



ENTREMIND
Fostering Entrepreneurial Mindset

entremind.sports4.eu



Research Report on Athletes' Entrepreneurial Mindset

2026

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.



**Co-funded by
the European Union**

Executive Summary

The **ENTREMIND D2.1 Research Report** provides empirical evidence on entrepreneurial readiness among elite athletes across four European countries. Through a mixed-methods study involving **100 survey respondents** and **12 in-depth interviews** in Poland, Türkiye, Belgium, and Norway, this research establishes the foundation for the project's educational outputs.

Key Findings:

1. **High Potential, Low Capability:** Athletes possess strong psychological capital (Resilience: **4.4/5**, Teamwork: **4.6/5**) but critically lack business competencies. **Financial Planning (2.3/5)** and **Legal Knowledge (1.9/5)** represent universal gaps across all countries.
2. **Context-Dependent Barriers:** The "European Athlete" is a myth. Barriers are fundamentally shaped by national economic and cultural contexts—inflation anxiety in Türkiye, time poverty in Belgium, status-based risk aversion in Poland, and technical skill gaps in Norway.
3. **The "Golden Handcuffs" Effect:** High-earning professionals fear the income cliff associated with entrepreneurship, creating psychological paralysis despite strong interest.

Recommendations: The Empowerment Toolkit (D2.3) must adopt a **modular, identity-first approach** with country-specific content, "Micro-Learning" formats, and practical templates over theoretical frameworks.

Table of Contents

Executive Summary	2
1. Introduction	5
1.1 Project Context	5
1.2 Deliverable Objectives	5
2. Methodology	6
2.1 Research Design	6
2.2 Quantitative Component (Survey)	6
2.3 Qualitative Component (Interviews)	6
2.4 Ethical Considerations	6
3. Literature Review: The Current Landscape	8
3.1 Dual Career Policies in Europe: Progress and Gaps	8
3.2 Athlete Entrepreneurship: Skills, Barriers, and Success Models	9
3.3 The Psychology of Career Transition	10
4. Quantitative Findings: The Entrepreneurial Profile	12
4.1 Respondent Demographics (N=100)	12
4.2 Entrepreneurial Interest & Athletic Identity	13
4.3 Barrier Landscape by Country	14
4.4 Skills Confidence Analysis	15
5. Qualitative Findings: Voices from the Field	17
5.1 The "Golden Handcuffs" Phenomenon	17
5.2 Identity Paralysis	17
5.3 The "Informal Hustle"	18
5.4 Institutional Blindness	18
5.5 Cross-Country Synthesis	19
6. Discussion: Bridging the Gap	20
6.1 The "Knowing-Doing" Gap	20
6.2 One Size Does Not Fit All	20
6.3 Implications for Policy	20
7. Limitations	22
8. Recommendations for the Toolkit (D2.3)	23
8.1 Content Architecture	23
8.2 Format & Delivery Principles	23

9. References	25
10. Annexes	26
Annex A: Survey Questionnaire	26
Annex B: Interview Guide	27

1. Introduction

1.1 Project Context

The transition from elite sport to post-athletic life represents one of the most significant career disruptions an individual can experience. Unlike conventional retirement occurring in one's 60s, athletic retirement typically happens between ages 30-35, leaving decades of productive life without the identity, income, and social structures that defined the athlete's existence (Stambulova, 2010).

The **ENTREMIND** project addresses a critical gap in the European sport ecosystem: while Dual Career (DC) policies have successfully promoted academic pathways, entrepreneurship remains an under-developed alternative. This project aims to equip athletes with both the mindset and practical tools to create their own opportunities, aligning with EU priorities on employability, innovation, and social inclusion through sport.

The four partner countries—Poland, Türkiye, Belgium, and Norway—represent diverse DC policy environments: from state-centric regulation (Poland) to market-facilitated systems (Norway), providing a comprehensive view of the European landscape.

1.2 Deliverable Objectives

This Research Report (**D2.1**) serves as the foundational evidence base for all subsequent project outputs. Its primary objectives are to:

1. **Map the current state** of entrepreneurial intent, capability, and barriers among athletes.
2. **Identify transferable skills** that athletes possess and **critical gaps** they need to address.
3. **Understand psychological barriers** including identity fusion, fear of failure, and risk aversion.
4. **Provide data-driven, context-specific recommendations** for the Empowerment Toolkit (D2.3) and Training Kit (D2.4).

2. Methodology

2.1 Research Design

The study employs a **Convergent Parallel Mixed-Methods Design** (Creswell & Plano Clark, 2017). Quantitative survey data establishes prevalence and patterns; qualitative interviews illuminate causation and context. The convergence of both datasets ensures triangulated validity.

2.2 Quantitative Component (Survey)

Sample: N=100 athletes (25 per partner country).

Instrument: A structured digital questionnaire covering:

- Demographics and athletic background
- Athletic Identity Measurement Scale (AIMS-7, adapted from Brewer et al., 1993)
- Entrepreneurial Self-Efficacy scale
- Barrier identification (forced-choice ranking)
- Skill confidence assessment (6 domains)

Sampling Strategy: Stratified purposive sampling ensured representation across gender (target: 50/50), career stage (active/retired/dual career), sport type (individual/team), and competition level (national to elite).

