THE SWIMMER'S BANK ACCOUNT

First, let me point out that this is not for the young swimmers who are swimming 2 or three times per week as they spread their focus out among other activities. This is for those swimmers who made the decision to commit to swimming and see how far it takes them.

Committing to success in swimming is like opening an account to save for a car.

At the beginning of a season swimmers set goals. These goals carry a price tag of sweat equity, sacrifice, and persistence. The bigger the goal, the bigger the cost. To cover the price of this goal, a swimmer opens a bank account.

Each practice, sleep, and meal are opportunities to deposit into and/or withdraw from this account. After a period of preparation, the athlete will withdraw the money from this account in hopes of having enough to cover the cost of their goals at THE BIG SWIM MEET. The athletes that have the highest chances to reach their goals at THE BIG SWIM MEET are those that have the largest amount in their accounts.

Practices:

- Each practice is a chance to deposit \$ into the account.
- If a swimmer gives half of his/her focus or effort, she/she only deposits \$.50.
- If a swimmer gives maximum focus and effort, he/she may be able to deposit \$1.25.

Rest:

- If a swimmer is resting sufficiently, his/her account balance will remain steady.
- If a swimmer is not resting sufficiently, his/her account balance will depreciate severely.

Meals and Nutrition:

- If a swimmer is meeting his/her nutritional needs, his/her account balance will remain steady.
- If a swimmer is not meeting his/her nutritional needs, the account balance will depreciate severely.

OTHER FACTORS

Negativity

- Persistent negativity will cause severe depreciation in a swimmer's account
- Negativity causes a significant reduction in the amount being deposited daily

Improving Outside the Pool:

- Being consistent with a PT-prescribed shoulder routine may enhance the swimmer's ability to make daily practice deposits.
- For Example: a swimmer is now depositing \$.95 every day rather than \$.75 because he/she has stronger stabilizers surrounding his/her rotator cuff

Absences:

- Each absence requires a withdrawal
- In addition to that withdrawal, the athlete is also missing a chance to make another deposit

Vacations:

- Going on a vacation in the middle of a season is going to require a large withdrawal from your swimmer account.
- In addition to that withdrawal, the athlete is also missing those chances to make daily deposits
- The longer the vacation, the bigger the withdrawal and the more days without a deposit

Sickness/Injury:

- Being sick/injured can require a huge withdrawal depending on the severity of the ailment
- In addition to that withdrawal, the athlete is also missing a chance to make another deposit

Tech Suits:

- Putting on a tech suit at a meet other than THE BIG SWIM MEET will also require a large withdrawal
- Jason Kelce said it best, "Hungry dogs run faster."
- Putting a tech suit on before the THE BIG SWIM MEET is like setting a goal to save up for a car but cashing in on a cool scooter because you don't have the discipline to wait.

Excuses:

- Just remember, you are either making a deposit or you are not.
- The account doesn't recognize why the money is or isn't there.

Supplements:

- Dietary needs can and should be met through normal diet. Supplements can be dangerous and often they do not work. Take, for example, protein shakes. The enzymes that move the protein from your gut to your bloodstream work very slowly. So slowly, in fact, that most of that shake gets digested and pushed to stool before the protein can be moved into the blood stream.
- Best guideline is that you cannot enhance your daily deposits through diet...you can only hope to keep the
 account balance steady

EXAMPLES OF HOW THIS PLAYS OUT OVER A SEASON

Aug 27 - March 31 = 30 weeks

Swimmer A: Fred

Fred works hard enough to deposit \$1.00 per practice and he comes to practice 5 times per week. He has a terrible diet. His parents are supportive and inject zero negativity.

- $($1.00 \times 5) = 5.00 per week
- Depreciation due to poor diet \$3.75 x .60 = \$3.00 per week
- Assuming each week is the same, after 30 weeks, he will go to champs with \$90 in his account.

Swimmer B: Brittany

This swimmer works hard enough to deposit \$1.10 per practice, and she comes to practice 8 times per week. She has a great diet, rest, and demeanor. Her parents are supportive and inject zero negativity.

- \$1.10 x 8 = \$8.80 per week
- Assuming each week is the same, after 30 weeks, she will go to champs with \$264 in her account.

Swimmer C: Charlie

Charlie has a negative attitude and works hard enough to deposit .75 per practice. He comes to practice 8 times per week. He has less-than-ideal rest and diet habits. Charlie has a parent that imposes pressure and negativity into the swimmer's pursuit for progress.

- $\$.75 \times 8 = \6.00 per week
- Depreciation due to poor rest and diet \$6.00 x .6 \$3.60
 Depreciation due to parent stress and negativity \$3.60 x .7 \$2.52
- Assuming each week is the same, after 30 weeks, Charlie will go to champs with \$75.60 in his account.

Swimmer D: Mindy

Mindy is the hardest worker on the team, depositing \$1.25 every practice. She practices 9 times per week. She has supportive, positive parents and impeccable diet and rest habits. Thinking they have plenty of time, her parents planned a 7-day vacation exactly 2 months before her champs meet.

- \$1.25 x 9 = \$11.25
- Before she goes on vacation in week 22 of the season, she has \$247.5 in her account.
- Depreciation for a week off late in the season \$247.5 x .5 \$123.75
 She has 5 weeks to restore her account until her team rests \$123.75 + 56.25 \$180

Through all the twists and turns in a 30-week season, there are countless opportunities to make deposits and withdrawals. If you are not reaching your goals, it is imperative that you reconsider all the behaviors that are impacting the status of your account.