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PROJECT TITLE

Sports Professionals

Making the most of today’s success while planning for tomorrow.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

ROXTON WEALTH

A CAREER IN SPORT CAN BE EXTRAORDINARY

A contract may have an end date. The future you are building should not.

Sport can bring opportunity, achievement, recognition, travel and income. It can also move quickly. That does not mean sport is a less secure career. It means financial planning needs to begin earlier and work harder.

We help sports professionals connect income, property, protection, pensions, investing, family goals and future opportunities into one clearer plan.

PERFORM → EARN → PROTECT → FUTURE FREEDOM

Sporting careers are different

Higher earnings can arrive earlier. Careers may be shorter. Future income can be uncertain. That makes long-term planning especially important.

A SPORTING CAREER MAY INVOLVE

- Earnings arriving earlier than expected
- Contract-based or season-based income
- Bonus and performance-related income
- Prize money, sponsorship or commercial opportunities
- Variable income between seasons or contracts
- Physical demands and injury risk
- Public attention and pressure
- A relatively early transition into another career
- Family and lifestyle commitments built around an uncertain timetable

The athlete career timeline

The aim is not to predict every stage of your career. It is to make sure success today creates options when the next stage arrives.

01 Early career

02 Breakthrough opportunity

03 Peak earning years

04 Career transition

05 Second career, business or retirement

06 Future freedom

PERFORM → EARN → TRANSITION → FUTURE FREEDOM

UNIQUE FINANCIAL CHALLENGES

Sporting success can create opportunity and uncertainty at the exact same time.

Professional sport can involve high performance, high visibility and high expectations. It can also create a financial rhythm that is different from a standard salary.

One season may be exceptional. The next may involve a different contract, a move, recovery from injury, a change in team, or a decision about what comes next.

> A strong financial plan should help you enjoy success without allowing every future decision to depend on the next contract.

Inconsistent income

Income may come from more than one route. This can create strong earning potential — and make it harder to know what is safe to spend, reserve or invest.

INCOME MAY COME FROM

Club or team salary	Contract fees	Appearance income	Performance bonuses
Prize money	Sponsorship	Brand partnerships	Social media activity
Coaching	Events	Commercial work	Business interests

Injuries and contract changes

A strong financial plan should work in a good season and a difficult one.

CAREER-ENDING INJURIES

An injury may interrupt income, performance, selection or future opportunities. Even where a career continues, recovery may affect working capacity, contract negotiations, bonuses or commercial commitments. This is why financial resilience and protection deserve attention before they become urgent.

CONTRACT CHANGES

A new contract can be exciting. A contract ending can feel uncertain. Neither should be treated as a reason to make rushed financial decisions. A strong financial plan should work in a good season and a difficult one.

The future may arrive faster than expected

That uncertainty should not stop planning. It should shape the plan.

RETIREMENT FROM SPORT

It may come much earlier than traditional retirement. The question is not only “How long will I play?” but “What do I want my sporting income to make possible after I stop?”

FAMILY RESPONSIBILITIES

A career may support a partner, children, parents and a home. The stronger your income, the more important it is to balance family support with your own long-term security.

PUBLIC PROFILE

Public success can create pressure to look successful. But real security is rarely visible from the outside. The most valuable thing a career can create is the freedom to choose what comes next.

Making the most of peak earning years

High income alone does not automatically create wealth. The difference is often what happens after the money arrives.

01
Cashflow
Understand what income is coming in, what commitments must be met, and what money has a longer-term purpose.

02
Saving
Room for a contract gap, injury recovery, relocation, business opportunity or future career transition.

03
Investing
For money not needed in the near future, considered alongside goals, time horizon, and risk tolerance.

04
Pensions
One route towards future income and freedom once active competition becomes less central to your life.

Peak income is not only an opportunity to spend more. It is an opportunity to create a stronger future.

A good strategy gives your money a role

Not every payment needs to do the same job. The aim is to make sure success creates a future that is not dependent on earning at peak level forever.

01

For today

Home, bills, travel, family, lifestyle, training and everyday living.

02

Tax & business

Tax reserves and business costs set aside early to prevent pressure later.

03

Resilience

Accessible savings as a buffer against injury, contract changes or unexpected costs.

04

Protection

Income protection or critical illness cover to protect the life you have built.

05

The future

Pensions, investments and property that may eventually replace sporting income.

The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested.

Planning beyond your sporting career

A successful career should create options beyond the next contract. Long-term planning is about creating choices beyond competition at its current intensity.

CAREER TRANSITION

Transition does not need to be a single date. It may be a gradual shift into consultancy, mentoring, advisory work or personal projects. The key question: “What income and flexibility do I need for the future I want?”

INVESTMENT PLANNING

Long-term investing may support future goals where money is not needed in the near term, reflecting your time horizon, objectives, risk tolerance, capacity for loss, existing assets and family commitments.

SPORT → TRANSITION → OPPORTUNITY → FUTURE FREEDOM

Financial education for athletes

The best financial decisions are rarely the fastest ones. You need enough understanding to ask the right questions and recognise pressure.

BEFORE A MAJOR FINANCIAL DECISION, ASK

01 What is this meant to achieve?

02 Is this money needed elsewhere first?

03 What happens if income reduces?

04 What is the downside if this does not work as expected?

05 Is this based on evidence or excitement?

06 Who else may be affected?

07 Does this create more freedom or more pressure?

08 The most expensive mistakes are often the rushed ones.

Behaviour matters when success, pressure and visibility are all high

Behavioural finance looks at the human side of money — how confidence, fear, pressure, identity and social comparison shape financial decisions.

OVERCONFIDENCE

Confidence in performance does not make every investment, deal or venture low risk.

EMOTIONAL SPENDING

A win, injury, transfer or public pressure can all influence spending. Temporary emotion should not create long-term pressure.

FAMILY & FRIENDS

Requests for support can be meaningful, but should not undermine your own long-term security.

PLANNING DISCIPLINE

A good plan gives a calm point to return to: does this fit the future I am trying to build?

Real sporting scenarios

Different sports. Different careers. One need for a plan that works beyond the next contract.

PEAK EARNINGS

The athlete in peak earning years

A strong new contract and commercial income. They want to support family and buy a home while making the income create long-term security, not only a more expensive lifestyle.

CAREER TRANSITION

The player preparing for transition

Considering life after competition — exploring coaching, media work and a business venture, without relying on one uncertain future outcome.

FAMILY PROTECTION

The athlete protecting a growing family

A partner, children and a mortgage. They want the household to remain secure if injury, illness or a contract change affected income.

The scenarios above are illustrative only. They are not real client stories and do not represent guaranteed outcomes.

LET'S PLAN BEYOND THE CONTRACT

A strong plan can give you more choice long after the final whistle

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