2.3 Qualitative Component (Interviews)

Sample: N=12 in-depth interviews (3 per partner country).

Instrument: Semi-structured guide covering five thematic areas: athletic journey, transition concerns, entrepreneurship perceptions, skill assessment, and future vision.

Participant Selection: Maximum variation sampling to capture diverse "personas":

- The **"Hustler"** – already engaged in informal entrepreneurship
- The **"Traditionalist"** – expects institutional (federation/government) support
- The **"Dual Career"** – balancing sport with education/work
- The **"Tech-Innovator"** – interested in high-skill ventures (apps, startups)

Analysis: Thematic analysis following Braun & Clarke's (2006) six-phase framework: familiarization, coding, theme generation, review, definition, and reporting.

2.4 Ethical Considerations

This research adheres to the **Declaration of Helsinki** and **EU GDPR** requirements. All participants provided informed consent. Data is stored on encrypted, EU-based servers and will be retained for 5 years post-project completion per Erasmus+ guidelines.

Anonymity Protocol:

- Interview participants: coded (e.g., **PL-INT-01**)

- Survey respondents: aggregated or coded (e.g., **TR-S01**)
- No real names, club affiliations, or identifying details appear in outputs.

3. Literature Review: The Current Landscape

3.1 Dual Career Policies in Europe: Progress and Gaps

The concept of "Dual Career" (DC)—the structured combination of high-performance sport with education or employment—emerged as a European policy priority following the 2004 EU White Paper on Sport. The 2012 *EU Guidelines on Dual Careers of Athletes* (European Commission, 2012) established eight policy areas: sport, education, employment, health, financial, lifestyle, social networks, and psychological support. However, these guidelines remain **non-binding**, creating significant implementation variation across member states.

The Aquilina & Henry Typology (2010):

Research classifies European DC systems into four models:

Model	Characteristics	Countries
State-Centric Regulation	Government mandates DC support; formal legislation	Poland, France, Spain, Portugal
State as Sponsor/Facilitator	Public funding enables DC; institutions deliver	Belgium, Norway, Germany, Denmark
Federation as Intermediary	Sports bodies negotiate DC arrangements	UK, Netherlands
Laissez-Faire	Minimal formal DC structures	Slovenia, many Eastern European states

Country-Specific Context:

Poland (State-Centric):

Poland operates a network of "Sport Championship Schools" (Szkół Mistrzostwa Sportowego) providing integrated training-education. The Academic Sport Association (AZS) coordinates university-level DC. However, research by Kędziora (2021) found that over **50% of Polish athletes** actively consider non-sport careers due to income instability, suggesting that formal structures do not translate to psychological security. The average professional volleyball player in PlusLiga earns approximately €80,000-100,000/year—comfortable but not wealth-building, creating anxiety about post-career income replacement.

Türkiye (Mixed/Implementation Gap):

Turkey signed MoUs with 28 universities offering DC scholarships. Yet awareness remains critically low: Yılmaz (2024) reported that **61.3% of Turkish athletes are unfamiliar** with DC policies and **70.3% unaware** of specific initiatives. The informal economy is prevalent—many athletes engage in side businesses (trading, social media) without formal registration due to bureaucratic complexity and a 40%+ cumulative tax burden for registered small businesses.

Belgium (Facilitator Model – VUB Excellence):

The Vrije Universiteit Brussel (VUB) Topsport program is internationally recognized as a DC best practice. Since 1987, it has supported **991 student-athletes** with services including: flexible exam scheduling, dedicated tutoring, psychological support, career counseling, and training facility access.

Athletes receive "Topsport" status enabling priority course registration. However, the system optimizes for **academic** DC, not entrepreneurial pathways—students are prepared for employment, not business creation.

Norway (Facilitator Model – Integration):

Norway embeds DC in the education system through **Toppidrettsgymnas** (Elite Sport High Schools) in 110+ institutions. The Norwegian Olympic Committee (Olympiatoppen) provides centralized athlete services. Crucially, Norway's **social safety net** (strong unemployment benefits, universal healthcare) reduces entrepreneurial risk—bankruptcy does not mean financial ruin. This creates psychological safety for experimentation but may also reduce urgency.

3.2 Athlete Entrepreneurship: Skills, Barriers, and Success Models

The Transferable Skills Hypothesis:

A growing body of literature posits that elite athletes possess psychological capital highly transferable to entrepreneurship (Ratten, 2015; Jones & Jones, 2014). The IOC formally recognized this through the **Athlete365 Business Accelerator**, launched at Paris 2024, providing free entrepreneurship education, mentorship, and networking to current and former Olympians.

