ROXTON WEALTH

WORKPLACE PROGRAMMES

Financial Foundations

Building financial confidence before financial complexity.

It is Roxton Wealth's education-first workplace financial wellbeing programme: a practical starting point for employees who want to understand money more clearly, build confidence and make more informed decisions over time.

WWW.ROXTONWEALTH.COM

Because before financial complexity comes financial confidence.

WHY FINANCIAL CONFIDENCE MATTERS

Important financial decisions should not come with a hidden expectation that you already understand everything.

Many people are expected to make decisions about money without ever being shown the basics. They may know that budgeting, saving, pensions and mortgages matter. But knowing where to begin and feeling confident enough to take action can be much harder.

This is not because people do not care about their future. It is often because financial information can feel confusing, overly technical or disconnected from the everyday decisions people are actually trying to make.

Financial Foundations helps move people from:

CONFUSION

"I do not understand where to begin."

Clarity

"I understand the basics and know what matters."

STRESS

"I am worried about getting this wrong."

Confidence

"I feel more able to make informed decisions."

DELAY

"I will deal with this later."

Action

"I know a useful next step."

A workplace financial wellbeing programme built around practical learning.

Financial Foundations is Roxton Wealth's workplace financial wellbeing education programme. It is the entry point into our wider workplace programme ecosystem, designed to help employees build confidence before they face more complex financial decisions.

It is not about judging how much someone earns, how much they have saved or how organised they believe their finances are.

It is about helping people understand the foundations.

Financial literacy

Helping employees understand common financial topics in plain English.

Practical learning

Using real-life examples rather than abstract theory.

Everyday decisions

Exploring the things people are likely to face: budgeting, borrowing, saving, pensions, mortgages, protection and longer-term planning.

Financial confidence

Helping employees feel more able to ask questions, recognise priorities and take sensible next steps.

Workplace wellbeing

Supporting people in an area of life that can have a major impact on stress, confidence and day-to-day peace of mind.

LEARNING THAT HELPS IN REAL LIFE

Financial education should be useful long after the session ends.

A good financial wellbeing programme should not feel like a lecture full of jargon. It should help people recognise situations they may already be facing — making a salary stretch further, deciding whether to save or repay debt, understanding a workplace pension or wondering what retirement could realistically look like.

It can help employees better understand:

01 How money comes in and goes out each month

02 Why savings and emergency funds can matter

03 How credit works and what borrowing can cost

04 What a mortgage involves beyond the property price

05 Why protection can matter when people rely on your income

06 How pensions work at a basic level

07 What investment risk means in plain English

08 Why financial decisions often affect one another

No prior financial knowledge required.

Financial Foundations is designed for people who may not have been taught about money before, who want to improve their understanding or who simply want a clearer way to approach everyday financial decisions.

You do not need to know financial terminology. You do not need to have a detailed plan. And you do not need to be at a particular income level or life stage.

The sessions are built to be practical, accessible and relevant.

No prior financial knowledge required

The programme starts with the basics and avoids assuming that everyone understands the same terms, products or processes.

Practical

The learning is connected to everyday life: bills, income, savings, borrowing, homes, family responsibilities and future choices.

Accessible

We aim to explain ideas clearly, using plain English, examples and visual support where helpful.

Easy to understand

Financial Foundations is designed to build confidence gradually, rather than overload people with information all at once.

Relevant to everyday decisions

The purpose is not simply to teach theory. It is to help people understand decisions they may need to make now or later.

WHAT EMPLOYEES LEARN

The foundations that support everyday financial confidence.

Financial Foundations covers the areas people are most likely to encounter throughout working life. The programme helps people build a broad understanding that they can return to when life changes.

01

Budgeting and managing monthly money

02

Saving and building financial resilience

03

Credit, borrowing and debt awareness

04

Mortgages and home ownership

05

Protection and financial security

06

Pensions and retirement planning

07

Investments and long-term planning

08

Financial wellbeing and decision-making

Each topic is explained in a way that connects the financial concept to real life.

Modules 1–3: Building confidence with everyday money.

Module 1

Understanding your money

Income, spending and everyday financial awareness.

- Income and essential spending
- Everyday costs and irregular expenses
- Creating a workable budget
- Identifying spending patterns
- Building more awareness without guilt or judgement

Module 2

Saving and financial resilience

Building breathing room for life's surprises.

- The purpose of emergency savings
- Short-term versus longer-term savings goals
- Building saving habits around real life
- Understanding the difference between saving and investing
- Making progress without feeling pressured to do everything at once

Module 3

Credit, borrowing and debt awareness

Understanding the cost of borrowing before making a commitment.

- Different forms of borrowing
- Interest and repayment costs
- Credit scores and credit reports
- The impact of missed payments
- Questions to consider before taking on new borrowing

Financial confidence is not about never using credit. It is about understanding the commitment before you make it.

Modules 4–6: Homes, protection and future security.

Module 4

Mortgages and home ownership

Understanding one of life's biggest financial commitments.

- Deposits and affordability
- Mortgage repayments and interest
- Fixed and variable mortgage rates
- Credit history and lender assessments
- The costs beyond the property price
- Why it can help to plan before you start viewing homes

Module 5

Protection and financial security

Thinking about the people and commitments that matter most.

- Life insurance
- Critical illness cover
- Income protection
- Employer benefits and workplace cover
- The importance of reviewing protection when life changes

Module 6

Pensions and retirement

Making sense of the future without feeling overwhelmed by it.

- Workplace pensions
- Employer contributions
- Pension tax relief in general terms
- The impact of starting, stopping or increasing contributions
- Why retirement planning is about lifestyle as well as age

This is general education only and does not replace personalised mortgage advice. Your home may be repossessed if you do not keep up repayments on your mortgage.

