

## Anthony Cinelli - The Psychology of Life & Money - Transcript

**Tim Mullooly:** Welcome back to Living with Money, this is Tim Mullooly. On today's episode I'm joined by Anthony Cinelli. Anthony is a school counselor in Manasquan, New Jersey. Anthony, thanks for coming on the podcast man.

**Anthony Cinelli:** No, thanks for having me Tim, I appreciate it. When you reached out to me it was funny, I was like, "Man, I think Tim's going to have to change the name of his podcast to Living without Money." I don't know if I fit the criteria for what you're looking for.

**Tim Mullooly:** Yeah, that's actually not the first time I've heard that from people. So for the audience out there, do you want to provide the listeners a background about yourself, and kind of how you got to where you are today?

**Anthony Cinelli:** Sure, so I'm currently a school counselor in elementary, and middle school in suburban New Jersey. I grew up locally around here in Wall Township, never really kind of knew what I wanted to do. I was always playing sports baseball, little bit of basketball. I went to Quinnipiac University, played baseball there. Changed my major a couple different times, I never kind of had a handle on what I was really passionate about. So I went in as business undecided, just kind of following in my dad's footsteps, I guess you could say. I feel that's the case for maybe a lot of young kids going to college. They just kind of do what their family does.

**Tim Mullooly:** Right.

**Anthony Cinelli:** My grades kind of suffered my freshman year, it was my first year on the team, and I wasn't just prioritizing my time well, and I didn't know how to manage the whole nine to five of playing a division one sport, and then also a full caseload of classes. So that was tough for me, and I realized business wasn't really for me. So I switched my major, started taking just a bunch of liberal arts classes, couple English classes, psychology classes, sociology classes. Wound up declaring myself a psychology major, and I kind of realized along the way that some of the things I was learning in my classes were actually able to help me on the field, which kind of pushed me forward in the field of sport and performance psychology. Which is something I looked into for graduate school, and I actually wound up in my senior year writing my thesis on athletes choking under pressure, and how to alleviate that.

So then I used that to kind of get into graduate school in a mental health counseling program at Boston University, and there was a concentration in the program in sports psychology. So when I was there I was working with some athletes on mental skills, getting them to perform better on the field, and then also on the other side of that working in schools, and working in substance abuse with the therapy, and the counseling that I was actually going to school for. So I kind of fell into my path, and my career kind of like that.

Baseball was a really important thing for me, so playing in college was awesome. It allowed me to see a lot of really awesome campuses up and down the east coast, have a lot of cool stories to tell about where I played, and who I played against. I pitched against George Springer who was

playing for the Astros, was the World Series MVP. He actually got a single off of me. I had him in an 0-2 count and just couldn't close the door.

**Tim Mullooly:** Would have been a better story if you could've said you struck him out.

**Anthony Cinelli:** Story of my life. Had him 0-2, couldn't put him away.

**Tim Mullooly:** You got him 0-2 though, that's pretty impressive.

**Anthony Cinelli:** Yeah, we played against Russell Wilson when he played football, and baseball at NC State. So yeah, some pretty cool stuff, and it allowed me to actually, besides having knowledge of baseball now that I'm coaching, also be able to use it to kind of leverage myself to get to the table whether it be for an interview, for a coaching position, or just to have that subject matter to talk about with someone that maybe went to a university that we played against, or something like that. So it's definitely been beneficial in my career now as I'm a counselor at a school, but I also do a lot of coaching because I like it, and because it's income for me that I really need. Coach at school, coach travel team, and give private lessons pitching, and hitting on the side too. So everything I've kind of gained from my past has really benefited me and what I'm doing presently. So I'm grateful that it kind of fell into place like that.

**Tim Mullooly:** I feel a lot of the lessons that you learn in psychology can be applied to not only sports. But here in finance at our firm we tie a lot of analogies from techniques, or financial habits to sports. There's a lot of good sport analogies to be made between finance and the world of whether it's baseball, or football.

**Anthony Cinelli:** Yeah, it's definitely easy to understand too, and at the bare minimum it kind of gets the buy in of the client, or listener too when they hear you phrase something where language, in whatever field we're in, becomes jargon, and very abstract to kind of the average consumer. So if you can kind of break it down to, like you're saying, some sort of analogy that people are familiar with, or a story that kind of is from your experience, it just makes for a better rapport whether, it doesn't really matter what field you're in.

