

Meet the pro football players who DON'T make millions



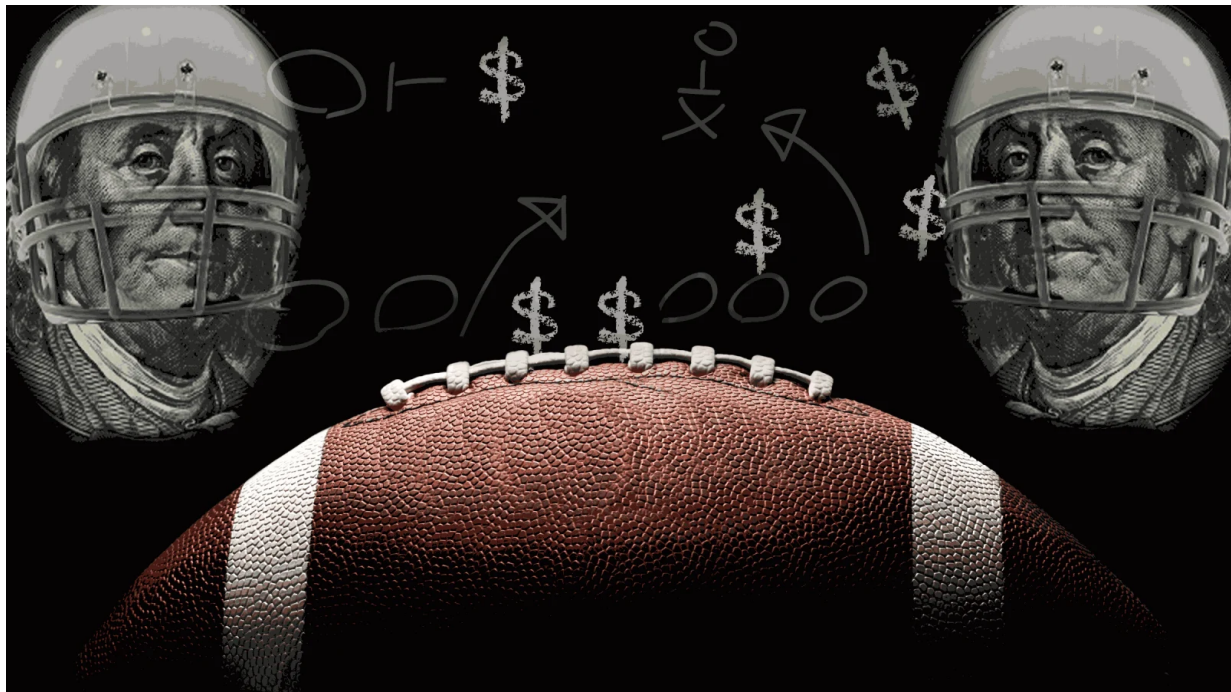
Brett Williams

2/05/16 7:00AM • Filed to: MONEY

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Once again, we're approaching the most American of holidays: Super Bowl Sunday. Amid all the keg buying and dip-recipe research, you may have missed an astounding piece of news last week, when Denver Broncos quarterback Peyton Manning received a \$2 million bonus for the team's triumph over the New England Patriots. Manning

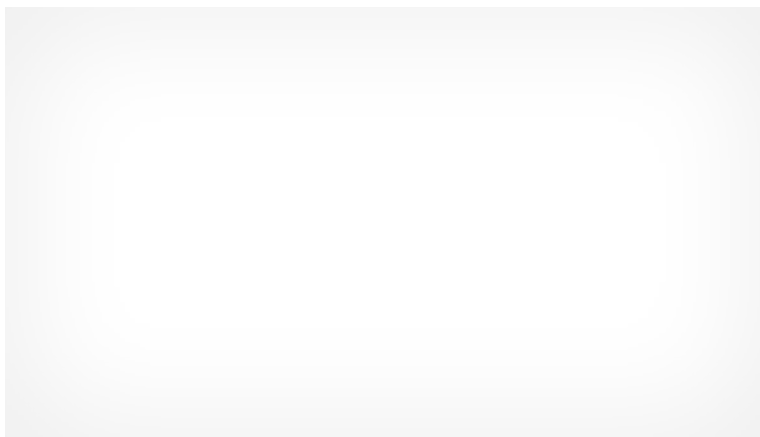
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stands to earn another \$2 million if the Broncos beat the Carolina Panthers on Sunday.

And that \$4 million isn't the end of it. In fact, all players on the active rosters of both teams are due bonuses for the Super Bowl. Members of the winning team will pocket an estimated \$97,000 each, and losers get a \$49,000 consolation prize. The game is projected to be the most profitable sporting event in U.S. history, and the NFL owes its players a cut.

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Those rewards come on top of already-big payouts for active players during the regular season. The league minimum salary for NFL rookies was \$435,000 for the 2015 season. Other players receive more, based on their experience.

With numbers like that, you'd be forgiven for assuming that even the lowliest football pro makes way more money than you, no matter which league pays them. I played football professionally overseas in the German Football League, and one of the most common questions I'm asked is, "How much money did you make?" Guesses range from the sensible to the absurd, but most people assume, wrongly, that I was rolling in dough. (Right after I signed the contract, a group of college teammates convinced a particularly gullible friend that I had received a \$3 million signing bonus.)

However, the mega-bucks are reserved for a very small group of guys: the so-called "53-man."

Each of the 32 NFL teams is allowed to carry 53 players on its active roster. These players are the only ones eligible to enter a game, and they're also the only ones eligible for sky-high salaries set by league's collective bargaining agreement. Professional football players outside of those rosters have no such luck, even though they take the same physical risks and are held to the same performance standards as their active NFL counterparts. I reached out to the NFL about this article, but a representative did not respond in time for publication.