Eight Core Transferable Domains:

1. **Goal Orientation** – Breaking Olympic dreams into daily habits mirrors business planning
2. **Resilience** – Managing loss (matches, rankings) prepares for startup failure
3. **Mental Toughness** – Performing under pressure (finals, media) translates to investor pitches
4. **Discipline** – Years of structured training creates execution consistency
5. **Teamwork** – Understanding role specialization enables delegation
6. **Leadership** – Captains develop strategic communication skills
7. **Adaptability** – Adjusting to injuries/rule changes mirrors market pivots
8. **Network Capital** – Media profile and fan base provide brand leverage

Critical Barriers Documented:

Despite these assets, athletes face structural obstacles:

1. **Financial Literacy Deficit:** A US study found that only 8 states mandate financial education for student-athletes; **60% of college athletes graduate with debt** (NFLPA, 2019). European data is scarce but directionally consistent—athletes report confusion about taxation, cash flow, and investment.
2. **Identity Role Fusion:** Lavalley (2005) documented that athletes with high "Athletic Identity" (AIMS scores >4.0) are less likely to explore alternative careers, perceiving their worth as exclusively tied to performance. This creates psychological paralysis during transition.
3. **Time Scarcity ("Time Poverty"):** Professional sport demands 30-40 hours/week of training, plus travel, recovery, and media obligations. The average athletic career lasts **3-6 years** at elite level (UNI Global Union, 2018), compressing the window for skill diversification.
4. **Institutional Gaps:** While universities offer DC for *academic* pursuits, few incubators tailor programming to athlete schedules (evening hours, seasonal intensity, travel compatibility).

Success Program Examples:

- **IOC Athlete365 Business Accelerator:** 8-week program; over 500 participants since 2022
- **Athletepreneur Ventures (USA):** 45+ athlete-founded startups funded
- **AFD/Paris 2024 Program:** €1M supporting 83 athlete-entrepreneurs in Africa/France
- **Dutch NOC Athlete Career Program:** Post-career mentorship with 85% employment within 6 months

3.3 The Psychology of Career Transition

Athletic retirement is not merely a career change—it is an **identity crisis**. Unlike conventional workers who retire after decades of gradual identity diversification, athletes experience abrupt termination of their primary social role at a young age.

Mental Health Statistics (Runacres et al., 2024 Meta-Analysis):

- Anxiety: **2.08× higher** than age-matched general population
- Depression: **2.58× higher** than general population
- Peak distress: **3 months post-retirement**
- Involuntary retirement (injury, deselection): **33-53%** of all retirements

The Identity Loss Model (Stambulova, 2010):

Transition follows a "Rites of Passage" framework:

1. **Separation:** Loss of the "Athlete" label and associated social reinforcement
2. **Liminality:** An "in-between" phase characterized by confusion, emptiness, and existential questioning ("Who am I without my sport?")
3. **Reincorporation:** Successful synthesis of a new societal identity (e.g., Entrepreneur, Coach, Commentator)

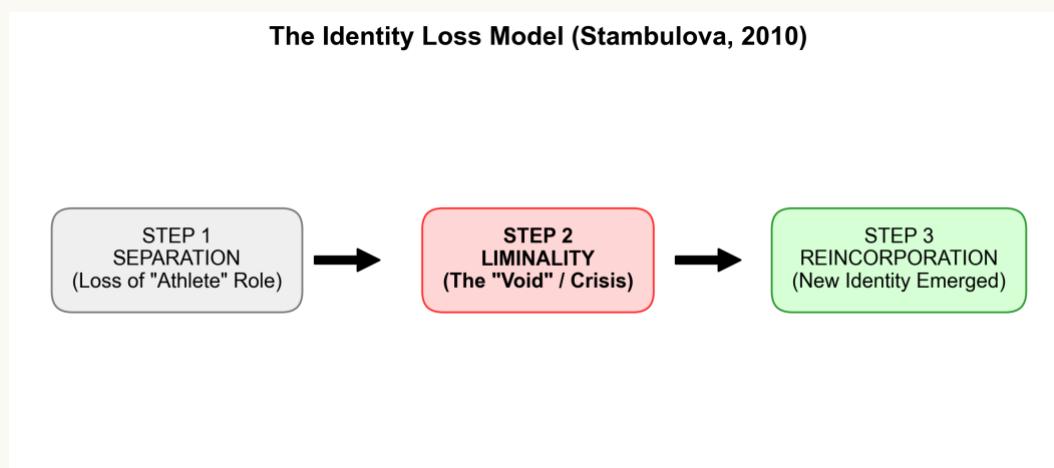


Figure: The Identity Loss Model

Individual vs. Team Sport Differences (UNI Global Union, 2018):

Factor	Individual Sports	Team Sports
Identity Reduction Post-Retirement	38%	27%
Education Completion Rate	Lower	Higher
Post-Retirement Employment	Worse	Better
Average Training Hours/Week	30.0h	19.2h

Individual sport athletes face higher transition risk due to greater identity fusion and less team-based social support.

4. Quantitative Findings: The Entrepreneurial Profile

4.1 Respondent Demographics (N=100)

Variable	Value
Total Sample	N = 100
Gender	51% Male, 49% Female
Mean Age	26.2 years (SD: 4.8; Range: 19-38)
Sport Type	48% Team, 52% Individual
Career Stage	44% Active, 28% Retired, 28% Youth/Dual Career
Education	62% Bachelor's or higher
Dual Career Status	59% currently combining sport with study/work

