this you may not be covered by insurance if you have an accident. Also make sure you take your current licence with you.
- Ask in advance about recruitment companies and job search websites for your partner.
- Try to set up a bank account before you get there. Your local bank should be able to advise you on this.

Heading overseas?

Some additional points

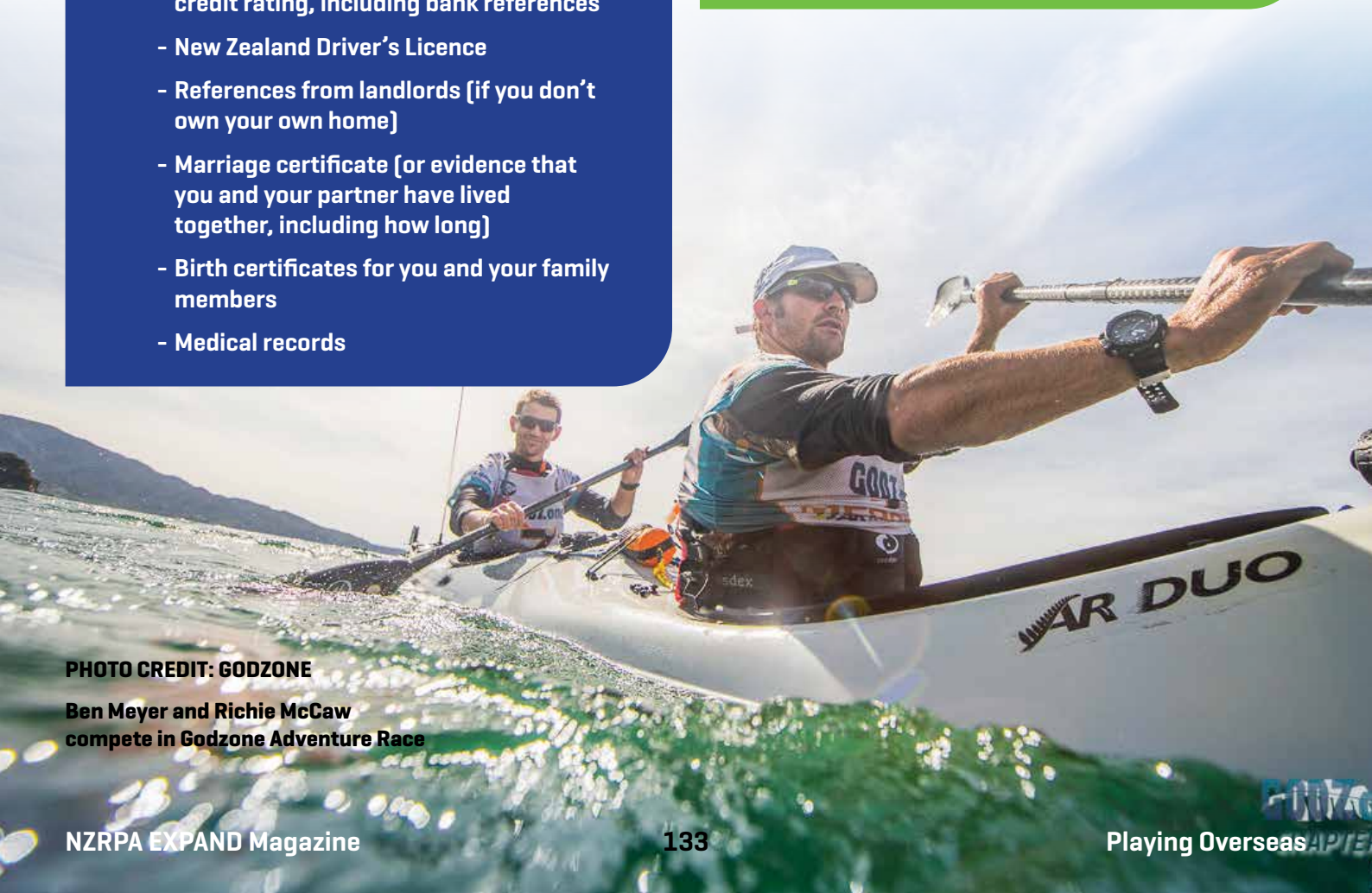
- Have you informed or spoken to the NZRU, your current franchise and provincial union CEO(s) and coaches? Keep that door open – ongoing positive relationships are important!
- Understand how long you can return home for during a 12-month period so as not to affect your residency status. (You can check this with the IRD or your accountant.)
- Keep in meaningful contact with key people back home as you may wish to return home to play or seek employment.
- Do you know how to get hold of the local Players' Association in the area you are going to? They may be able to provide help if you need it. The NZRPA can provide the contact details. Email contact@nzsra.co.nz or phone 0800 PLAYER
- Ensure that you take the following documents with you overseas:
 - Copy of your overseas contract
 - Insurance information (no claims bonus, length of time etc)
 - Bank account details and New Zealand credit rating, including bank references
 - New Zealand Driver's Licence
 - References from landlords (if you don't own your own home)
 - Marriage certificate (or evidence that you and your partner have lived together, including how long)
 - Birth certificates for you and your family members
 - Medical records

"Don't just have the typical Kiwi attitude of 'she'll be right'. Often this is not the case, especially in non-English-speaking countries. You must speak up and get sorted what is important to you and your family, as this can cause major problems if not dealt with early. If you don't ask, you don't get."

Ben Meyer, ex North Harbour, Auckland, Blues, Edinburgh player and current Auckland High Performance Manager

PHOTO CREDIT: GODZONE

Ben Meyer and Richie McCaw compete in Godzone Adventure Race



Going overseas - general insurance checklist



TRAVEL INSURANCE

You can take out a 21-day one-way policy, it will cover you and or your family for 21 days after you arrive at your destination. This will cover you for health insurance, contents, lost luggage etc. It will give you time to organise your private cover once you arrive.