**Tim Mullooly:** Right, exactly. So before, we had a meeting before we sat down to record this podcast. One of the first things we talked about was the importance of work-life balance. Can you talk a little bit about the importance of trying to find that right balance, and how, or if you've managed to do that? Maybe some other examples of people that you know that have successfully, or unsuccessfully been able to try and balance work, and life.

**Anthony Cinelli:** Work-life balance for me is really important. I think partly as an athlete I've kind of been in always a go, go, go, push to the top, persevere through anything kind of mentality. Sometimes that's great, it lets you achieve your goals. But also, it can be kind of self-destructive in a sense. So finding a good work-life balance has been something that I actually think you have to consciously put in effort to do, and try some different things out. A lot of people think work-life balance means taking lush bubble baths, and splurging on steak dinners, and going on lush vacations like that. But it might not be, it might be just leaving the office and

making yourself leave the office at 12:30 and going to get lunch, instead of pushing through that and then draining yourself out. That might be adding to your work-life balance.

For me, it's about prioritizing the things that make me feel good, and function good. So eating healthy during the week, and prioritizing my workouts. So if I have work at school, and then baseball, like in the spring my schedules super loaded, I have to make sure I get in a workout before school, or I just don't bring my best game to work, and I'm a little bit more irritable, I'm not as alert. So work-life balance for me, maybe on the surface it looks like I'm super busy, and running around. But it kind of just makes everything smoother, and makes me feel more at ease, and better about myself. But I think that's kind of, you have to figure that out, and something that I kind of learned in graduate school from some of the mentors that I have. They kind of figured out a way to work their careers in a couple different settings, so they're not ever drained, or bored.

So a couple of my professors were teaching at the university, they were psychologists in private practices, and then also doing research at one of the Massachusetts hospitals. So they were always earning income within their expertise, and career. But their setting was always kind of changing a little bit, and I've tried to adapt that in a way in my own career, whereas during the day I'm doing my counseling job at school, and then after school I'm advising a club for at risk students, something slightly different than what I'm doing during the day. But still added income for me, then I'm going to coach baseball. Baseballs part of my expertise, and my career, and it's also me earning income that way.

So it's within this umbrella, but for me, that works, and I like that because I could have a crappy day at school dealing with maybe a kid whose suicidal, or something like that, and that's very heavy, and emotionally draining. And then I can go coach baseball, and it's fun, and light, and it's an escape. But it's also adding to the bigger picture. Whereas on the other hand, I also understand people that they have their job, and their escape is they go bar tend, or wait tables, and they make money that way if they need a side gig, because it's maybe for them that's mindless work, and quick money. But personally, I just don't roll like that. I did that hustle in college, and grad school at restaurants, and I was just like I need to find something kind of within my realm of work that's another way to have income, instead of going to bar tend, or wait tables.

So you have to figure the work-life balance thing out, and it's a trial and error in a sense. But once you kind of have a handle on it, I just feel everything is better. You have better energy, you sleep better, prioritize your life better. So it's a constant kind of tweaking, but it's something that's really important for the longevity of your wellness.

**Tim Mullooly:** You've told me over the last couple years that you found yourself unlearning habits, and ideas as you grow older. Kind of seems almost counter-intuitive when you hear that. People always say you're constantly learning everything day, by day. Could you kind of explain what you mean by the term unlearning, and how other people might be able to benefit from doing the same kind of process?

**Anthony Cinelli:** Yeah, 100%. It's funny I actually was talking to your brother about this kind of idea. Him, and I do this from time to time, we have a lot of similar interest. So this was one of

the things that came up, he might've tweeted it, or I did, I don't know how that conversation got started. Yeah, I feel in my adult life now, I'm kind of dismantling some of the tendencies, and habits that I once thought were very beneficial for me in my youth, or earlier years. But they turned out to not be so great. So you hear things, whether it be in your family, or in your neighborhood, or in your school, and they're kind of just passed down to you, and ingrained in you.