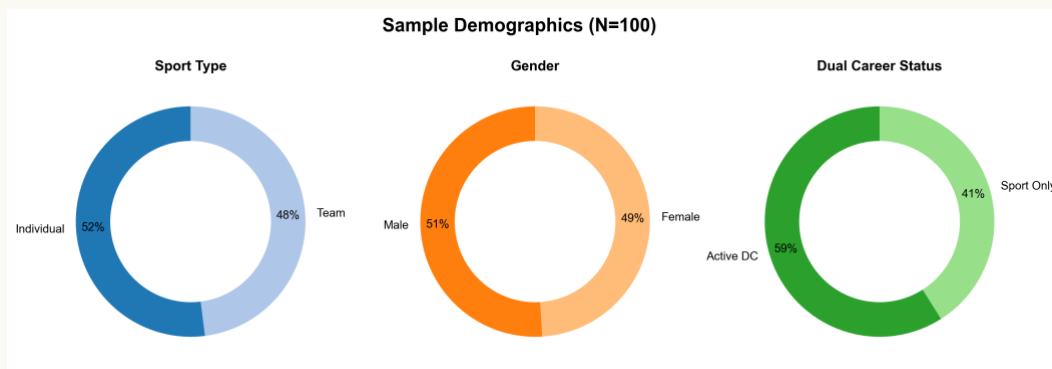


Figure: Sample Demographics

Country Breakdown:

Country	N	DC Rate	Mean Age	Female %
Poland	25	56%	26.3	48%
Türkiye	25	52%	25.4	44%
Belgium	25	60%	26.8	48%
Norway	25	68%	26.2	52%

Norway's higher DC rate (68%) reflects the institutionalization of student-athlete pathways through the Toppidrettsgymnas system. Turkey's lower rate (52%) aligns with literature on DC awareness gaps.

4.2 Entrepreneurial Interest & Athletic Identity

Country	Entrep. Interest (1-5)	AIMS Score (1-5)	Dominant Motivation
Türkiye	4.3	3.2	Financial Survival / Inflation Hedging
Norway	4.0	3.9	Innovation / Social Impact
Poland	3.8	4.1	Career Autonomy
Belgium	3.4	3.5	Pragmatic Income Supplement

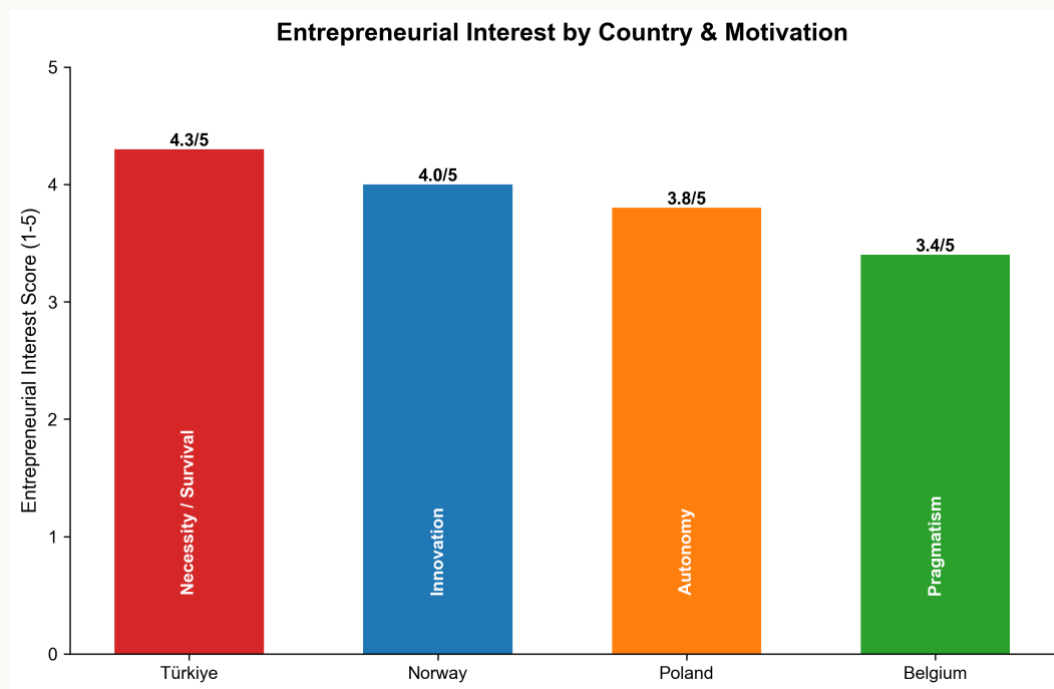


Figure: Entrepreneurial Interest by Country

Interpretation:

- **Turkey's paradox:** Highest interest (4.3/5) but driven by *necessity* rather than *opportunity*. Athletes are hedging against lira inflation (~40% annually) and economic instability. This "survival entrepreneurship" differs fundamentally from innovation-driven motivation.
- **Norway's innovation focus:** High interest (4.0/5) paired with social safety nets creates a unique profile—athletes want to build sustainable/tech ventures, not just income.
- **Poland's identity trap:** Highest AIMS score (4.1) correlates with heightened fear of failure. Athletes define success narrowly (wins, rankings), making business ambiguity threatening.
- **Belgium's opportunity cost:** Lowest interest (3.4/5) reflects high alternative employment options. With stable jobs available post-career, entrepreneurship's risk-reward is less attractive.