CAR INSURANCE

If you are not selling your car you need to notify your current insurers as to where the vehicle will be left and who will be using it. If the car won't be used, you can change your insurance policy to fire and theft so the premiums are reduced.



HOUSE INSURANCE

If you are renting out your house you need to have landlord's insurance placed onto your policy. You also need to consider who will be looking after the property i.e. rental manager, family etc.



CONTENTS INSURANCE

If you have contents remaining in New Zealand, you need to notify your current insurers as to where the contents will be located. If you are storing it at a friend/ family member's house you may be able to add it to their current policy without increasing premiums.

**For more information visit: www.nzrpa.co.nz/info-centre
Preferred Player Suppliers/Insurance/InsureYou call Gema Hill on 021 824 815 or
gema@insureyou.co.nz**



Deloitte. Tax tips - playing rugby overseas

We strongly recommend you get your financial situation professionally assessed prior to playing overseas so your tax obligations are under control in both New Zealand and the country you are intending to play in. Every player has different circumstances and these need to be assessed so you are clear what your tax obligations are in each country. Some planning before you leave could save you hassle and money. Some things to think about are:

Topic	Contact Point
Tax Residency Status <ul style="list-style-type: none">● How long do you intend on being away from NZ?● What ties are you retaining in NZ and what ties are you developing outside of NZ? <p>Ties include home, rental property, immediate family, investments, memberships etc</p>	You should speak with: <ul style="list-style-type: none">● A New Zealand-based accountant or tax adviser who is familiar with tax residency rules, current legislation and case law.● An accountant or tax adviser based in the country you are playing in who understands domestic tax legislation.
Banking Arrangements <ul style="list-style-type: none">● Do you have a NZ bank account that needs to remain open? Do you have NZ loan repayments? Do you need an overseas bank account?	You should speak with: <ul style="list-style-type: none">● Your NZ-based banker or your player agent, who may have overseas relationships.
Record Keeping <ul style="list-style-type: none">● It is important to keep adequate records to allow your accountant to prepare your income tax return in NZ and/or the country you are playing in (for example: payslips supporting rugby income and tax paid, records to support other income including rent, interest, dividends etc).	You should speak with: <ul style="list-style-type: none">● An accountant who can provide you a comprehensive list of records to be kept depending on your circumstances and outline ways of doing this (including software tips).
Contractual Arrangements <ul style="list-style-type: none">● There are ways to structure a rugby contract for the player to obtain a tax efficient outcome, particularly where image rights or other extraordinary terms are included in a contract.	You should speak with: <ul style="list-style-type: none">● Your agent to understand what the contractual terms mean.● An accountant or tax adviser to understand where tax efficiencies can be generated when your contract is being negotiated.
Advisory Team <ul style="list-style-type: none">● As your career advances, it is important to build a network of trusted advisers who have expertise in different areas (for example: investment advice, lawyers, banking, accounting and tax, relationship property etc).	You should speak with: <ul style="list-style-type: none">● Your player agent and Personal Development Manager (PDM) to get introductions or references of advisers in different areas of expertise.

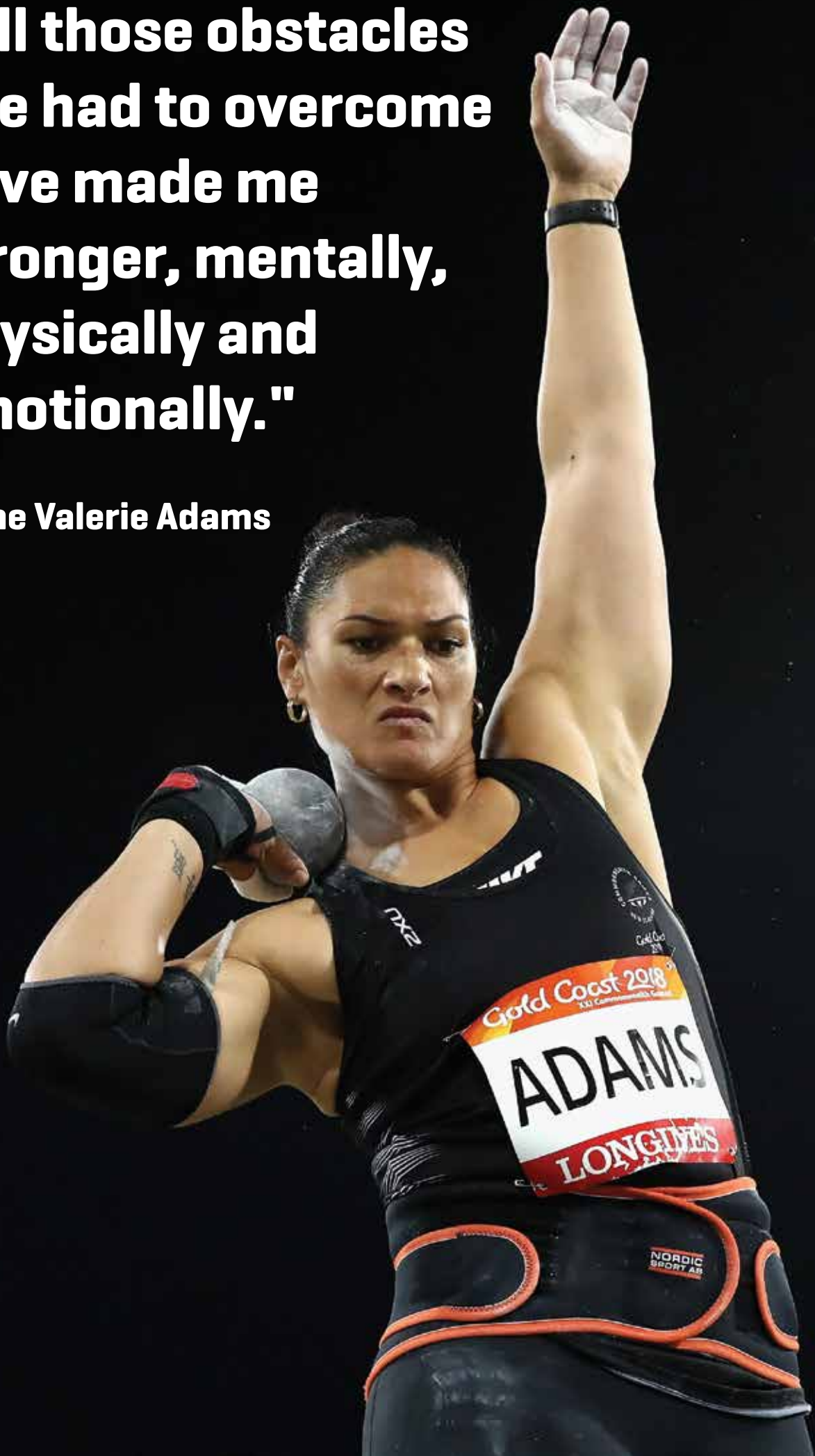
These comments have been provided by Mitch Rutherford who is a tax adviser at Deloitte. If you have any questions please contact:

