WHO WE HELP

Care Professionals

Financial advice built around a profession that puts people first.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

ROXTON WEALTH

LOOKING AFTER YOURSELF MATTERS TOO

Financial planning is not only for the wealthy

When you spend so much time supporting other people, your own financial decisions can easily be pushed to the bottom of the list. Planning begins with much more ordinary, everyday questions.

01

Can I afford to buy a home?

02

How do I build savings when everyday costs are rising?

03

What happens if I cannot work for a period of time?

04

Am I paying enough into my pension?

05

How can I support my family without putting myself under pressure?

06

What should I focus on first, without knowing everything at once?

TODAY → STABILITY → FUTURE

REAL LIFE, REAL PRESSURES

Everyday financial challenges

You may work shifts, nights, weekends, variable hours, or rely on overtime. Your plan does not need to be complicated. It simply needs to work around the life you actually live.

MANAGING THE HOUSEHOLD

A plan can clarify what regular commitments you have, what spending is truly essential, and where small changes may create breathing room.

BUYING A HOME

The key is not only finding a mortgage a lender will approve. It is finding a home and a monthly payment that leave room for your actual life after moving in.

SAVING FOR THE FUTURE

Even small, consistent savings can create more flexibility over time. The aim is to begin building a cushion that makes future decisions feel less pressured.

A good plan should not make you feel guilty about what you have not done yet. It should help you make the next sensible decision from exactly where you are now.

TODAY → STABILITY → HOME

MANAGING TODAY, PLANNING TOMORROW

Building a future while managing today

Life does not wait until your finances feel perfectly organised. Financial planning helps bring competing priorities into one clearer picture.

FAMILY RESPONSIBILITIES

A clear plan can help you balance what you want to give to others with what you need to protect for yourself — childcare, supporting children, helping parents, and household costs.

RETIREMENT PLANNING

Pensions become easier to build when they begin earlier and are reviewed as life changes. You simply need practical steps towards having future choices.

FINANCIAL RESILIENCE

Resilience is having enough flexibility to respond when something changes — savings, protection, a manageable mortgage, lower debt, and workplace benefits.

The aim is not to control every part of the future. It is to create enough stability that one unexpected event does not knock everything else off course.

STABILITY → PROTECTION → FUTURE

THE STRONGEST PLANS START SIMPLE

Building strong financial foundations

Financial security is often built gradually through a series of practical, everyday choices. You do not need to do everything at once.

BUDGETING

A budget is about understanding what is coming in, what is going out, and whether your money is helping you move towards the things that matter.

Regular income · Household bills · Debt repayments · Food and travel · Family commitments · Savings · Pension contributions · Lifestyle spending · Future goals

EMERGENCY SAVINGS

An emergency fund provides important breathing room for unexpected costs, reduced working hours, vehicle or home repairs, and periods when income is less predictable. The right amount depends on your household and circumstances. Starting small is still starting.

Understand Spending → Build Savings → Manage Debt → Protect Income → Plan for the Future

TODAY → STABILITY → PROTECTION

ONE OF YOUR MOST VALUABLE BENEFITS

Understanding workplace pensions

Pensions are not only about stopping work one day. They are about future freedom — the ability to reduce work, keep your home, and make choices later in life with much more confidence.

EMPLOYER CONTRIBUTIONS

Depending on the scheme, your employer may contribute alongside you — effectively extra money put towards your future.

RETIREMENT SAVINGS

Pension money is usually invested over the long term, so the value can rise and fall depending on contributions, performance, charges, and time invested.

LONG-TERM GROWTH

The earlier contributions begin, the more time they may have to remain invested — making regular saving more powerful than waiting until retirement feels close.

WORTH CHECKING

- Whether you are enrolled
- How much you contribute
- How much your employer contributes
- What type of arrangement you have
- Where your pension is invested
- Pensions from previous jobs

YOUR INCOME SUPPORTS EVERYTHING

Protecting what matters most

Protection is not about expecting something bad to happen. It is about understanding what support may be available if it does.

INCOME PROTECTION

Provides a regular benefit if illness or injury prevents you from working, subject to policy terms, waiting periods, underwriting, and exclusions.

CRITICAL ILLNESS

May pay a lump sum if you are diagnosed with a specified serious illness covered by the policy — reducing debt or covering household costs when you need it most.