**Tim Mullooly:** Right.

**Anthony Cinelli:** And sometimes they're good lessons and they're very beneficial. But other times I feel they can make you very narrow minded, or stuck in a sense. Growing up where I grew up, where we grew up, pretty affluent area. There were just conversations around poor people are poor because they don't work hard. I feel that was something that you just kind of always heard, and I was always just like, "Oh, really? That's why people are poor, they don't work hard." And then later in my life I'm around poor people, and I'm like, "Wow, poor people work really, really hard. They have five jobs, and they're still able to try to provide for their kids, and they're doing the best they can." I unlearned that false kind of thing that was just kind of passed down to me.

So just things like that, that you're constantly kind of just reexamining, or even you hear things just someone say to you, or maybe someone you think your mentor, idle, your uncle, or just your neighbor whose older and they're like, "Don't trust anybody, you can only trust yourself." At the end of the day you can only rely on yourself, and okay that sounds cool for a tweet that's going to get five, to seven favorites, and maybe one retweet. But in reality, no, we're supposed to be social, and people trust us, and depend on us for things, and we trust other people, and work as a team, and collaborate in our jobs, and stuff.

**Tim Mullooly:** So like how a society exists.

**Anthony Cinelli:** Yeah, you kind of just you hear things and they're kind of ingrained in the fabric of your being, and then you kind of have experienced later in your adulthood, and you kind of unlearn that belief, or tendency, or habit, and it just kind of is a reawakening in a sense. I mean I guess in simple terms it's growing up. That's kind of how I phrased it as kind of an unlearning of whether it be a bias, or just an idea that I thought was 100% truth, and ah, there's a little bit of nuance to that.

**Tim Mullooly:** Yeah, we had talked about that in between when we first talked about that, and right now when we're recording. I read an article, finance related, that perfectly ties into this. Was talking about how she had inherited hindsight bias from her parents, and she didn't really realize it.

**Anthony Cinelli:** Hindsight like Monday quarterbacking, just kind of-

**Tim Mullooly:** Kind of. Yeah, she was in a conversation with someone on Twitter about her family had always bought new cars, because back in the 70s used cars were very unreliable, and another guy saying how he always buys two year old cars, or three year old cars. And she

thought well, that doesn't make sense, they're unreliable. The other guy kind of pointed out that used cars have gotten more reliable, it actually makes more sense financially to go out and buy a used car. But she had always thought because that's how her parents did it, and she never even realized, or thought to kind of audit that thought process.

That kind of ties into people's financial beliefs in terms of well my mom and dad always invested in just stocks, and they told me that bonds are no good. And while that might have been true for them, that's not necessarily true, it might not be for you. It might be, but you always need to go back and kind of reexamine, or unlearn, like you're saying that process.

**Anthony Cinelli:** That makes a lot of sense. I mean you can phrase it as an unlearning, or a re-teaching. But I like what you said, auditing your previous thoughts, checking them.

**Tim Mullooly:** Right, just making sure that they still hold up for you. It made sense back in the 70s, and 80s maybe for your parents, or while you were growing up it worked for you. But if it doesn't still work for present day you, you might need to change that thought process a little bit.

**Anthony Cinelli:** Yeah, that's really good way to put it, that makes a lot of sense.

**Tim Mullooly:** Yeah. Another thing that we talked that is self-compassion. For the listeners out there who might not be familiar with the term, could you explain a little bit what self-compassion is?

**Anthony Cinelli:** Yeah, sure. So it's something I learned through my graduate school years. I'll touch on this a little bit later too. Self-compassion is just kind of this idea that you would treat yourself the same way you would console a friend, and we don't do that. For whatever reason our internal dialogue, our self-talk with ourselves when we have a setback, or a mistake, or a fallout or something is very critical, and self-destructive. Whereas if a family member, or a friend had the same kind of setback, we would never approach them in the same way that our internal dialogue approaches our self.

So self-compassion is kind of literally changing the talking in your head, whereas if your self-talk is saying I'm a failure, I'm going to let my family down. If it's very negative, and self-destructive, the only way to kind of recycle that is to stop it, and change the thought to something that's more rational. I've had this one setback before, and I've rebounded from it, my family's not going to disown me because this happened. So that is a rational belief, whereas the thoughts before were just hurricane-ing, and you would never say that to a friend essentially.

So that's also something that goes back to the learning, and unlearning, and re-teaching because for years, and years, and years your thought process is I should be my biggest critic, I got to be super hard on myself to get to the next level.

**Tim Mullooly:** Right, people say that to kind of motivate. The only way to get better is to kind of be tough on yourself.