- **Mitch Rutherford** +64 3 474 8676 or mrutherford@deloitte.co.nz
- **James Arlidge** +64 9 303 0791 or jarlidge@deloitte.co.nz

Disclaimer: Deloitte is a global professional services firm providing New Zealand's widest range of high quality professional services. This summary provides high level comments of a general nature. Players' different personal circumstances can result in different tax residency outcomes. We recommend that players seek specific professional advice before heading overseas.

**“All those obstacles
I’ve had to overcome
have made me
stronger, mentally,
physically and
emotionally.”**

Dame Valerie Adams



Players talking about playing overseas

There are plenty of exciting aspects about continuing your rugby career overseas including travel, spending more time with your family and having more time to yourself. However, like most things in life, there can be challenges, so go with an open mind and embrace the experience. Our members' feedback tells us that the more research, preparation and planning you do, the better the experience will be.

Did you know:

If you contact the NZRPA before you go overseas, they can put you in touch with other offshore players, so you can get first-hand information and tips on where you are going and guidance on things like your insurance policies options.

Email contact@nzhpa.co.nz for more information.

"I found talking to Kiwis who were already overseas before I went allowed my wife and me to get a good grasp on what we were heading to. I bought a lot of books on Japanese customs, which I found really useful. I think it is important to prepare yourself as much as you can for the cultural side and the customs." Richard Kahui



Arc de Triomphe,
Paris

Players share their tips for playing overseas

Understand the tax system and how much you will actually get in the hand when you get paid.

If you use a good agent, their company can help you quite a bit and can have better networks.

It is important to understand how the competition that you are going to play in works, such as the length of the pre-season, the number of games in a season, the travel and what a typical training day looks like.

Try to learn about and understand the culture you are walking into and how things are done [talking to other players is really useful for this].

Be realistic and respectful. The rugby level, environment and structure will be different, so you just have to go with the flow.

Get an international driver's licence (permit) through the NZ Automobile Association [AA] before you go. It is recommended to have your full drivers licence before you head overseas. Make sure your New Zealand driver's licence is up to date as it is easier to exchange licences if it is. Some countries will let you drive on a foreign licence for a short time. Enquire at the AA before you go.

Get second opinions on medical issues from people you trust in New Zealand.

Being able to travel so many other places that are so close is brilliant.

You need to buy into the culture to make the most of the experience.

Have some money saved to use when you first get there until you get your first pay.

If you can, set up a bank account through a sister bank before you go – you can't get paid until you have a bank account, national insurance/tax number and sometimes a permanent address.

Visit www.nzrpa.co.nz/news to read articles about players in business



Andy Ellis and his son Arthur in Kobe, Japan

Players share their tips for playing overseas

Basic tasks like setting up bank accounts, power, the internet, getting a phone and getting a national insurance number are very challenging and slow!

Make the most of being overseas, immerse yourself in the culture and experiences, make a real effort to mix with the locals. For example, have coffee or lunch and get to know them.

When you get your contract don't get complacent. Every new contract is a bonus and an opportunity to refocus and set new goals.

Be disciplined and save money while you are earning good coin overseas so you can set yourself up for your future. Have financial plans and goals before you head overseas.

Be realistic. There will be ups and downs, so expect the unexpected. The quicker you can accept this, the quicker you will realise that things are done differently overseas.

Learn the language before you go – it really does help!

Some rugby environments can be very old school, you just have to accept this.

Are your payments in advance or arrears?

It is useful to have someone in New Zealand have power of attorney over your affairs.

The support staff like trainers and physios are not always of the same New Zealand standard.

If you can, live with someone when you first get there so they can show you the ropes.

Get your family to come and visit you so you can share some tourist experiences together.

You get to see Kiwis most weekends by playing against them, which is great.

Talk to other players where you are going, so you get some idea of life from a player's perspective (NZRPA can connect you to them).

Be aware of what your tax costs are so you have the money to pay them – especially when you go home.

If you are taking a partner get them to talk to other partners at the club. NZRPA can facilitate this for you.



The Kobe Steelers crew enjoying time out in Japan

Let your actions speak louder than words on the field.

Talk to your accountant whether you stay a New Zealand tax resident or become an overseas tax resident.

Put your partner in touch with a recruitment agency in advance before you arrive, so they can get work quicker. Of course, this depends on visa rules. It is best to try to organise visas in New Zealand before you go, especially if you are moving to France as it can be quite complex.

Planning, budgeting and saving are important so is having money to enjoy the excitement of the new adventure and travel.

