

The screenshot shows the GEICO NOW website. At the top, there's a navigation bar with the GEICO logo and a green gecko mascot. Below the navigation bar, the article title "Net Profit" is displayed in a large, bold font. The subtitle reads "How any hoops fan can build a winning financial game plan." The author is identified as Lee Brookman, and the date is March 3, 2014. A "Share" button is visible. The main image shows two basketball players in action on a court. To the right of the article, there's a "Related Articles" section with three items: "MONEY TALK", "THINK AHEAD", and "SMART WAYS TO TAKE STOCK". Below this, there's a survey prompt: "Have you read the latest GEICO Now magazine? Take this online survey to let us know how you liked our magazine". At the bottom right, there's a "Find us on Facebook" link and a Facebook share button.

Net Profit

How any hoops fan can build a winning financial game plan

What does this month's NCAA Tournament have to do with managing your finances? Just ask Chuck Thoele, a Dallas-based Certified Financial Planner and author of *Bulls, Bears and Basketball*. He says the world of college hoops is bursting with lessons to help average people make sense of saving and investing.

"Good planning is essential to meet major financial goals like retirement and college funding. The problem is many people find the process too boring or tedious to really put in the effort," says Thoele, an Indiana native raised on Hoosier Hysteria. "But if you think of it in different terms, suddenly things like mutual funds and insurance can seem a lot more interesting."

And who doesn't love a good sports analogy?

"In basketball and finance, there's offense and defense, winning seasons and rebuilding years, tried-and-true strategies and desperate last-second shots. And you're always working against the clock," Thoele says.

As you're fretting over this year's bracket, try channeling your fervor for the Final Four into your own quest for a financial championship. Here are a few tips from Thoele's playbook:

Assess your team

Start with a good look in the mirror. Get a firm grasp on your financial strengths and weaknesses, and set goals that are realistic and achievable.

Scout the competition

Learn more about the opposing forces that threaten to squash your dreams of glory. Ready your game plan for the likes of inflation, high interest rates, and the occasional stock market crash.

Attack the basket

Racking up points is the name of the game. In personal finance, playing offense means stashing away as much money as possible from an early age, and building an investment portfolio that's designed to meet your goals.

Get aggressive on D

Defense is all about protecting what you already have. That includes diversifying your investments to guard against down markets, and making sure you and your valuable assets are adequately insured.

Drive to geico.com for smart savings on insurance.

Make halftime adjustments

Life can change dramatically half-way through the game. Kids move out. People get sick. Careers shift gears. It's important to reassess your priorities and progress as you age – chances are your game plan will need some tweaking.

Stay strong through overtime

Retirement is no time to quit watching your wallet. Smart strategies to withdraw your savings and minimize spending will ensure you don't outlive your nest egg. And when that final buzzer sounds, your family will thank you for the financial legacy you've left behind.

Looking for a quicker way to make a fortune? All you have to do is fill out a perfect March Madness bracket. Warren Buffett, the billionaire investor and CEO of Berkshire Hathaway, GEICO's parent company, is backing an offer from Quicken Loans to pay \$1 billion to anyone who can predict the winner of all 63 games in this year's NCAA Division I men's basketball tournament. The odds of that happening? One in 9.2 quadrillion, according to ABC News.