ROXTON WEALTH

THE LIFE & WEALTH SERIES

Financial Planning in Your 30s

Balancing today's responsibilities with tomorrow's ambitions.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Life often gets more complicated in your 30s

Career progression

A higher income can create opportunities, but it can also quietly lead to higher spending.

Buying a home

A mortgage may become one of your largest monthly commitments.

Growing families

Children and changing responsibilities can affect almost every financial decision.

Financial commitments

Balancing rent or mortgage, childcare, loans, and pensions at the same time.

The question is not only "Can I afford this now?" It is "How does this fit with the life I want to build over the next decade?"

PRIORITIES

The financial priorities of your 30s

Your home

Buying, moving, remortgaging, improving a property or making mortgage payments more manageable.

Your family

Planning around children, childcare, schools, and the security of people who rely on you.

Your income

Making sure your spending, saving, borrowing and lifestyle remain realistic if your income changes.

Your future

Building pension contributions, saving, investing where appropriate and creating more choice.

Your protection

Thinking about what would happen if illness, loss of income or death affected your household.

Your flexibility

Keeping enough financial breathing room for opportunities, career changes and unexpected costs.

A financial plan should not make life feel more restricted. It should help you make decisions with a clearer sense of what matters most.

Your family wealth wheel

Financial decisions in your 30s rarely sit in isolation. The strongest financial plans connect these decisions rather than treating each one as separate.

- Income and career
- Home and borrowing
- Family and lifestyle
- Savings and resilience
- Protection and security
- Pensions and retirement
- Investments and opportunities
- Legacy and wider planning

The strongest financial plans connect these decisions rather than treating each one as separate.

Managing competing priorities

Your financial plan should reflect the life you are living, not an impossible checklist.

Mortgage

It can help to review whether the monthly payment leaves sufficient room for your wider priorities.

Children

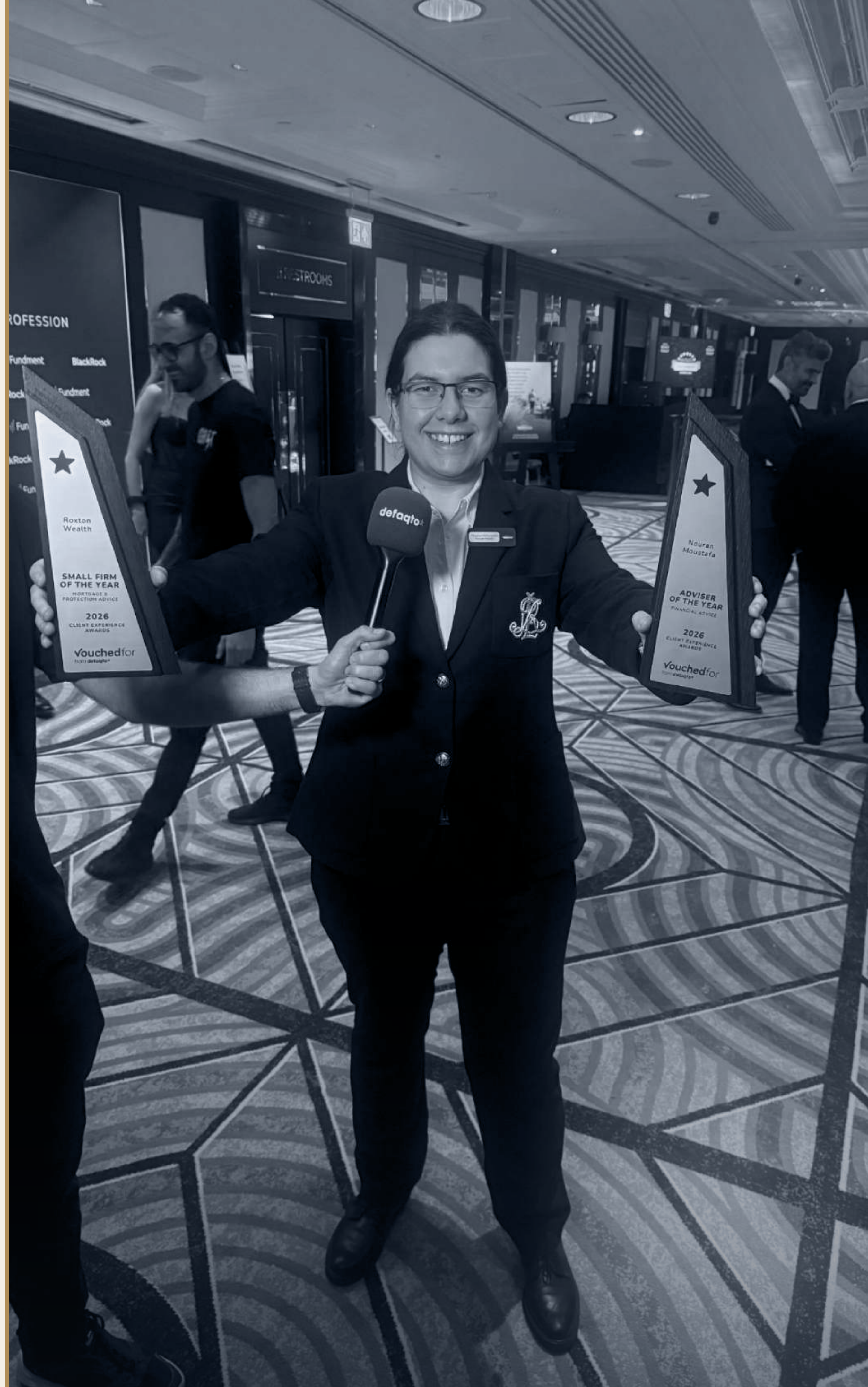
Childcare, school costs, and reduced working hours may all affect what feels affordable.