NZRPA BY THE PLAYERS FOR THE GAME.

NEW ZEALAND RUGBY PLAYERS ASSOCIATION

The NZRPA Rugby Club

Camaraderie – Networking – Support – Advice



The New Zealand Rugby Players' Association has established a network for retired New Zealand professional rugby players called the NZRPA Rugby Club. The club holds a number of events around the country as opportunities for former players to unite, spend time together and re-establish the camaraderie that our great game offers us. The NZRPA Rugby Club has also been created to provide support and advice for past players.

Designated NZRPA Rugby Club Relationship Managers, Mark Ranby, Malua Tipi and Fiona Brading, the NZRPA Overseas and Past Players Personal Development Manager are available to assist retired players with their ongoing personal and professional development, including career planning, education/study, finance and insurance, medical support, and mental health and wellbeing advice and services.

All retired professional players are encouraged to use the services of the NZRPA Rugby Club Relationship Managers and Personal Development Manager and attend any NZRPA Rugby Club events. To be added to the NZRPA Rugby Club database, receive information on events for past professional players or to get assistance please email contact@nzsra.co.nz or phone 0800 PLAYER.

Most Super Rugby Clubs also now have an alumni (past player club). NZRPA can provide their details to you.

"The NZRPA Rugby Club event showed just how important it is to stay in touch with the peers you played with or against for many years. We all have our own story, but it's awesome to be able to share with the brothers who are able to connect with you as they understand."

Pita Alatini, Former All Black, Super Rugby and provincial union player

"The NZRPA Rugby Club is a great initiative. Rugby produces some great friendships and the NZRPA Rugby Club offers the environment to reconnect with people you have not seen in a while and to share stories of where people are at and the success and challenges we experience." **Richie McCaw, double Rugby World Cup winning All Black captain**

Introducing the NZRPA Rugby Club Team



Mark Ranby – NZRPA Rugby Club Manager

Mark Ranby is a former Waikato, Manawatu, Chiefs, Hurricanes and All Blacks player who completed an English degree at Massey University. He played in Japan prior to going to Cambridge University where he studied theology. Upon his return to New Zealand, he taught in high schools and has spent over a decade as a Personal Development Manager for Canterbury, the Crusaders and the Highlanders.



Fa'amalua (Malua) Tipi – NZRPA Relationship Manager

Fa'amalua (Malua) Tipi played for Manu Samoa and North Harbour and is now the Personal Development Manager for North Harbour. He is also a lecturer at the University of Auckland's Faculty of Education and is the board chairperson for The Fono. Malua is currently researching male Pasifika undergraduates in university studies for his PhD. He has also been involved in research projects regarding equality, equity and pathways for Pasifika sports athletes.



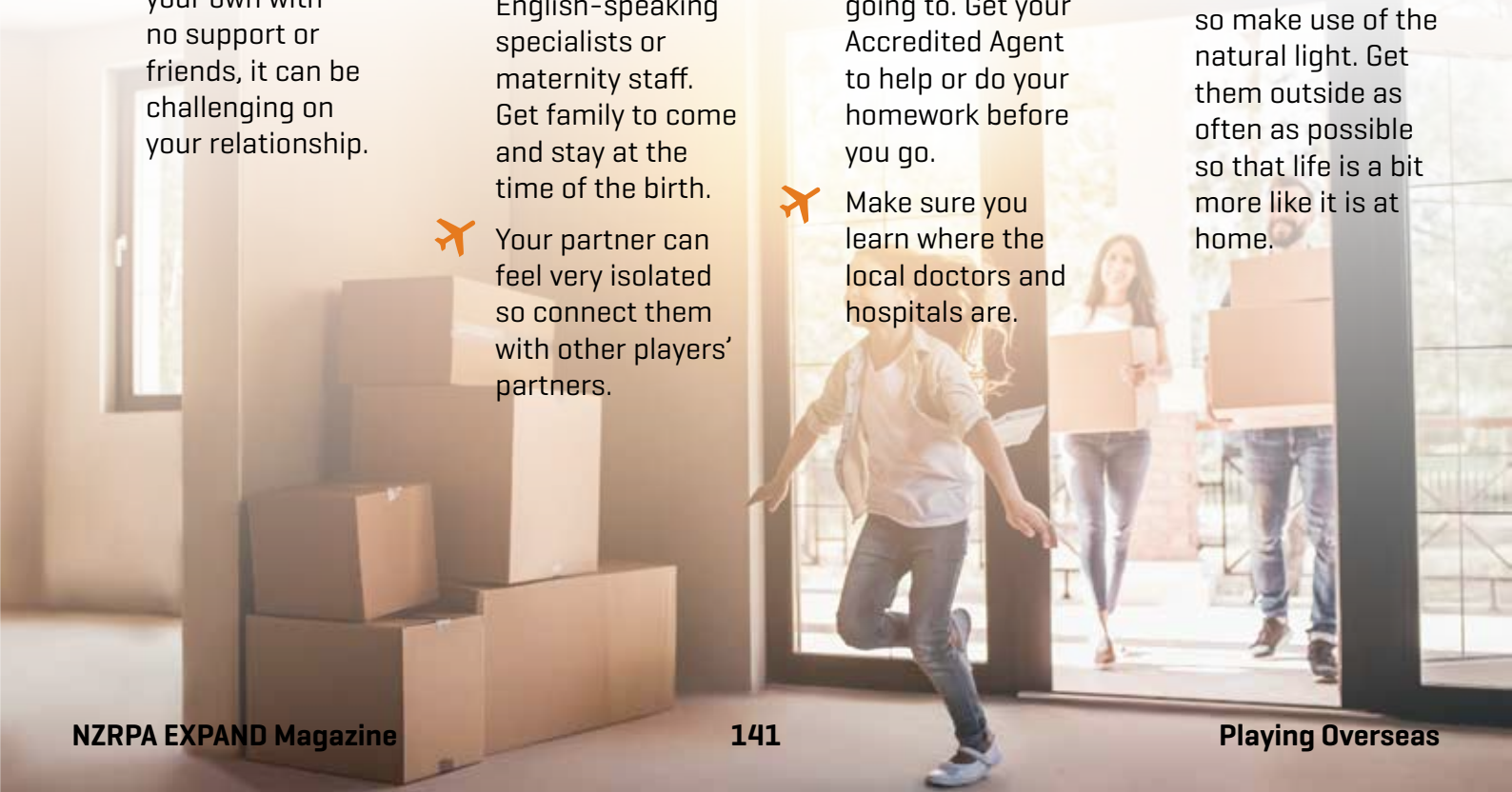
Fiona Brading – NZRPA Relationship Manager (Career Specialist)