**Anthony Cinelli:** Yeah, and sometimes people don't buy it because oh, self-compassion, you're not hard on yourself, you don't work hard. People think it's fluff, but there's a handful, I mean more than a handful. There's an abundance of research out there about productivity, and efficiency in work, or athletic performance where obviously athletes have a lot of internal dialogue about their performances, and it shows that being super critical of yourself takes away your focus from the task that you need to complete. And being able to kind of forgive yourself momentarily, and then refocus on the task at hand lends to a better outcome, which makes a lot of sense. But it's hard to snap out of that cycle.

**Tim Mullooly:** So instead of beating yourself up about it, acknowledge that what you did was wrong, or incorrect. But admit that you're human, and forgive yourself for it, and then refocus. So it's not, not being motivated, and not being focused. It's more just being accepting of the fact that you're also a human.

**Anthony Cinelli:** Yeah, it's almost meditative in a sense. It's an acknowledgment, instead of a burial. We're so used to just completely, completely burying ourselves when something doesn't go our way. If we could kind of reteach ourselves, have a better internal dialogue to acknowledge I made a mistake here, I should've maybe done this, or I said this to my colleague or something. Acknowledge that, and then kind of refocus on the task of how you're going to repair it, because if you're stuck in the failure, it just builds, and builds, and builds, and it's hard to do. It takes a literal practice like you would practice any skill, dribbling a basketball with your left hand if you're a righty. That takes a conscious level of physical practice, stuff like this that is more mental also takes a conscious level of practice, but it's just harder to actively do it.

**Tim Mullooly:** As you were saying that I was kind of thinking of with finance, is people make mistakes with their money, and then vow that they'll never do it again. They get burned in a stock, or they get burned with a financial decision, or an investment of some type, and they say, "Ah, I'm never going to use that again. I'm never going to do that again." It might not have been, it could have just been bad timing, or a number of different variables there, and the principle that they're employing at the time might not be a bad one. But they might've used it incorrectly, or something and they mentally just get down on themselves. Keep an open mind in terms of how you think about your investments, and just because you get burned by something in the past, doesn't mean that you can't refocus, get yourself back on track, and continue along the same path. Be okay with the fact that you made a mistake.

**Anthony Cinelli:** Yeah, I mean it makes a lot of sense. There's just a lot of transference with these kinds of ideas, and topics for all subject matters whether it's finance, sports, working with kids. There's just a lot of overlap, you just have to figure out a way to apply it to what you're doing, and if that works for you that makes for a better life, and career.

**Tim Mullooly:** One thing that we had talked about that we've noticed between our generation, and also older people as well is kind of the glamorizing of the quote on quote "Grind." You, and some of your friends have a podcast that we're going to talk about in a little bit. But on the site you wrote a blog post kind of talking about the glamorization of the grind, and how that's become popular over the last couple of years. Do you want to talk a little bit about that post, and why you think the grind may, or may not be a good thing for some people?

**Anthony Cinelli:** Definitely. So I mean, this goes back to kind of the conditioning of being an athlete, and competing at a high level. The end goal is to persevere through everything, and win no matter what, and you could say the same thing for people that are in your field, right?

**Tim Mullooly:** Right.

**Anthony Cinelli:** At the end of the day you got to make your dollars, right?

**Tim Mullooly:** Right.

**Anthony Cinelli:** No matter how you do it, no matter what you sacrifice. It just kind of dawned on me that it just didn't make a lot of sense that things that I was proud of, or thought made me mentally strong, or tough, were pulling multiple all-nighters in the library, and then going to strength and conditioning practice just hopped up on Red Bull, and then acting like a tough guy. That was, for whatever reason, I believed at the time that was the definition of hard work. Meanwhile, everything suffered later because of that. The grind, in a sense, I think it's a quick motivational kind of thing. You don't want to be in that moment for a super long time.

I used to always kind of subscribe to the motivational speeches, and I have playlists on my phone that are simply comprised of college commencement speeches. [J.K. Rowling speech at Harvard](#) is one I always resort back to. It just kind of had this rags to riches, bottom to the top, feeling to them, and they're motivating. I think I've learned that the point of listening to something like that isn't to then try to adopt the lifestyle of that, it's more to get me from the couch, to the gym, or to pick up the pen and start writing a piece, or to pick up the phone and negotiate a deal. To get you from static, to moving, as opposed to you need to adopt this very desperate lifestyle in order to make it.