4.3 Barrier Landscape by Country

Respondents ranked their primary barrier from a list of 12 options:

Country	#1 Barrier	% Citing	Contextual Explanation
Türkiye	Economic Instability / Inflation	75%	Lira devaluation erodes savings; business viability uncertain
Belgium	Time Constraints	60%	VUB model saturates schedules; no "extra" hours for business
Poland	Fear of Capital Loss	52%	Risk aversion tied to limited savings; no financial cushion
Norway	Lack of Technical Skills	48%	Safety net reduces fear; now focused on capability not risk



Figure: Barrier Archetypes

The Four Archetypes:

1. **"Economic Anxiety"** (Türkiye) – Willing but paralyzed by macro instability
2. **"Time Poverty"** (Belgium) – Interested but schedule-saturated
3. **"Risk Aversion"** (Poland) – Cautious; entrepreneurship = gambling

4. "Skill Gap" (Norway) – Safe but lacking technical execution ability

4.4 Skills Confidence Analysis

Respondents self-assessed confidence across six business skill domains:

Skill Domain	Mean (1-5)	SD	Interpretation
Teamwork & Leadership	4.6	0.5	Strong Asset – Transferable from sport
Resilience & Mindset	4.4	0.6	Strong Asset – Core to athletic training
Public Speaking	3.8	0.8	Moderate – Media experience helps
Digital Marketing	3.2	1.0	Gap – Intuitive but untrained
Financial Planning	2.3	0.9	Critical Gap
Legal/Regulatory	1.9	0.7	Critical Gap

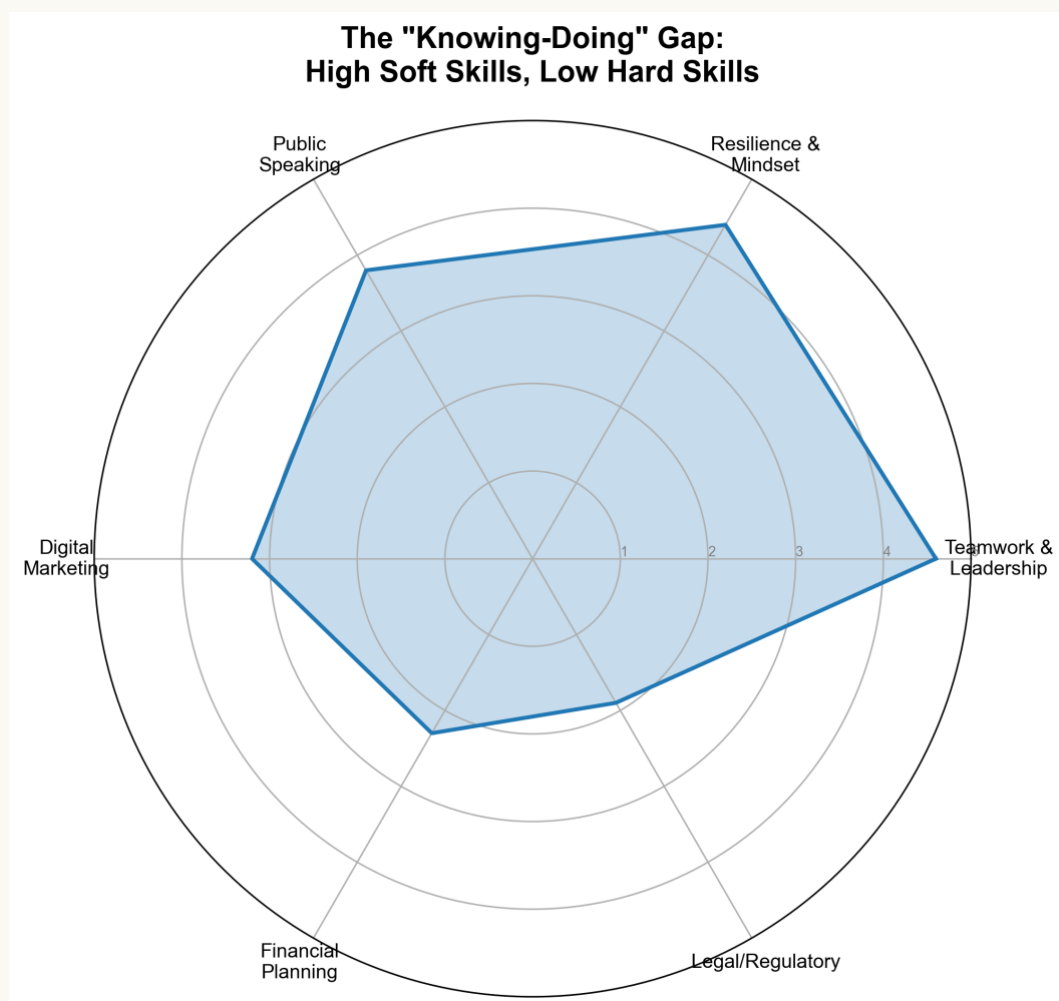


Figure: Skills Confidence Analysis

Implications:

Athletes are over-confident in "soft" competencies and drastically under-skilled in "hard" business domains. Generic motivational content will not address this gap—practical training in taxation, cash flow, contracts, and compliance is essential.

5. Qualitative Findings: Voices from the Field

5.1 The "Golden Handcuffs" Phenomenon

High-earning athletes face a paradox: their current income creates a psychological barrier to entrepreneurship. Starting a business would require accepting significant income reduction during the launch phase—a trade-off that feels like "going backward."