Fiona Brading spent time working with youth and in the travel industry before studying sports science and psychology at the University of Auckland. After travelling and working in the recruitment industry in both the United Kingdom and New Zealand, she furthered her studies in career development at AUT before setting up her own career coaching practice. She is also a former North Harbour Personal Development Manager.

Tips for relocating families overseas

If you decide to take your family with you overseas, it can be a very exciting time with new opportunities. As a player, you get immersed into your team and playing goals, but it is important you get your family well set up and as comfortable as possible, so you all have a positive experience. How much your family enjoy the experience will have a huge impact on how much you enjoy it.

- ✈ Find out what support there is for your partner and kids.
- ✈ Get the kids to learn the local language – it is a great opportunity and will last a lifetime. Kids are a lot more resilient than adults realise. They are sponges so will pick the language up – it just takes a bit of time.
- ✈ Connect with other Kiwi families and ask them for help and local information.
- ✈ If you are on your own with no support or friends, it can be challenging on your relationship.
- ✈ Research schools before you go and ask other players whose kids are going to school at your club. The NZRPA can assist you with this. International schools are more expensive but some players prefer them for their children. It will be very different from what you are used to with the New Zealand school system.
- ✈ If you are having a baby in a non-English-speaking country, try to get English-speaking specialists or maternity staff. Get family to come and stay at the time of the birth.
- ✈ Your partner can feel very isolated so connect them with other players' partners.
- ✈ If you are having kids overseas, be realistic that – apart from if you have family over from New Zealand – your support network can be very limited. Meeting your neighbours in your community can provide lifelong friendships and great local support in your times of need.
- ✈ Finding work for your partner can be challenging and visa rules can be a barrier depending on what country you are going to. Get your Accredited Agent to help or do your homework before you go.
- ✈ Make sure you learn where the local doctors and hospitals are.
- ✈ If the kids are finding it hard at school, make sure you do lots of fun things as a family outside of school.
- ✈ Take any prescription medication with you as it can sometimes be hard to source your regular medicines.
- ✈ Kids can be affected by the 'dark season' [short natural light time during the day in winter] as they spend more time indoors. Typically, Kiwi kids are outdoors kids, so make use of the natural light. Get them outside as often as possible so that life is a bit more like it is at home.





FRANCE

- ✦ There are lots of public holidays. Siestas in the south of France make getting things done in the middle of the day impossible, and the banking system is backwards – this can be frustrating but accept that this is the way of life here.
- ✦ The language barrier is challenging. Do your best to persevere with learning it. It gets easier but you have to be patient. Take advantage of language courses on offer, but note that other English speakers in your team can hinder your progress to pick up the language as it is easy to fall into the trap of not mixing or speaking with locals.
- ✦ You get heaps of down time, which is good if you have a family.
- ✦ In France, the men tend to do things just with the men, which can be hard on partners.
- ✦ Some of the bus trips can be ridiculously long. They can be fun and you will get used to them. It is a good opportunity to read, watch movies or mix with the locals to learn the language. There is some great scenery and plenty of historical landmarks to see while on the road.



**Filippo Nakosi,
Liam Messam in
Toulon, France**

Tips for playing in different countries



From left: Aaron Cruden (Montpellier), Joseph Tuineau (Beziers), Anthony Tuitavake (retired from rugby) in Montpellier, France

✿ Buy into their style of playing rugby even though it can be frustrating. Don't try to change the world but control and do your own job as best you can. The French admire those foreigners who lead by example. Actions speak louder than words.

✿ Some clubs say they are going to take care of the paperwork for things like apartments, rentals, insurance, medical costs, vehicles, schools, gas etc, and they sometimes don't, which can be overwhelming. Every club is different so identify who the foreigners are at the club that have been there a while. They will be a lot more familiar with the way of life and will also be a reliable source of knowledge in your new town.

✿ For learning the French language, the Rosetta Stone language learning programme is useful and there are many apps and online resources available.

✿ Tax in France, especially as you finish playing there, can be brutal so do your homework. Have money put aside for it as it can be quite a substantial amount.

✿ Chômage is a type of post-rugby financial support, but it can be a very complicated process. There are various factors that affect whether you can access this support or not, part of which depends on visa rules. Check with your Accredited Agent and your club.



From left: Jerome Kaino, Joe Tekori, Fiona Brading (NZRPA), Charlie Faumuina, Carl Axtens, Pita Ahki in Toulouse, France.



From left: Tyrone Elkington-MacDonald, Adam Knight, Joseph Penitoto, Guy Millar, Sione Anga'aelangi in Biarritz, France.