Whereas when I was younger I was listening to, I don't know if you're familiar with that guy Eric Thomas? You probably heard this speech before, the famous line is, "You'll be successful when you want to breathe as badly as you want success." And it's dubbed over a bunch of football videos, and stuff like that. Don't get me wrong, the guy goes around and he speaks around the world to teams, professional teams, and whatever. And he's very enticing, and motivating. But just now I'm learning that's not totally real life, and some of the things that I learned were going back to having a better work-life balance, unlearning some of these self-destructive habits of just tiring myself to exhaustion. There's no glory in not sleeping for multiple days, there's no pride in that.

**Tim Mullooly:** And like you're saying too, your work suffers then.

**Anthony Cinelli:** Exactly.

**Tim Mullooly:** So you're not putting out the best product possible there.

**Anthony Cinelli:** I think it's enhanced, and kind of compounded when we're social media, or whatever media you consume is sending these messages all the time, maybe with a good intention to just kind of try to get you moving, get you to make a phone call, get you to apply for

that job. But I think when we consume it we think it's a lifestyle choice. We are like we need to suffer ourselves, or else we're not going to make it. We need to fail miserably, and be homeless on the street in order to then have later success. There doesn't need to be a desperation there, I think it's less of buying into it totally, and kind of just using it for what it is.

**Tim Mullooly:** Right, so you can watch people, one that comes to mind I used to watch a lot of Gary V, Gary Vaynerchuk videos, and he grinds, he says he hustles all the time, and he's like, "I don't sleep very much." All that stuff, and he's become very successful doing it. But one thing I think that people miss a lot when they watch his stuff, is he says, "Don't be me." He was like, "If that doesn't work for you, do what works for you. If you need eight or nine hours of sleep every night, that's okay."

**Anthony Cinelli:** Yeah, I think grind is a subjective, and very malleable term. We think it's the anomaly, like the case Gary V, or maybe someone like Jay Z, selling drugs in the projects and now he's a billionaire, or whatever. Those aren't average people making a living in kind of a more traditional role in a sense. Those stories are great to consume, and hear, and they're motivational. How realistic are they for your lifestyle?

**Tim Mullooly:** So I think one thing that, well Gary V says it all the time, and we've kind of touched on it a little bit without saying the actual word. But how important do you think it is for people to be self-aware?

**Anthony Cinelli:** Yeah, I think self-awareness is a baseline kind of prerequisite in order to do any kind of long term really good work. For me, I was having a tough time when I was in graduate school. So I was in a major city, kind of away from my home friends, and my family. I was in a field that I was passionate about, but I wasn't quite sure what I wanted to be, quote on quote, "When I grew up." So I went to therapy, I was in therapy for a year. I wouldn't say I was clinically depressed, or had an addiction, or anything like that. But I was struggling, I was stuck, and I didn't feel good about where I was mentally. I'm in a field of doing that, of helping people, I shouldn't feel like I shouldn't go talk to somebody.

So one of my professors gave me a referral for a colleague, and I started meeting with this psychologist, and she really helped me a lot in the year that I spent with her, just figuring out things that whether they're from my past, or in the present that were either setting me off, or things that hurt my relationships, tendencies that I've had, or things that I've inherited from other people. And it was a self-examination, and then I feel once I kind of went through that process, and I was in therapy for a year. But people go to therapy their whole life, whether they are still sick, or not they go because it's good to have that kind of rapport, and that kind of sounding board from someone that's completely not in your business whether it's family, or close friends getting you help.

And that was a moment for me where I became much more self-aware of the things that I do, whether it's when I'm around other people, or why do I say this, or make decisions based off of this kind of fear. Like I said, it's an examination of yourself, and then it allows you to go out, and then for me, help other people better. But if you're part of a team, or you work in a company

where you're managing other personalities and stuff. I would suggest doing that, even if you're like I'm not sick, I'm not depressed, I'm not addicted to drugs.

That doesn't mean you shouldn't go talk to a therapist, or counselor. I think it can be really beneficial for anyone that's working with people, or personalities, and you're looking at yourself as someone that you want to help those people, and you want to do better for yourself, and kind of everyone's looking to do better for themselves, and there's always be the first to I'm going to have a better diet, I'm going to go to the gym. They're going to do those things, why not do something like this if it's going to make you better at what you do, and make you feel better?

