

My money: Jack Carty

'I want to be able to enjoy my rugby - but also to set myself up for my life afterwards'



Connacht's Jack Carthy

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Connacht outhalf Jack Carty won his first cap for Ireland against Italy in February. The rising star is shortlisted for the Irish player of the year at this month's Irish Rugby Players Awards.

What's the most important lesson about money your career has taught you?

Rugby is a short career, I want to be able to enjoy my time whilst I play but also to set myself up for life after rugby. It's why I've partnered with Trevor [Twamley, sports agent] and his Sport Endorse agency to try to find brands, organisations and charities that are aligned with what I stand for.

What's the most expensive place you ever visited?

Losing credit card roulette in an Asian restaurant in Galway. Twelve people were involved and I had to pay for everything. We will say no more.

What's the best advice you ever got about money?

"Do you think money grows on trees?" - my father.

Apart from property, what's the most expensive thing you have ever bought?

A Normatec Recovery machine. It mimics the muscle-pump of the arms, greatly enhancing the movement of fluid and metabolites out of my legs after tough games and matches. I saw it more as an investment in my own career - and it has massively aided my recovery.

What was your worst job?

Delivering meat to an abattoir and seeing the carcass hanging. I worked in my family business, Oliver Carty meats, based in Athlone, for a couple of weeks during the school holidays. There used to be plenty of tough jobs, but it was a great learning experience and hopefully I will get back to work there when I retire... if I'm let.

What was your biggest financial mistake?

Not cashing out at the height of the crypto pump in December 2017. I'm still bullish on the long-term outlook of some blockchain-based technologies. I learnt a lot about my adversity to risk, etc and how to take the emotion out of investing.

What was your best financial killing?

A lovely accumulator [bet] coming in a couple years ago, last leg was Dublin in the Leinster Final at -12 - never in doubt. Small bit of crypto that I have in cold storage. Nothing massive, unfortunately.

Are you better off than your parents?

Well they do have five kids and two grandchildren to look after, so who knows.

If you won the Euromillions, what would you do with the money?

Put a roof on the Sportsground so Galway's weather would be irrelevant. Then get financial advice from [Connacht rugby player] Tiernan O'Halloran on how he manages to do it.

If you could design your own euro note, what image would you put on it?

John Muldoon lifting the Pro12 or a picture of my dog Willow, she is a Hungarian Vizsla.

iTunes or Spotify?

Spotify every day of the week and on weekends.

What was the last thing that you bought online?

A new audiobook on Audible. I downloaded The Success Principles by Jack Canfield.

Have you ever made an insurance claim?

Not personally, thankfully. I was on my family's health plan when I ruptured my spleen in Dubai.

Would you buy property now?

I've only recently bought in the past 18 months, so no, as financially it wouldn't be feasible. Otherwise I would wait another couple of years until prices cool down.

Do you ever haggle?

I used to find it difficult, but have got a bit better at it.

What are the three things that you would not be able to do without if you were tightening your belt?

Morning coffee on the way to training. A sun holiday. An old fashioned [bourbon].

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