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In Germany, I was paid a stipend of €250 every two weeks. I also received free housing, a gym membership, a cell phone, use of a club car and plane fares. All told, it was a good life—but a far cry from \$3 million. It may not be surprising that I didn't get much bank as a player on an obscure foreign league. However, there are other players at the fringes of the NFL who play on big stages—if not the biggest—and earn relatively little money for all the work and risks involved.

For instance, along with their 53-man roster, every NFL team retains a 10-member practice squad. Members practice with the team to provide additional depth and to develop as players. They earned a minimum of \$6,600 a week in 2015, which comes to \$112,000 for a full season's work. It's a far cry from poverty, but that big figure masks the financial realities of being on the practice squad.

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I know and care so much about this topic because of people like my brother-in-law, Curtis Feigt. He's one of those practice squadders, currently under a futures contract with the Kansas City Chiefs. After signing with the Cincinnati Bengals as an undrafted free agent out of West Virginia University in 2014, at the age of 24, Feigt received a \$5,000 bonus. He was proud of what being signed meant.

“My signing bonus was the first amount of money I earned through my abilities,” he says.

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As a free agent, Feigt had to try out through training camp to see if he would make the 53-man, the practice squad, or be cut loose entirely. The bonus was the only money he was guaranteed to make, so he wanted to keep it in the bank. Feigt tried to live on what he was due from team activities leading up to training camp, but that wasn't always easy. According to the collective bargaining agreement, all players were owed \$175 for each day of workouts in 2014. That sounds like a decent salary, but the cost of Feigt's hotel was deducted from his pay, leaving him with much less than he expected by the end of the week.

“It was to the point where I was sitting in my room with my roommate like, ‘Okay, we got this money for this week—how are we supposed to eat off of that?’” says Feigt. “By the end of the week, it was all gone.”

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The Bengals didn't pan out for Feigt, and he soon found himself back in Morgantown, West Virginia, with two weeks' pay waiting for another team to pick him up.

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Eventually, Kansas City came calling. He's been with the Chiefs ever since—on the practice squad in 2014 and on injured reserve after double hip surgery in 2015.

But even his Chiefs stint has its uncertainty. Teams juggle their active rosters from one game to the next, which means Feigt's spot could vanish at any time. Practice squad players can be promoted to the 53-man to fill a void, but they're just as likely to be cut from the organization altogether to free up a spot for someone else.

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The Boston Globe's [Ben Volin](#) knows about this changeover all too well as the paper's national NFL reporter since 2013. "They're constantly churning the practice squad," he tells me. "Of the 10 guys, there might be four or five guys that make it for most of the season. Then the other five spots are constantly churning."

When that turnover happens, there's a good chance the cut player will be left with no team and no income. Of course, this is true of lots of jobs. Still, the liminal life of a practice player is very different from the active NFL starters whose contracts are much more likely to have guaranteed money on them.

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It goes without saying that the sudden loss of a weekly paycheck can be a major issue. But the problem is compounded by the fact that these players are young and usually lack financial experience or guidance. They receive a golden ticket into the NFL and its lifestyle, and get paid more money than they've ever had for 17 weeks. Outside of bonuses, NFL players are only paid during the season, when they play. There's a huge temptation to spend it on cars and clothes and partying. But then the money is suddenly cut off, players find themselves broke and out of a job.

Feigt says the celebrity athlete lifestyle was never in the cards for him. He saved enough to live comfortably, but still wanted to pull in cash during the offseason when he earned less from football. So, in the morning he trained with the team, and in the afternoon he was a valet at a downtown hotel.

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He recalled what his agent said upon learning about his side gig during the offseason: "You're probably the only guy in the NFL who's working right now."

At least players like Feigt are paid for their efforts during the week. Those on the Arena Football League (AFL) are only paid after a game if they were listed on the team's 24-player "Active/Inactive List." That means a player can practice five days of

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the week, turn an ankle before a game, land on the “Inactive Reserve List” on game day, and earn \$0.

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Chris Dieker is a quarterback for the AFL’s Cleveland Gladiators. The Gladiators play home games in Quicken Loans Arena, the same venue where LeBron James holds down the basketball court. AFL players make \$875 per game—roughly what James earns every five minutes.

Benefits are also lacking for AFL players. They’re covered if they take any damage on the playing field, but the moment they need a tooth pulled, they’re on their own. “You have guys literally putting their bodies on the line, and if they need to see the doctor for anything else, or for their families, there’s nothing,” says Dieker.

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The AFL recently signed two major broadcasting deals for their games, with ESPN and CBS Sports. The value of those deals hasn’t been disclosed, but the league gets most of its revenue through broadcast licensing. The AFL’s collective bargaining agreement with players—signed before the TV deals and after a league strike—doesn’t take that cash flow into account. AFL representatives did not respond to requests for comment on their compensation practices.

“The biggest difference between the AFL and NFL is money,” says Dieker. But, he adds, “Football players don’t play the game to be famous. We play the game because we love the game.”

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As fulfilling as it may be to call oneself a professional athlete, love can only take you so far. To make ends meet, Dieker spent the offseason working construction.

“I’m a year-to-year guy. I’m playing this year. I’m at the top of my game right now, but I can’t go down this path of living paycheck to paycheck constantly fighting to pay bills,” he says. “I have to start building my future. I’ve got to support my family. If you can’t do that playing football, sometimes you’ve got to give up the dream.”

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Brett Williams is a New York-based writer whose work has also appeared at Supercompressor, Thrillist and AskMen

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