**Tim Mullooly:** Right, if you're trying to help other people, you got to kind of help yourself first, and figure out where your values, and goals align, and then you can go help other people.

**Anthony Cinelli:** Sure, you can't pour from an empty cup, right?

**Tim Mullooly:** Exactly. We had touched on, in our earlier conversations, about sort of a lack of education on certain topics within the education system today. One in particular being a lack of coping skills, whether it's with your family, or personal things, or tied it in with finance obviously. Could you share with the listeners a little bit about what we were talking about on that topic?

**Anthony Cinelli:** Yeah, definitely. In my line of work there's this hyper focus you could say, or just a priority school is for academics. You go there to learn how to read, and you become a really good reader, and you learn math, and you do all these things from as soon as you step foot in kindergarten, and everyone there is going to help you along their way. But there's not as much of a space for learning about how to deal with stress and anxiety, learning how to be resilient, learning how to deal with the loss of a family member. Those things happen in your life, people expect you to be able to have the skills to rebound from them. But if they're not taught in the same way that a skill like reading is, or a skill like math is, how can we have the same expectation for that kid, or for that adult later in life to be able to handle the situation in the same way?

For you guys, for your field, there's not a financial kind of literacy, or education that's being had in K-12 schooling. As young as people that are earning money, athletes become professional at sixteen, or seventeen years old. Their test with managing money at that point, and a lot of them fail at it, and there was never any kind of formal teaching of it. I never had any formal teaching of how to invest my money, handle my money, how to save my money. It just kind of, it was one of those family things, your parents teach you a little bit what to do, and as you get older you kind of-

**Tim Mullooly:** Just figure it out I guess.

**Anthony Cinelli:** Recently, when I got a full-time job a handful of years ago in public school you have a 403B. I'm like oh, what is that, do I need that, and I start learning about it, you know what I mean. But it would've been nice to know about it before someone just gave me a packet about it.

**Tim Mullooly:** Said here sign up for it, it's like well, what is it?

**Anthony Cinelli:** Right.

**Tim Mullooly:** What is it, do I need to do this, or do-

**Anthony Cinelli:** Do I put my money in high risk when I'm young, what's going on here, and I'm just in the mode of my girlfriend, and I are looking to buy a house. So learning the finances around that is very new to me, it could definitely have been beneficial to learn those things coming up, and like I said, then people have setbacks with money, or with things that they weren't taught growing up, and I think the sociable expectation is you should deal with it. You should be able to figure it out, and I'm like where along the line was I taught how to figure this out.

**Tim Mullooly:** Right, we're not taught how to invest our money, or open different types of accounts, and stuff. But we talked about it on this podcast a lot, money makes people crazy. The emotional ties that people have with their money is sometimes the biggest thing that drives them apart from people in their lives. If someone has a financial setback, or something, they're not taught how to be resilient, or how to cope with that.

**Anthony Cinelli:** Exactly, I mean I think, I don't know the hard statistic. But I think divorce rates in this country are largely tied to finances. Most people are getting divorced because of financial differences, or arguments about money. Another kind of more extreme example, but it still plays into this, is we're seeing a lot of violence in the world. A lot of mass shootings, and what not, and a lot of the profiles on these mass shooters are that at one point in their life they've had either one, a romantic fallout, something happening in their relationship. Or a financial loss, went bankrupt, or loss their business, or something like that, and then there next thing is they carry out a mass act of violence. Where were all of the things leading up to this that we could kind of catch, and teach, and re-correct, you know what I mean. How do you go from having a financial setback, to then just murdering a bunch of people, that's wild.

**Tim Mullooly:** Right, yeah, and we're not even taught the basics of how to use our money, and then when we lose our money, two things I think need to happen. We need to introduce on a, once people can start working, and get jobs fourteen, fifteen, sixteen years old, it should be some sort of mandatory at least personal finance class. I know in our high school it was an elective, so you had to choose to take that class. More mandatory curriculum on that, and then also like we've been talking about, the coping skills of being able to deal with it, and just learning about oh, money's going to make me irrational, or money's going to make me more emotional, and it's going to make me want to do certain things.

Teaching people how to handle that better, I think, from a younger age, it'd be easier to try and offset the repercussions later in life.