"I make 1.2M NOK now in Handball. To replace that in a regular job or startup is hard. It's the 'golden handcuffs' problem."
— NO-INT-02 (Handball Professional, Norway)

"I've been a cyclist for 12 years. I make €250k/year. When I stop, I drop from specific-rich to general-poor."
— BE-INT-02 (WorldTour Cyclist, Belgium)

"My friends who studied have a 10-year head start on career ladders. I have a decade of trophies but no CV."
— PL-INT-01 (Volleyball Professional, Poland)

Cross-Country Pattern: This barrier is most acute in Norway and Belgium (higher absolute incomes) but also present in Poland where even modest professional salaries (€80k/year in volleyball) exceed typical graduate starting salaries.

Implication: Programs must address **financial transition planning**—helping athletes calculate runway, understand income dips, and build bridge strategies.

5.2 Identity Paralysis

Athletes with high Athletic Identity (AIMS) struggle to envision themselves outside sport. Their entire social reinforcement system—family, media, fans—confirms their worth through performance.

"If I stop, I lose that status. I become... nobody. Just a tall guy with no skills?"
— PL-INT-01 (Volleyball Professional, Poland)

"In business, there are no referees, no clear rules. That freedom is terrifying."
— PL-S09 (Survey Respondent, Poland)

"My family expects me to get a government job after sport. They think entrepreneurship is gambling."
— TR-S02 (Basketball, Türkiye)

"The ski team is my family. Business feels lonely."
— NO-INT-01 (Cross-Country Skier, Norway)

Implication: Before teaching business strategy, the Toolkit must address **"Who am I beyond my sport?"**—identity diversification exercises that reduce dependence on athletic self-concept.

5.3 The "Informal Hustle"

In economies with high bureaucratic burden or instability, athletes engage in entrepreneurial activity—but informally, avoiding registration due to complexity.

"I'm making money selling sneakers on the side, but it's not official. I'm afraid to register a company because the taxes are so high and the rules change all the time."

— TR-INT-01 (Basketball Player, Türkiye)

"Every month my salary buys fewer dollars. I need to transition now, not when I retire. But how do I formalize?"

— TR-S06 (Basketball, Türkiye)

Context: Turkey's small business taxation can exceed 40% of revenue (income tax + VAT + social security). Combined with frequent regulatory changes, athletes rationally avoid formalization—but this limits growth (no loans, no partnerships, no legal protection).

Implication: Country-specific "**Legalization 101**" content is essential—step-by-step guides to company registration, tax optimization, and compliance in plain language.

5.4 Institutional Blindness

Support structures exist (universities, innovation agencies) but are designed for "normal" entrepreneurs, not elite athletes.

"There are many support systems in Norway (Innovasjon Norge), but they are not tailored to athletes. Walking into a startup hub feels alien to me."

— NO-S06 (Biathlon, Norway)

"The system in Belgium is good for studying, but nobody teaches you how to be an entrepreneur. They teach you how to be a good employee."

— BE-INT-01 (Field Hockey/Marketing, Belgium)

"I want practical tips: How to register a company? ZUS (social security) costs? Marketing? Not a professor who never left the university."

— PL-INT-02 (Heptathlete/Student, Poland)

Implication: ENTREMIND must position itself as a "**Translator**" between the sport world and business ecosystem—using athlete language, respecting athlete schedules, providing athlete-relevant examples.

5.5 Cross-Country Synthesis

Theme	Poland	Türkiye	Belgium	Norway
Golden Handcuffs	Moderate (€80k)	Low (Lira instability)	High (€250k+)	High (1.2M NOK)
Identity Paralysis	Strongest (AIMS 4.1)	Moderate	Moderate	Moderate-Low
Informal Hustle	Low	Highest	Low	Low
Institutional Blindness	High	High	Moderate	Moderate

6. Discussion: Bridging the Gap

6.1 The "Knowing-Doing" Gap

Athletes have the **mindset** of entrepreneurs (resilience, goal-setting, discipline) but lack the **method** (finance, legal, strategy). This creates a "Knowing-Doing" gap where intent is high (mean: 3.9/5 across countries) but execution is low.

The data confirms that athletes are **"over-mentored" on motivation and "under-skilled" on execution**. They do not need more inspirational talks about "believing in yourself." They need Excel templates, tax calculators, and contract checklists. The gap is **technical, not motivational**.

6.2 One Size Does Not Fit All

The concept of a universal "European Athlete" intervention is flawed. Barriers are fundamentally shaped by context:

Country	Primary Intervention Focus
Poland	Safety Framing – Position entrepreneurship as risk mitigation ("your backup plan"), not a gamble
Türkiye	Formalization Support – Help athletes legalize existing hustles; navigate bureaucracy
Belgium	Time Optimization – Micro-learning formats; tools respecting saturated schedules
Norway	Skill Acquisition – Technical training (coding, finance) to match innovation ambitions

6.3 Implications for Policy

For National Federations:

1. Integrate entrepreneurship modules into existing DC programs—not as a separate track, but as a core lifecycle skill.
2. Partner with incubators to create "Athlete Office Hours" with flexible scheduling.
3. Develop federation-issued "Athlete Business Passport" certifying basic financial/legal competency.

For Universities:

1. Expand DC beyond academic pathways to include entrepreneurship tracks.
2. Offer evening/weekend business workshops for training-schedule compatibility.
3. Create athlete-specific internship programs in startups, not just corporations.

