What are the reasons these particular athletes ended up broke?

Based off what we have learned, what could these athletes have done to ensure they did not end up going BROKE?

What are your feelings regarding these athletes, do you feel they have been taken advantage of or do you think their situation is fair based off the lifestyle they wanted to live/lived?

If lucky enough to be given millions of dollars in your life, what would you do differently so we would not see you on a show like this?