**Anthony Cinelli:** Yeah, later failings in life. I know from my end, schools are getting better at incorporating mental health into the curriculum. So we're getting better at prioritizing, seeking out kids that might be depressed, or helping the kids that have family issues. We're slowly doing

a better job of prioritizing that, over taking tests, and things that school was meant to be for years ago. And it's lending for better outcomes, we have healthier, kids are healthier, preventing them from committing suicide, or picking up a drug habit. So re-prioritizing what those years are used for, I think, is really important, and can like you said, could lend the same way to learning about better financing your money, dealing with money, the emotional implications of having, or not having money.

**Tim Mullooly:** Kind of tying that all in, we read articles every day about professional athletes that go broke a year after being removed from whatever league they were playing. Just teaching these young kids, whether they're athletes or not, how to handle their finances would, especially if your athletes, help them later on in life when they're done playing their sports.

**Anthony Cinelli:** Right, I mean it would very much so save their life. Especially because if you think in certain sports not everyone is a professional athlete, or a running back, and there going to have the career expectancy of a running back is like three years. So if you're a running back for age twenty-two, to twenty-five, or twenty-six, you still have your whole life ahead of you after that, and you may, or may not have millions of dollars. But you have no ability to kind of be in a world of earning money, you're kind of screwed.

**Tim Mullooly:** So they either need to make the money that they made while they were playing last, or find different ways to be able to make money over the next forty, fifty, sixty years.

**Anthony Cinelli:** Yeah, exactly. That's kind of a big focus of a podcast that myself, and my teammates do, it's called What's Next?, and it's really about similar to what we were just talking about. Just the idea of what do athletes do, what do college athletes do when they transition out of their sport? We interview a bunch of former college athletes, division one, two, or three, bunch of different sports. We got gymnasts, swimmers, football players, soccer players, and we talk about their life as an athlete, their transition out of the sport, and then what they're doing in their career now. And it's been really helpful for, I'm hoping for a lot of people who are kind of in that space looking to. When you're a college athlete, especially if you're a division one athlete, your sport is a nine to five.

So that's in your front vision from the time you get to school, the time you're out. Kind of the other academics stuff is kind of, I'll get to it when I get to it almost. I mean granted a lot of athletes are very, very smart, and do well in school. But your head down for your sport, 100%. So then all of a sudden your careers over, you're not going pro, and you're just like, "What am I going to do? My grades are pretty good, but I'm not super invested in my marketing major, or my psychology degree." So having that platform to be able to talk to athletes about how they transitioned out, who they sought out as mentors, what their first couple of jobs looked like. It's a good networking opportunity for people in that space transitioning, or even for people that are just kind of in the field now, and looking to make a change.

Yeah, so we interview former athletes on there, and we also write different blog posts on related topics about career transitions, and things like that.

**Tim Mullooly:** We'll link in the show notes for all the listeners out there to the What's Next podcast. I definitely recommend checking it out, I've listened to every episode that they had, and even though I wasn't a division one, I didn't play sports, I still find it very valuable to hear how these people ... Because whether you're stopping playing a sport, or just switching careers, or just getting started in a career. You've been doing one thing up until this point in life, whether it's playing a sport, or doing something different, and if you want to go in a different direction, that question What's Next? Now it's like okay, now what? All the interviews have been really great, so definitely check it out if you have time.

Got a couple more questions.

**Anthony Cinelli:** You really listen to every episode?

**Tim Mullooly:** I actually have, yeah.

**Anthony Cinelli:** Wow, that's inspiring.

**Tim Mullooly:** Yeah. A topic that you talked about that you learned in grad school was the idea of hedonism, versus eudemonism.

**Anthony Cinelli:** Yeah eudemonism.

**Tim Mullooly:** Yeah okay, do you want to talk about what those two are, and how they kind of play with each other, or against each other?

**Anthony Cinelli:** Yeah, I mean people listening are like what are these weird terms, sound like Greek, or Latin, or something.

**Tim Mullooly:** Yeah.

**Anthony Cinelli:** But I was saying a little bit earlier, one of my classes in graduate school was a positive psychology class. So whereas if you know psychology at all, the idea of psychology is a medical model of what's wrong, and how can we fix it. So that's just the basic premise that it's always been, it's developed out of medicine. Positive psychology kind of came along in the 70's, and it kind of turned it around a little bit, and it looked at what is innately right with people already, and how can we foster it more, and cultivate it, and expand upon it. So it's kind of looking at happiness, life satisfaction, hope, character traits, and strengths, things like that.

