

Why Retired Athletes Wait Too Long to Plan for the Next Career

Ron Mix, Pro Football Hall of Fame inductee and attorney with Mix, Namanny & Berger in Orange County, California, explains the mistakes that hurt former players after their sports careers end.

San Diego, California Jul 31, 2026 (IssueWire.com) - Why do so many athletes struggle after retirement?

"I remember sitting in a locker room during my playing days and hearing guys say they would figure things out after retirement. The problem is that retirement often arrives faster than anyone expects. An injury, a roster change, or simply age can change everything," Mix says.

Most players assume they have more time than they do. They focus on the current season and put off decisions about what comes next. When the career ends suddenly, they are unprepared financially, physically, and emotionally.

Mix saw this pattern throughout his twelve years playing professional football and has seen it continue over decades working with retired athletes as an attorney. The players who transition successfully are the ones who started planning while still on the field.

What should athletes do while they are still playing?

"I always knew football wouldn't last forever. You have to prepare for what comes next," Mix says.

He recommends three steps. First, get educated. Take classes, finish degrees, or learn a trade. Second, build relationships outside of sports. Connect with people in industries that interest you. Third, understand your finances. Know what you are earning, what you are spending, and what you will need after your playing days end.

Athletes who wait until after retirement to start these steps lose years of opportunity. The best time to prepare is when you still have income and structure in your life.

How does the physical toll of sports catch up with former players?

Mix played professional football from 1960 to 1972. He was an eight-time AFL All-Star and nine-time All-AFL selection. He was inducted into the Pro Football Hall of Fame in 1979. But even elite athletes pay a price.

"The biggest difference is that I have lived the experience of the people we represent. I played professional football for twelve years. I understand what it means to leave the game and deal with the physical consequences years later," Mix says.

Many former athletes deal with chronic pain, joint problems, and other injuries that develop over time. Some conditions do not show up until years after retirement. Players need to document injuries during their careers and understand what benefits they may qualify for later.

What legal protections exist for retired athletes?

Mix rejoined Mix, Namanny & Berger on April 1, 2026, after being reinstated as an attorney. The firm focuses on representing retired professional athletes in workers' compensation claims. It files claims in California for athletes from every professional sport with teams throughout America.

"I wanted to represent retired professional athletes. I knew what they went through. I had lived it," Mix says.

Workers' Compensation benefits include a tax-free cash award, future medical care, and a possible life pension. Mix says that most pro athlete claims resolve within the range of \$75,000 to \$150,000 with a significant number higher than that range.

"We filed claims for athletes in every major and minor league professional sport. Mix said every professional athlete has a viable claim because they all sustain damage to their bodies from the wear and tear of training, practice and games, legally known as Cumulative Trauma.

Why do so few players seek help?

That is not a true statement. Most players are informed of their rights; although there are some former athletes who do not know where to turn. They assume their injuries are just part of the game or that nothing can be done. Others feel embarrassed to ask for help or think they should be able to handle everything on their own.

Mix serves as President of the Pro Football Retired Players Association, which provides health benefits to over 10,000 former football players and over 3,000 wives of former players who played prior to 2013. We have been able to obtain the addresses of all retired players and made an effort to inform them of the dental and vision care we are able to provide.

What makes some former athletes succeed after sports?

The players who do well after retirement share common traits. They planned ahead. They saved money. They built skills outside of sports. They stayed connected to networks of people who could help them.

"I've always believed that success starts with preparation. Football taught me that lesson early. The law reinforced it," Mix says.

Mix earned his Juris Doctor from the University of San Diego School of Law in 1971, while still playing. He began practicing law in 1975 and opened the Law Offices of Ron Mix in San Diego in 2002. The firm became one of the largest practices in America representing retired professional athletes in workers' compensation claims.

He held an AV Preeminent rating from Martindale-Hubbell for over 15 years, the highest rating for legal skill and integrity. In 2016, he turned the firm over to his son Charles. The firm now operates as Mix, Namanny & Berger. Mix says that he joined the firm in May of 2026, having the desire to serve professional athletes again.

If you do nothing else

- Start planning your next career before your current one ends.
- Finish your degree or learn a marketable skill while you still have income.
- Document every injury during your playing career, no matter how minor it seems.

- Build relationships with professionals outside of sports who can help you transition.
- Understand what workers' compensation benefits you may qualify for in your state.
- Connect with organizations like the Pro Football Retired Players Association that serve former athletes.
- Reach out to an attorney who specializes in athlete representation if you have lingering injuries from your playing days.

If this Q&A helped you, share it with a current or former athlete who needs to hear it.

About Ron Mix

[Ron Mix](#) is an attorney with Mix, Namanny & Berger in Orange County, California, and serves as President of the Pro Football Retired Players Association. He played professional football from 1960 to 1972, spending ten years with the San Diego Chargers and two years with the Oakland Raiders. An eight-time AFL All-Star and nine-time All-AFL selection, Mix was inducted into the Pro Football Hall of Fame in 1979. He earned his Juris Doctor from the University of San Diego School of Law in 1971 and founded the Law Offices of Ron Mix in 2002, building one of the largest practices in America representing retired professional athletes in workers' compensation claims.

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