LIFE INSURANCE

May pay a lump sum or income benefit if you die during the policy term, helping protect the people financially affected by the loss of your income.

FAMILY SECURITY

Looks at the wider household — mortgage or rent, dependants, childcare, savings, benefits, debt, and future goals may all be relevant.

The aim is not to insure every possible event. It is to understand what could create the greatest financial pressure for the people you care about, and put a sensible safety net in place.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

A HOME, NOT A PRESSURE

Home ownership and mortgage planning

A mortgage should help you build a home, not create pressure around every other part of life. Decisions should be connected to your real life — income, working pattern, household costs, and future goals.

FIRST-TIME BUYERS

Saving a deposit, understanding affordability, checking your credit profile, and deciding what monthly payment feels manageable alongside everyday life.

MOVING HOME

The key question is not only whether you can afford the next property. It is whether the home and mortgage will work for the next stage of your life.

REMORTGAGING

When a deal ends, it is a useful time to review whether the arrangement still fits, as income, costs, property value, and needs may have changed.

AFFORDABILITY

Lenders assess income, commitments, credit, and deposit. Consider your own: would this payment still feel manageable if life became more expensive?

The right mortgage is not always the largest available. It is the one that leaves room for the life you want outside the property.

SUPPORTING THE LIFE YOU WANT

Planning for life's bigger goals

Financial planning is not about putting every pound into savings and never enjoying the present. It is about creating enough structure to work towards meaningful goals.

FAMILY

Understand how family commitments fit with savings, protection, property, and future goals.

TRAVEL & EXPERIENCES

A strong plan should help you enjoy travel, hobbies, and time with family without creating unnecessary pressure later.

RETIREMENT

Pensions, savings, investments, property, and future income may all form part of the conversation.

HELPING CHILDREN

Support with education or a home deposit, always balanced with your own long-term financial security.

FUTURE SECURITY

Not every outcome guaranteed, but more choices, more resilience, and a clearer understanding of what your money needs to do.

A PLAN THAT ADAPTS

Your goals may change over time. What matters is having a plan that can adapt with you.

TODAY → FUTURE → FREEDOM

CLEAR ANSWERS, LESS FEAR

Common questions we hear

Do I need a lot of money before I speak to an adviser?

No. Advice can be relevant for a mortgage, protection, pensions, savings, or retirement. The important thing is knowing what you want help with.

Should I pay off debt or save first?

It depends on the type of debt, interest rates, savings, and goals. A good plan looks at the full picture to find the right balance.

Can I buy a home if I work shifts or have variable income?

Possibly. Lenders assess income differently. The key is understanding your circumstances and identifying the right route.

I do not feel like I earn enough to save. Where do I start?

Start with understanding where your money goes. Even a small regular amount can build the habit of saving and a useful buffer over time.

Do I need protection if I have sick pay through work?

Workplace benefits are valuable but may be limited. It is useful to know how long they last and whether they cover your commitments.

Is it too late to start pension planning?

No. It is never too late to understand what you have. A pension review can be incredibly useful at any stage of life.

TODAY → CLARITY → FUTURE

DIFFERENT LIVES · ONE SHARED NEED

Real-life care professional scenarios

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

SCENARIO 1 · FIRST HOME

The first-time buyer building a foundation

Saving gradually while renting on variable shifts. Planning covers a realistic budget, deposit and moving costs, lender affordability based on shift patterns, credit commitments, and protection for the mortgage and household income.

SCENARIO 2 · FAMILY SECURITY

The family balancing today and tomorrow

Children, household costs, and busy working lives. Planning reviews cashflow, builds emergency savings, assesses protection, examines workplace benefits and pensions, and aligns family goals with future flexibility.

SCENARIO 3 · RETIREMENT

The experienced professional planning ahead

Pensions in different places from several employers. Planning locates and reviews old pensions, defines retirement goals, reviews mortgage and household costs, and discusses future lifestyle and family priorities.

The details may be different. The value of a clearer financial plan remains the same.

START THE CONVERSATION

Start building your financial confidence.

You spend your career supporting others. Your future deserves support too. Tell us what you are working towards, what you would like to protect, and where you want more confidence — together we can build a financial roadmap that fits your life.

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