So it was a super beneficial class for me, and one of the topics when we're learning about life satisfaction, and what kind of, what are the things that go into people's happiness, this kind of theory came up of hedonism, and eudemonism. So to be hedonistic is this idea that we are meant to avoid pain, and seek out pleasure. So we're geared to, our animalistic instincts are geared to do things that for happiness we seek out pleasure, and avoid pain, as simple as that. And then eudemonism is kind of this idea that our happiness is derived from doing the greater good, service, charitable, doing work that's for a bigger cause, and that kind of brings us a sense of happiness, or life satisfaction.

So it's like a theory and idea that it kind of sits on you, and dawns on you, and you're thinking, "Well, what kind of is it for me? What's going to bring me the best happiness, or life satisfaction in my job, my career, my family." And so I think about that from time to time, and it almost is kind of like in a rollercoaster a wave for me. I think maybe in my, or our younger maybe teenage years where there's a lot of high risk behavior, your kind of more hedonistic. You're kind of just doing things whether they're selfishly to do them to kind of just immediately gratification, do something risky behavior around drinking, sex, whatever it is. Then maybe in your middle years you kind of moving into building a family, maybe doing work in the community, maybe more of a eudemonic kind of sense of happiness, a kind of greater good purpose. Then maybe later in your life you're close to retirement, and you're splurging on that new car, or going on vacation so back to kind of some hedonism there.

So it's interesting to think about that, and how it plays into our life, and kind of what pertains to you, and what works for you. For me, I find a lot of purpose in my life, and life satisfaction from doing things for kind of a bigger cause, or leaving a better footprint on the world. That's kind of why I feel I'm in a helping field, or a service field, because that brings me kind of a better sense of importance, and purpose, and satisfaction. Whereas other people, still obviously great people, and they just think that I'm going to work as hard as I possibly can, and I like going on vacation, and really extravagant places. I like buying new cars, and new clothes, and I'm going to do whatever I can to accomplish that, and that's kind of just how their personality is, and how they are kind of geared. So it's interesting to kind of toy with those ideas.

**Tim Mullooly:** So last question we have for you, what's one thing about money that you wish you knew, or that you wish you were taught earlier in life?

**Anthony Cinelli:** Yeah, I mean I definitely didn't know, or still don't know much about investing, or stocks, money, finances, things like that. It's kind of just a continuous learning process for me, kind of learning while on the go, or whatever my life presents at that time, when it's related to finances. But I'm a big quote, and lyric person, and this is going to sound super millennial of me. But a quote about money that I like, that I think is applicable is so Drake has a lyric, and it says, "[I like when money makes a difference, but don't make you different.](#)" So this idea that make money to better yourself, and get yourself accomplish your goals, get yourself to a position where you provide for yourself, your family, you have a happy career, right? But don't sacrifice your character.

**Tim Mullooly:** Don't let money change you.

**Anthony Cinelli:** Don't sell your soul.

**Tim Mullooly:** Right.

**Anthony Cinelli:** I'm not earning millions, and millions so I don't know, it's not super pertinent to me. But it even is when I haven't called my parents in two days because I just went from school, to baseball, to baseball till 10:00 at night, and then I woke up again and went to the gym, did the same thing. I'm like, I didn't take any time out to do something important. So even though

I'm not earning millions, there's still it can kind of pertain to whatever you're doing. Like it says, let money make a difference in your life, let it help you. But don't let it change you as a person.

**Tim Mullooly:** It's definitely applicable, and ties it all together nicely like what we've been talking about. Money flows in and out of your life in different ways, and as long as you can identify what your goals, and your values are, and kind of stay on track, money should kind of work with you, and not against you in that sense.

That's going to wrap up this episode. Anthony, thanks for coming on the podcast man, I really appreciate it.

**Anthony Cinelli:** Nah Tim, thanks for having me on, I hope we covered some good content for the audience out there, and it's a pleasure, it was a lot of fun.

**Tim Mullooly:** Awesome. Like I said, I'm going to link to the What's Next? podcast in the show notes, so be sure to check that out. Thanks for listening, and we'll see you on the next one.