The NZRPA is able to email you an information pack about playing and living in France provided by the French players' association, Provale.
www.provale.fr

To request this information,
email: contact@nzhpa.co.nz





JAPAN

- ✚ You need to get your head around the Japanese hierarchy system.
- ✚ Respect is hugely important in Japan.
- ✚ As soon as you find out you are coming here, start learning the language.
- ✚ You need to get a Hanko stamp – it is a personal stamp you use instead of signing things.
- ✚ You need a foreigner's card – your club will be able to advise you on this.
- ✚ Study the culture and the protocols before you go – even how to eat and drink have protocols, like you never stick your chopsticks straight in the bowl.
- ✚ There is a zero crime tolerance.
- ✚ Don't go outside in bare feet and don't let your children do it either.
- ✚ Japan is a cash-less society.
- ✚ Take some plastic utensils and plates with you just so you can eat when you first get there!
- ✚ Learn about the food shopping – you go to different places for different things and you can't read the labels. They do lots of little shops not a big grocery shop like we do in New Zealand.

- ✚ When you are getting an apartment, make sure you know what it comes with, for example, furniture, bedding, sheets.
- ✚ You need to prepare to downsize going from a house to a small apartment.
- ✚ It can be easier to order your furniture online instead of trying to issue delivery instructions verbally.
- ✚ There is a lot of downtime in Japanese rugby, so make sure you have something to do [for example, studying] especially if you don't have your kids with you.
- ✚ Depending on your team, you will have to earn your right to have a say about the rugby on the field or training ideas.
- ✚ The game is not as physical and the players are generally smaller than in New Zealand.

From left: Patrick Osborne, Isaac Ross, Alando Soakai

From left: Derek Carpenter, George Risale, Fiona Brading, Tino Nemani, Stephen Donald



Tips for playing in different countries



Fiona Brading, Joe Wheeler, Jordan Smiler, Hendrik Tui



Fiona Brading, Iopu Iopu-Aso, Luke Thompson, Michael Stolberg, Patrick Stehlin-Grevel



Shaun Treeby, Baden Kerr, Fiona Brading, Josh Bekhuis, Te Tuhi Roberts



Roland Alaiasa, Matt Vaega, Dan Hawkins, Epineri Uluiviti, Michael Little, Fiona Brading



Mark Abbott, Daniel Hollinshead, James Marshall, Dan Peters, Fiona Brading, Joe Tupe, Reggie Goodes, Johan Bardoul, Solomon King



Matt McGahan and Mose Tuiali'i doing career cards sorts



The more time you put into the Japanese players, the more you will get back. If you make an effort with the local players, you will enjoy the experience better on and off the field.



Be prepared that your voice about rugby may not be valued so just concentrate on performing.



Appreciate that the foreign players are the professionals and, in some cases, some of your other teammates will train and then go to work as well.



If you require operations for injuries many players come back to New Zealand for them.



Make sure you understand what your contract covers with regard to medical insurance, surgery and where you can have surgery.

Apps/websites for learning Japanese: Suggestions from Players

Japanese-Lesson.com

www.japanese-lesson.com/conversation/basic_japanese

Hiragana Memory Hint (English)

App available for both Android and iPhone

Google Translate is highly recommended.


Player comments include:


- Google Translate is probably the best app. It's pretty good and you can take photos of text and it'll translate that roughly too
- It's got a feature on it that you can put your camera over Japanese words and it'll translate it for you


You Tube is also useful


Recommended language learning apps
Duolingo, Memrise, LingoDeer


THE UNITED STATES


 Work with your employer to arrange your work visa. Some teams help with the visa application process but make sure you know who is doing it.


 After the first stage of the visa, you have to fill out online forms for a P1 visa [for a member of an athletic team] with supporting documents from your team and then booked an appointment at the US embassy. At that appointment, have all of your supporting documents as to why you are going to the United States. This process can be delayed which can mean you are waiting in New Zealand for some time.


 Don't forget to arrange visas for your kids and partner.


 You will need medical insurance for yourself and your family in America. Check what medical insurance is provided by your employer as some only provide cover for while you are on the field. It is also advisable to get travel insurance to cover you while working overseas playing rugby. Contact the NZRPA if you require more information on this.


 I took plenty of medicine with me, and I'm glad I did as it is so much more expensive here.


 Take multiple rugby-specific boots with you as in some places there are not as many boot stores and they sometimes don't carry the bigger sizes.


 Be aware of your team pay roll schedule and take enough money with you so you have something to live on until you get paid.


 To get paid promptly, you will need a bank account and a social security number. You will also need to fill out important forms with your club.


 In order to get your social security number issued, you will need a copy of your work visa and employment contract.

 To set up a bank account, you will need to show your passport with your work visa in it.










 Getting phone, internet, power and other services set up is similar to how it's done in New Zealand.

 Green cards [officially known as a Permanent Resident Card] can be quite a tricky process. You are required to have lived in America for a certain period of time before you qualify.

 You have to get used to driving on the other side of the road. With a bit of practice, it is fine.

 Make sure your accommodation is sorted before you arrive. Your employer might have to co-sign your accommodation as you won't have a United States credit score, which is like a New Zealand credit rating.

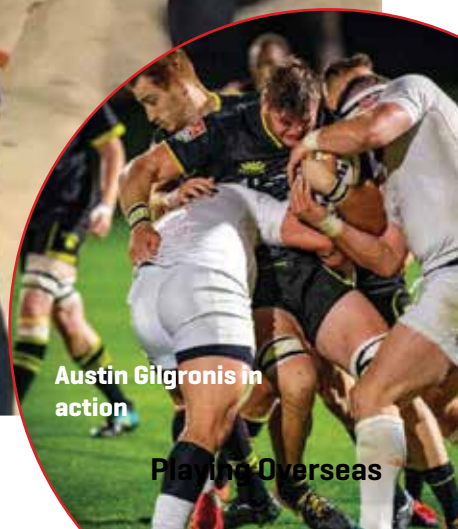
Tips for playing in different countries

-  Stay away from the fast food restaurants!
-  Private schooling is very expensive just like it is in New Zealand but kids who are dependent on their parent's visa can attend public schools.
-  You need to use your typical common sense and be street smart when being a tourist.
-  The travel side of things is fun being able to go to different states is amazing experience.
-  The standard of rugby is not as high as New Zealand and there will be expectations on you as a foreigner. That said, the skill level has improved over recent years.
-  Don't expect the professional set up for the rugby that is in New Zealand.
-  You travel to games via car, bus or plane depending where they are and the individual.
-  There is not the support for players that there is in New Zealand but if you ask your club they can help.
-  Make as many friends within your club environment as you can.