Modules 7–8: Long-term planning and financial wellbeing.

Module 7

Investments and long-term planning

Understanding the difference between saving for now and planning for later.

Investments can be an important part of long-term financial planning for some people, but they are not suitable for every goal or every timescale. This module introduces the basics in a balanced and understandable way.

- The difference between saving and investing
- Investment risk and why values can rise and fall
- Timescales and the purpose of investing
- The importance of not investing money you may need soon
- How investments may sit alongside pensions and other goals

The value of investments can fall as well as rise, and you may get back less than you invest.

Module 8

Financial wellbeing and making decisions with confidence

Bringing the foundations together.

Financial wellbeing is not only about income or savings. It can also be about feeling informed, having a sense of control and being able to make decisions without feeling paralysed by uncertainty.

- Financial confidence
- Decision fatigue and procrastination
- The relationship between money and wellbeing
- Setting realistic financial goals
- Knowing when to seek further support or personalised advice

The most useful financial plan is the one you understand well enough to use.

LEARNING THAT FITS DIFFERENT WAYS OF THINKING

People absorb information differently. Financial education should reflect that.

Some people learn best through examples. Others prefer diagrams, practical scenarios, short summaries or the opportunity to ask questions as they go. Some want the full detail. Others need the key ideas first, followed by time to reflect.

Financial Foundations is designed with those differences in mind.

Visual learning

Where helpful, sessions can use diagrams, timelines, comparison tables and simple frameworks to make complex ideas easier to follow.

Practical examples

Financial topics become more meaningful when connected to everyday life, such as how different repayment choices can affect monthly budgets.

Clear language

We use plain English wherever possible and explain financial terms rather than assuming people already understand them.

Neuro-inclusive delivery

Designed to support clearer, more accessible learning for different information-processing styles: structured sessions, visual support, clear recaps and space for questions.

Financial education should not make anyone feel behind. It should help people feel more able to take part.

Supporting financial wellbeing can support the whole workplace.

Financial pressures do not stay at home. They can affect concentration, confidence, sleep, stress levels and the ability to plan for the future. Employers cannot solve every financial challenge their people may face, but they can make professional education and support easier to access.

Financial Foundations gives employers a practical way to support employee wellbeing through education.

Financial wellbeing

Employees may feel more confident when they better understand everyday financial decisions and know where to go for further support.

Employee engagement

A workplace programme that feels relevant to real life can help employees feel seen and supported beyond their day-to-day role.

Workplace support

The programme creates space for learning around topics that many people need but may not otherwise ask about.

Retention

Employees often value benefits that help them build confidence, resilience and future opportunity.

Meaningful employee benefit

Financial Foundations is not a generic perk. It is a practical, people-focused programme designed to meet employees where they are.

Financial confidence can begin with learning and grow into a more personalised plan.

Financial Foundations is education-first. For many employees, the workshops may provide the clarity they need to make progress independently. For others, learning may highlight a personal question that needs more support. That is where Advice Access may become relevant.

Education and advice are different. Personal recommendations are only made where appropriate, following a full individual assessment.

01 **Financial Foundations**
General education and practical learning

02 **Knowledge**
A clearer understanding of financial topics

03 **Confidence**
More confidence to ask questions and consider next steps

04 **Advice Access**
A route to explore individual financial and mortgage advice where relevant

05 **Personal financial planning**
Personalised advice only after a full assessment of individual circumstances, needs and objectives

FREQUENTLY ASKED QUESTIONS

A few things people often want to know before they begin.

Who can attend?

Financial Foundations is available to employees through participating employer relationships. Your organisation will confirm how sessions are made available, including registration and attendance details.

Do I need financial knowledge?

No. The programme is designed for people at different confidence levels, including those who have never had formal financial education before.

Is this financial advice?

No. Financial Foundations provides general educational information and is not personal financial, mortgage, investment, pension, protection, tax or legal advice. It does not make recommendations about what any individual should do.

How are sessions delivered?

Sessions can be delivered in formats agreed with the employer, including in-person workshops, virtual sessions or other accessible learning formats where appropriate.

What topics are included?

The programme covers the eight Financial Foundations modules: everyday money, saving and resilience, credit and borrowing, mortgages, protection, pensions, investing, and financial wellbeing.

What if I want personal advice afterwards?

Employees may be able to access Advice Access through their employer relationship. The available services and any fee arrangements will be explained clearly before you proceed.

Will my employer know about my personal finances?

No. Financial Foundations is a general education programme. If you choose to seek personal advice through Advice Access, your personal information is handled directly between you and Roxton Wealth, subject to relevant privacy, data protection and regulatory requirements.

BUILD STRONG FINANCIAL FOUNDATIONS

Clearer knowledge can create more confident choices.

ROXTON WEALTH

Financial confidence is not about having all the answers. It is about understanding enough to ask better questions, recognise what matters and feel more able to take the next step when life changes. Start by learning the basics clearly, build confidence at your own pace, and when you need more support, know that there is a route to explore what comes next.

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Important information.

SCOPE & RISK WARNINGS

Financial Foundations is a workplace financial wellbeing education programme delivered through participating employer relationships. This guide and any Financial Foundations session are for general information and education only. They do not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice. Any personal recommendation will only be made where appropriate, following a full assessment of individual circumstances, needs and objectives.

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. Your home may be repossessed if you do not keep up repayments on your mortgage. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits. The Financial Conduct Authority does not regulate buy-to-let mortgages. Inheritance and estate planning is not regulated by the Financial Conduct Authority. Insurance policies are subject to terms, conditions, exclusions and underwriting.

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Finance That Fits You.

Financial and mortgage advice built around real life.