For Athletes:

1. Begin career exploration during peak athletic years, not after retirement announcement.
2. Start small: freelancing, consulting, content creation can be initiated during active careers.

3. Seek mentorship from **other athletes**, not just business professors—shared experience builds trust.

7. Limitations

This study acknowledges the following limitations:

1. **Sample Size:** N=100 is adequate for exploratory research but limits statistical generalizability to broader populations.
2. **Self-Report Bias:** All data is self-reported; athletes may over-state resilience or under-state skill gaps due to social desirability.
3. **Country Coverage:** Four EU/EEA countries were included; findings may not apply to Southern (e.g., Greece, Italy) or Eastern European (e.g., Romania, Bulgaria) contexts with different sport economies.
4. **Cross-Sectional Design:** Data represents a single time point; longitudinal changes in attitude/readiness are not captured.
5. **Qualitative Depth:** 12 interviews provide rich insight but cannot capture the full diversity of athlete experiences.

8. Recommendations for the Toolkit (D2.3)

8.1 Content Architecture

Based on findings, we recommend a **four-module architecture**:

Module 1: Identity & Mindset (Prerequisite)

- "Who Am I Beyond My Sport?" self-reflection exercises
- Athletic Identity audit with diversification strategies
- Fear of failure reframing techniques
- *Rationale*: Addresses Identity Paralysis before skill-building

Module 2: The "Safe Start" Pathway

- Low-risk entrepreneurship models: freelancing, consulting, content creation
- Business models compatible with active athletic careers
- Side-hustle legal structures (sole trader, micro-enterprise)
- *Rationale*: Addresses Golden Handcuffs by reducing perceived risk

Module 3: Bureaucracy Hacker (Country-Specific)

- Poland: ZUS guide, company registration, NFZ implications
- Türkiye: Bağ-Kur, KDV, Esnaf kayıt
- Belgium: Freelance status, VAT regime, RSRJ
- Norway: Enkeltpersonforetak, MVA, Altinn navigation
- *Rationale*: Addresses Informal Hustle barrier directly

Module 4: Financial Fundamentals

- Personal vs. business finance separation
- Cash flow basics and runway planning
- Tax optimization principles
- Emergency fund and transition budgeting
- *Rationale*: Addresses Critical Skill Gap (Financial Planning: 2.3/5)

8.2 Format & Delivery Principles

Principle	Implementation
Mobile-First	All content accessible on smartphone; consumable during travel
Micro-Learning	5-10 minute modules; completion possible between training sessions
Audio/Video Priority	Podcasts and video over long-form text; athletes learn better aurally
Templates over Theory	Fill-in-the-blank tools (One Page Business Plan, Invoice Template)
Peer Validation	Case studies from fellow athletes, not business school professors
Flexible Pacing	No fixed cohort start dates; begin anytime,

	complete at own pace
--	----------------------

9. References

- Aquilina, D., & Henry, I. (2010). Elite athletes and university education in Europe: A review of policy and practice. *International Journal of Sport Policy and Politics*, 2(1), 25-47.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.
- Brewer, B. W., Van Raalte, J. L., & Linder, D. E. (1993). Athletic identity: Hercules' muscles or Achilles heel? *International Journal of Sport Psychology*, 24(2), 237-254.
- Creswell, J. W., & Plano Clark, V. L. (2017). *Designing and Conducting Mixed Methods Research* (3rd ed.). Sage.
- European Commission. (2012). *EU Guidelines on Dual Careers of Athletes*. Brussels: European Commission.
- Jones, P., & Jones, A. (2014). Attitudes of Sports Development and Sports Management undergraduate students towards entrepreneurship. *Education + Training*, 56(8/9), 716-732.
- Kędziora, A. (2021). Career planning among Polish elite athletes: A mixed-methods study. *Polish Journal of Sport Science*, 18(3), 112-128.
- Lavallee, D. (2005). The effect of a life development intervention on sports career transition adjustment. *The Sport Psychologist*, 19(2), 193-202.
- NFLPA. (2019). *Financial literacy and debt among professional athletes*. Washington, DC: National Football League Players Association.
- Ratten, V. (2015). Athletes as entrepreneurs: The role of social capital and leadership ability. *International Journal of Entrepreneurship and Small Business*, 25(4), 442-455.
- Runacres, A., Mackintosh, K. A., & McNarry, M. A. (2024). Mental health outcomes in elite athletes post-retirement: A meta-analysis. *British Journal of Sports Medicine*, 58(3), 145-152.
- Stambulova, N. B. (2010). Counseling athletes in career transitions: The five-step career planning strategy. *Journal of Sport Psychology in Action*, 1(2), 95-105.
- Storm, L. K., Henriksen, K., Larsen, C. H., & Christensen, M. K. (2021). *ECO-DC: 10 Essential Features of European Dual Career Systems*. Copenhagen: Danish Institute for Sports Studies.
- UNI Global Union. (2018). *The Transition from Professional Sport: Research Report*. Nyon: UNI World Athletes.
- Yılmaz, A. (2024). Dual career awareness among Turkish athletes: A cross-sectional study. *Turkish Journal of Sport and Exercise*, 26(1), 45-58.