(Information provided applicable prior to COVID-19)



Frank Halai and Jamie Mackintosh in their Austin Gilgronis No 1's.



Austin Gilgronis in action



THE UNITED KINGDOM

- 👑 Image rights payments (paid to have your image used) are complicated, so you need an independent company to value your image.
- 👑 Apply for your UK driver's licence as soon as you get there as it will help with getting car insurance, which is compulsory. Driving with a foreign licence increases your insurance premiums.
- 👑 Be prepared to live in smaller accommodation – if you want a big backyard like most people have in New Zealand it will be very costly. There are plenty of communal parks that you can go to to save your money.
- 👑 You will need a National Insurance number, which is similar to an IRD number in New Zealand. Your club will be able to help you with this or visit www.gov.uk/apply-national-insurance-number. You can only apply once you're in the UK.
- 👑 Utilities are a hassle to get, so link up with a club transition person before you get there to get as much sorted as you can. Some people use the club's address in the beginning.
- 👑 Toll roads are electronically paid.

- 👑 Check tax rates with a local tax specialist so you don't get a nasty tax bill once you come home.
- 👑 Tax rates are higher than you might think. Research them before you go, so you understand what you are getting into.
- 👑 You have to pay for a TV licence – make sure you pay it. [It's about £150.] They have been known to turn up to club training to get the money! You also have to pay council tax for things like rubbish bin collection.
- 👑 If renting the tenant usually also pays for council rates and water.
- 👑 Be prepared for long bus trips. You tend to come back the same night after the game and it can be a very long night on the bus.
- 👑 Food can be cheaper, so people eat out more often. Be wary of this as it can add the kilos on.
- 👑 Some clubs expect you to be there for long periods during the day. Some clubs feed you during the day, but it might be deducted from your salary so check this.
- 👑 Try to include a return flight per year back home in your contract as that can be very costly.
- 👑 Some clubs have a medical out-clause if you have a long-term injury so check that out before you sign anything.
- 👑 The rugby demands are higher as the season is longer and there are more games with no big breaks.

Tips for playing in different countries

IRELAND

☘ You need an IRP card, which is an identification card – your club should be able to help you out with this.

☘ You need a local phone number and address to set up a bank account.

☘ You have to activate your Irish work visa, so make sure you know how to do this before you leave NZ [ask your club or Accredited Agent].

☘ With some housing options, you have to prepay things like your power, bins, internet and Sky, and they stop once your prepayment stops. It takes time to organise utilities so be prepared to jump through hoops. Usually someone has to be home to get them set up. When you cancel utilities, you sometimes have to give them 30 days' notice so cancel them early.

☘ Register with the revenue department and get a tax number as soon as you land, so you don't get put on the emergency tax rate, which is massively high. It is pretty hard to avoid for at least a couple of pays, but this is returned to you via tax return eventually. It works out as forced savings in the end. The tax number is called a Personal Public Service number or PPS.

☘ Salary payments are made monthly.

☘ Road tolls are done electronically – they take a photo of your car licence plate as you pass toll points and you are expected to pay the tolls online. If you don't, you get fined and it increases the longer you don't pay it. There are apps you can download to pay and you can get a tag to place in your car so you have an account.

☘ It is a very social culture.

☘ The collisions in the game are big and the season is long.

☘ There are a lot more gym sessions, so you find you bulk up throughout the season. Be wary of putting on too much bulk and how you handle this change.

☘ The weather can be challenging – the winters are long.

☘ You can retire anywhere in the EU/UK at present, and you are entitled to receive the sportspersons tax relief. [It's important to note that Ulster is in the UK tax jurisdiction, so you only get this rebate if you play for Munster, Ulster or Connacht.] This effectively means you can claim a tax deduction for up to ten years. [However, be aware that laws may change due to Brexit.] You need to be a tax resident in the European common union when you retire to receive this and you'll get it as a lump sum tax refund.

☘ You need a television licence to watch a TV – if you get caught without one, you get a fine. The licence costs €160 a year.

☘ Northern Ireland and the Republic of Ireland use different money – pounds in the north and euros in the south.

☘ You can't drive a car without being insured for it – most clubs will sort this for you.

☘ The school year starts in September and finishes the following June.

☘ June is the month for holidays between seasons. Sometimes you will also get a week in July after some pre-season training weeks.

☘ Christmas is in the coldest, darkest part of the year and is usually spent indoors at sit-down formal meals. Be prepared for all the holiday snaps from home as this is the time that makes people the most homesick.

☘ Match travel to other countries is generally the night/day before the match and then flying home straight after the match. Away matches in Ireland are there and back in a day.

The cost of coming home

Whether it's by choice or circumstances, when it's finally time to come home here are a few basic things to consider to help make the move less stressful.

Note: All costs will depend on your individual situation. If you are single, the process will be cheaper than if you have a family.

Things you need to take care of:



Closing your utility accounts and paying your last bills including your last month's rent and tidying up expenses – don't count on getting your bond back. You will need to give a minimum of one month's notice to cancel all accounts including mobile phone plans.



Selling your car.



The cost of sending home a container with all your furniture and belongings in it.



Flights for you and your family – if your flights are not covered by your club and you have a family, this could be quite an expensive exercise.



If you are planning to do some travelling on the way home, make sure you have a travel fund to pay for it.