Pensions

Check that pensions remain part of your long-term plan, particularly as income increases.

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

You do not need to do everything at once. You need to know what deserves attention now.



Building financial resilience

Emergency funds

An emergency fund is money held aside for unexpected costs. It creates enough structure to deal with setbacks without every unexpected cost becoming a crisis.

Avoiding fragility

A plan can become fragile when every pound of income is already committed. Resilience creates room to respond when life changes.

The goal is not to prepare for every possible scenario. It is to make sure one unexpected event does not undo everything you have built.

Protecting the life you are building

Life insurance

May provide a lump sum or income benefit if you die during the policy term. Useful for people with children, a partner, or a mortgage.

Critical illness cover

May pay a lump sum if you are diagnosed with a specified condition. Used for reducing debt, adapting a home, or supporting household costs.

Income protection

Designed to pay a regular income if you are unable to work because of illness or injury. Especially relevant for meeting mortgage payments.

Protection is not about expecting the worst. It is about understanding the financial impact of risks.

Insurance policies are subject to terms, conditions, exclusions and underwriting. Workplace benefits may already provide some cover, but it is useful to understand what is included.

Making the most of career progression

A pay rise can create more than a higher lifestyle. Without a plan, higher income can disappear quickly into lifestyle inflation.

- Build an emergency fund
- Increase pension contributions
- Review protection needs
- Reduce expensive borrowing
- Save for a property move
- Invest for long-term goals

A higher income does not automatically create financial security. The decisions you make with it can.

Staying on track for retirement

Keep pensions visible

Know which pensions you have, contribution levels, and whether they have kept pace with income.

Lifestyle focus

Retirement planning is about the life you want later—travel, freedom, or family support.

Joined-up approach

Pensions are affected by mortgage commitments, savings, and family responsibilities.

Your 30s can be an important decade for your future options.

Common mistakes in your 30s

Fixed cost creep

Letting every pay rise increase fixed costs makes it difficult to reduce spending later.

Assuming benefits are enough

Employer benefits may not fully cover household needs or continue if you change jobs.

Overcommitting to the home

The biggest possible mortgage is not always the best mortgage for your life.

Avoiding conversations

Financial planning works best when it is discussed before it becomes urgent.

It is easy to focus on what is urgent and lose sight of what is important.

START A CONVERSATION

Your 30s may be busy. Your financial plan can still feel clear.

Tell us what is changing, what responsibilities are growing and what you would like your money to make possible. Together, we can explore your options and build a plan that fits your life. At Roxton Wealth, we bring financial planning, mortgage advice, protection, pensions and investment planning into one joined-up conversation.

SPEAK TO US

EMAIL
team@roxtonwealth.com

PHONE
02039 172650

WHATSAPP
+44 7949 690059

WEBSITE
www.roxtonwealth.com

FOLLOW & REVIEW

LinkedIn @Roxton Wealth · Instagram @roxtonwealth · TikTok @roxtonwealth · Facebook @roxton wealth

VouchedFor: vouchedfor.co.uk/firm/16820-roxton-wealth-ltd

OUR OFFICES

London — Head Office
Roxton Wealth, ER76, The Link Business Centre,
49 Effra Road, London, SW2 1BZ

Cardiff — Wales Office
Roxton Wealth, Sophia House,
28 Cathedral Road, Cardiff, CF11 9LJ

Edinburgh — Scotland Office
Roxton Wealth, Westpoint, 4 Redheughs Rigg,
South Gyle, Edinburgh, EH12 9DQ

Remote — UK-Wide
Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

IMPORTANT INFORMATION

Finance That Fits You.

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

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.

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

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

Roxton Wealth Ltd is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd, which is authorised and regulated by the Financial Conduct Authority. Entered on the FCA Register (register.fca.org.uk) under reference 535515. Roxton Wealth Ltd is registered as a Company in England & Wales No. 16335726. Registered Address: ER76, The Link Business Centre, 49 Effra Rd, London SW2 1BZ. The information contained is subject to the UK regulatory regime, and is therefore targeted at consumers based in the UK.