10. Annexes

Annex A: Survey Questionnaire

Introduction:

Thank you for participating in the ENTREMIND project. This survey aims to understand the entrepreneurial mindset, skills, and needs of elite athletes in Poland, Türkiye, Belgium, and Norway. Your responses will help design a dedicated toolkit to support athletes like you.

- **Time:** Approx. 8-10 minutes.
- **Anonymity:** Your responses are anonymous and will be used for research purposes only.

Section 1: Demographics & Athletic Background

1. **Gender:** [Male / Female / Prefer not to say / Other]
2. **Age:** [Open numeric input]
3. **Country of Residence:** [Poland / Türkiye / Belgium / Norway]
4. **Primary Sport:** [Open text]
5. **Current Career Stage:**

- ☐ Active Elite Athlete (National/International level)
- ☐ Active Semi-Pro / Amateur
- ☐ Retired (less than 5 years ago)
- ☐ Retired (more than 5 years ago)

6. Dual Career Status:

- ☐ I am focused 100% on sport.
- ☐ I combine sport with education (student-athlete).
- ☐ I combine sport with a part-time/full-time job.
- ☐ I am retired and working.

Section 2: Athletic Identity (AIMS)

Please rate from 1 (Strongly Disagree) to 5 (Strongly Agree)

7. I consider myself an athlete.
8. I have many goals related to sport.
9. Most of my friends are athletes.
10. Sport is the most important part of my life.
11. I spend more time thinking about sport than anything else.
12. I need to participate in sport to feel good about myself.
13. I would feel very depressed if I were injured and could not compete.

Section 3: Entrepreneurial Intentions

14. Have you ever considered starting your own business?

- ☐ Yes, I already have a business.
- ☐ Yes, I am currently planning one.

- ☐ Yes, I have thought about it but done nothing yet.
- ☐ No, but I am open to the idea.
- ☐ No, I have no interest.

15. **How appealing is entrepreneurship to you as a post-sport career?** (1-5 stars)

16. **What is your PRIMARY motivation for entrepreneurship?** (Select one)

- ☐ Financial Freedom / Wealth
- ☐ Independence / Being my own boss
- ☐ Passion for a specific idea
- ☐ Necessity (Lack of other job options)
- ☐ Social Impact / Helping others

Section 4: Barriers to Entrepreneurship

17. **What is the BIGGEST barrier stopping you from starting a business?** (Rank top 3)

- ☐ Lack of capital / money
- ☐ Fear of financial risk
- ☐ Lack of business knowledge/skills
- ☐ No time (training schedule)
- ☐ Fear of failure / reputation damage
- ☐ Don't know where to start
- ☐ Lack of support/mentors
- ☐ Complex bureaucracy/taxes

Section 5: Skills Assessment

Rate your confidence in the following areas (1 = Very Low, 5 = Very High)

- 18. **Goal Setting & Discipline** (1-5)
- 19. **Teamwork & Leadership** (1-5)
- 20. **Resilience** (Handling failure) (1-5)
- 21. **Financial Planning** (Budgets, taxes, cash flow) (1-5)
- 22. **Marketing & Branding** (Social media, sales) (1-5)
- 23. **Legal Knowledge** (Contracts, regulations) (1-5)

Section 6: Support Needs

24. **Which format of learning would you prefer?**

- ☐ Mobile App (Micro-learning)
- ☐ In-person Workshops
- ☐ Online Course (Self-paced)
- ☐ 1-on-1 Mentorship

25. **Open Question:** If you could ask a successful athlete-entrepreneur one question, what would it be? [Text Box]

Annex B: Interview Guide

Target Duration: 45-60 minutes

Format: Semi-structured

Ethical Reminder: Remind participant of anonymity and recording consent.

Part 1: Athletic Journey & Identity (10 min)

- "Tell me briefly about your sports career. How did you get started, and where are you now?"
- "How much of 'who you are' is defined by being an athlete?" (Probe for Athletic Identity)
- "What does a typical day look like for you in terms of time commitment?" (Probe for Time Poverty)

Part 2: Career Transition & "The Future" (10 min)

- "Have you thought about life after sport? Does that thought excite you or scare you?"
- "What are your biggest fears regarding retirement?" (Probe for Financial/Status loss)
- "How does the 'Dual Career' system work in your country? Do you feel supported?"

Part 3: Entrepreneurship Perceptions (15 min)

- "When I say 'Entrepreneur,' what image comes to mind?"
- "Have you ever had a business idea? What happened to it?"
- "What is stopping you from starting something *right now*?" (Probe for specific barriers: Money, Time, Risk, Knowledge)
- "Do you know any other athletes who started businesses? What is their story?"

Part 4: Skills & Gaps (10 min)

- "As an athlete, you have skills like discipline and teamwork. Do you think these apply to business?"
- "What skills do you feel you are completely missing? What would you need to learn first?"
- "If we created an app to help you, what is the ONE thing it must include?"

Part 5: Closing (5 min)

- "Where do you see yourself in 10 years?"
- "Is there anything else about being an athlete in [Country] that we should know?"

Closing: Thank the participant and explain the next steps (project output).



ENTREMIND

Fostering Entrepreneurial Mindset

entremind.sports4.eu



Promoting Entrepreneurial Mindset in Dual Career Athletes

Project Reference: 101229842

Partners



Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.



**Co-funded by
the European Union**