Make sure you have money saved to cover any tax expenses in the country you are leaving. Don't underestimate how expensive this can be.

HELPFUL TIPS

If you have a family, it is good idea to have \$10K to \$20K set aside to cover the costs of moving back home.

Set up costs at home

Once you're back in New Zealand, you'll need to think about paying the following:



Bond and rent in advance



House and contents insurance



Buying a car and paying to insure it



Setting up all your utilities



Funds to cover your living expenses until you get a job or finish your study

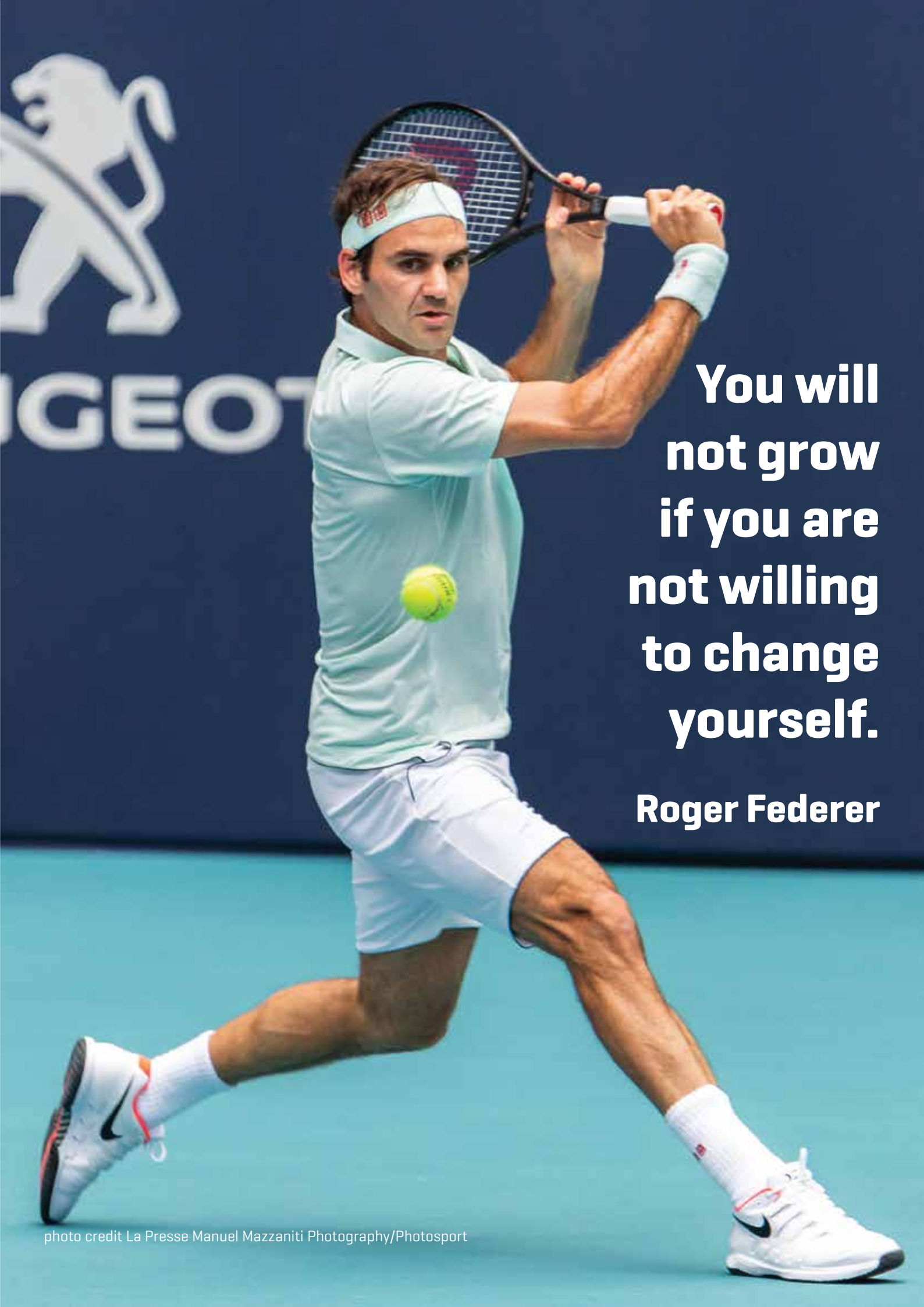


Tax costs (depending on your situation)

HELPFUL TIPS

You will need around \$70K to cover your basic living costs for your first year back, depending on where you're planning to live and whether you have a family or not.





**You will
not grow
if you are
not willing
to change
yourself.**

Roger Federer

Have a one-year plan

It is a great idea to have a loose plan of what you are going to do for your first year back at home. This will give you a sense of purpose and direction which will help the transition back to New Zealand.

Your loose plan could be as simple as this...

- Do a living budget for your first year at home (how much you expect it to cost you and your family to live for your first year back)
- Plan and budget to travel and have a holiday on the way back to NZ
- Stay with family short-term/move back into old house
- Buy a car and get it insured
- Find an area and a house to live in (buy or rent)
- Get house set up with furniture and insurances and utilities

- Get kids settled into school
- Find a job/study – this could determine where you live so might be higher on the list
- Get into some community groups
- Continue with fitness plan and regularly check on mental wellness
- Tap into NZRPA services e.g career planning, education/study, finance and insurance, medical support, mental health and wellbeing advice and services and NZRPA Rugby Club network for past professional players ph0800 PLAYER or email contact@nzrpa.co.nz
- Reconnect with mates and family regularly
- Get kids into sports and help out
- Take up some new activities
- Reassess financial situation and goals
- Set new goals
- Check in with friends/family or mentor every 2-3 months to see how your plan is working for you (you may need to adjust it depending on your circumstances)



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