ROXTON WEALTH

Teachers & Education Professionals

Helping educators build the future they work so hard to create for others.

FINANCIAL & MORTGAGE ADVICE

London · Wales · Scotland · UK-Wide

YOUR CAREER. YOUR FUTURE.

You help others prepare for the future

Financial planning helps ensure your own future receives the same attention.

Education changes lives. But when your career is focused on supporting pupils, students, colleagues and communities — your own financial planning can easily be left for another day.

YOUR CAREER

- Education
- Learning
- Confidence
- Future Opportunity

YOUR FINANCES

- Income
- Home
- Protection
- Pension
- Future Security

Both journeys are about preparation. Both are stronger when you take practical steps before pressure builds.

UNDERSTANDING YOUR SITUATION

The financial realities of working in education

Pension

Many educators have service across different roles, employers, or scheme arrangements. The aim is to understand what your pension means for the future choices you want.

Family

Childcare, housing, education costs, and household bills can all affect how much financial flexibility you need — now and in the future.

Property

A first home, family home, or remortgage can be one of the biggest financial decisions you make. The right mortgage should support your life outside work.

A strong financial plan is not about doing everything at once — it is about knowing which priorities need attention first.

LONG-TERM SECURITY

Understanding your pension

Your pension may be one of the most valuable benefits connected to your career. For many teachers, the Teachers' Pension Scheme provides defined-benefit pension benefits based on scheme rules, pensionable earnings, and service — not an individual invested pot.

That is why the first step is always understanding the scheme you are actually in.

KEY QUESTIONS TO CONSIDER

- Which scheme or arrangement are you a member of?
- Do you have pension benefits from previous roles?
- How have changes in hours or career breaks affected benefits?
- What is your expected retirement timing?
- Do you have other pensions outside your main scheme?
- Are beneficiary details up to date?

PROPERTY & MORTGAGES

A mortgage should support your life, not restrict it

Income from teaching may include a main salary, TLR payments, supply work, or tutoring. We understand how to present this clearly to lenders.

REAL-LIFE AFFORDABILITY

Lender Affordability + Household Costs + Savings + Pension + Family Life = What feels genuinely comfortable

Your home may be repossessed if you do not keep up repayments on your mortgage.

First Home

Deposit requirements, moving costs, legal fees, and how lenders assess affordability for educators.

Moving Home

Balancing current property value, moving costs, and the monthly commitment of a new mortgage against wider goals.

Remortgaging

A chance to review whether your mortgage term, monthly payment, and strategy still fit your life today.

YOUR SAFETY NET

Protecting your income and family

Your ability to earn is the foundation of your financial plan. While many education roles provide sick pay, this is usually time-limited and may not cover a long-term absence.

Employer Sick Pay

TIME-LIMITED

Usually covers a period of absence, but not indefinitely.

Income Protection

MONTHLY INCOME

Regular monthly income if you are unable to work due to illness or injury.

Critical Illness

LUMP SUM

A tax-free lump sum on diagnosis of a specified serious illness.

Life Cover

FAMILY SECURITY

Ensures your family is financially supported if the worst were to happen.

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

BUILDING FOR THE FUTURE

Building wealth beyond your pension

A workplace pension is vital. But savings, investments, and property can provide flexibility that a pension cannot always offer — creating options for the years before you access your pension, or alongside it.

Emergency Savings

Accessible savings create a buffer against unexpected costs and reduce the need to borrow.

Short-Term Goals

Clear savings goals — a holiday, wedding, or home improvements — ensure plans don't derail long-term security.

Medium to Long-Term Investing

ISAs and investment accounts offer tax-efficient ways to build wealth alongside your pension.

TODAY

- Home
- Family
- Enjoyment
- Household costs

TOMORROW

- Savings
- Pensions
- Investments
- Future freedom

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

HOW WE HELP

Real education professional scenarios

01

The teacher buying a first home

- Deposit and moving costs
- Mortgage affordability
- Emergency savings
- Protection for household income
- A mortgage that leaves room for real life

02

The family balancing today and tomorrow

- Household cashflow
- Emergency savings
- Mortgage commitments
- Pension benefits review
- Family protection needs

03

The senior educator planning a different pace

- Pension review and projections
- Retirement and reduced-work scenarios
- Mortgage and household costs
- Savings and investments
- A clearer route to future freedom

The scenarios above are illustrative only. They do not represent real clients or guaranteed outcomes.

START THE CONVERSATION

Build a plan for your future

You do not need to have every answer before starting the conversation. Tell us what matters to you, what is changing, and where you would like more clarity.

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