WHO WE HELP

Performers, Creatives & Entertainers

Creative careers deserve financial planning that understands how they work.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

ROXTON WEALTH

PLANNING AROUND THE WORK

Creative careers rarely follow a straight line

A traditional plan assumes a predictable salary, fixed hours, and a clear path. Creative careers do not always work like that — an exceptional year may be followed by a quieter one.

A NON-LINEAR CREATIVE PATH

Training → First opportunities → Freelance projects → Breakthrough role → Multiple income streams → Career break or reinvention → Business growth → Future freedom

There may be no single "normal" route. The aim is not to force your career into one — it is to build enough stability around it that you can make choices with more confidence.

CREATE → EARN → STABILISE

OPPORTUNITY AND UNCERTAINTY

Unique financial challenges

The challenge is not to remove all uncertainty. It is to make sure uncertainty does not control every financial decision.

IRREGULAR INCOME

Income may arrive in larger payments rather than a predictable salary. A run, campaign, commission, or contract may create a strong period followed by a quieter gap.

FREELANCE WORK

Flexibility, independence, and control — but often fewer workplace benefits, less predictable income, and more responsibility for tax, pensions, and protection.

MULTIPLE STREAMS

Performance, teaching, direction, digital content, brand work, consultancy, royalties. Opportunity — but a picture that is hard to manage without a clear structure.

A PLAN SEPARATES

Everyday life · Tax · Business & creative costs · Quiet periods · Future goals · Long-term wealth

EARN → STABILISE → PROTECT

GAPS ARE PART OF THE PROCESS

Navigating career breaks and project gaps

Career breaks and project gaps are not personal failures. A plan that assumes uninterrupted work creates unnecessary pressure; a better approach prepares for changing rhythms.

Project-based earnings

A payment received today may need to support more than this month — future tax, savings, business costs, quiet periods, household commitments, and longer-term goals.

Career breaks

Planned or unexpected — linked to family, health, reinvention, education, or a new venture. The more flexibility you build before a break, the more choice you have during it.

Changing direction

A performer may become a producer; a designer a founder; a musician a teacher. Your plan should adapt as your work changes.

A quiet period is not always a setback. Sometimes it is the space where the next version of your career is built.

INCOME ALONE IS NOT SECURITY

Turning creativity into long-term security

Security is built when periods of success begin to support more than the project you are currently working on.

CREATE

Your talent, skills, ideas, and creative output create value.

EARN

Value becomes income through contracts, fees, royalties, clients, and collaborations.

PROTECT

Understand what creates pressure: tax, quiet periods, costs, illness, injury, or a change in direction.

GROW

Where suitable, savings, pensions, investments, and property support future goals.

FREEDOM

More choice around the work you accept, the time you take, and the life you want beyond your career.

The goal is not to make every good year look bigger. It is to make every good year build more choices for the future.

EACH PAYMENT HAS A ROLE

Giving your income a purpose

A clear structure helps each payment support both current life and future freedom — without never enjoying your success.

Savings

The foundation — breathing room to manage quiet periods, unexpected costs, tax bills, and time to develop new work.

Protection

If illness or injury stopped you working, cover such as income protection or critical illness can support the life you have built.

Investments

For money not needed soon. They can rise and fall, so the approach should reflect your goals, time horizon, and attitude to risk.

Pensions

With no automatic employer contribution, a personal pension can help build future income alongside other assets.

Property

A home, a studio, a base, or a longer-term strategy — considered alongside your income pattern and wider goals.

Future planning

Working less later, changing direction, starting a business, supporting family, or choosing projects for creative reasons.

EMOTION, ENERGY, CONFIDENCE

Behavioural finance for creative minds

Your ideas, talent, and identity may be closely connected to how you earn — which can make financial decisions feel more emotional than they appear on paper.

Emotional spending

A major payment or a stressful period may lead to spending that feels justified now but creates pressure later.

Financial overwhelm

Being brilliant at your work and still feeling lost with pensions or tax is not a failure — it needs clear explanation.

Decision-making confidence

Enough understanding to ask good questions and recognise your priorities — without being pushed by panic or pressure.

QUESTIONS TO RETURN TO

What am I trying to make possible?

Is this based on my real income or my best month?

What happens if the next project is delayed?

Is this money needed for tax or future commitments?

Do I need to act now, or do I feel pressure to?

Does this create more freedom or more dependence?

The most expensive financial mistakes are often the rushed ones. A clear plan gives you something steady to return to.

ILLUSTRATIVE ONLY

Real-life creative scenarios

Different careers. Different income patterns. One need for a plan that understands the work behind the income.

FIRST HOME

The performer planning for a first home

Strong contracts alongside teaching and freelance income, saving for a home — unsure how lenders assess income and whether project gaps would feel too stressful.

Income evidence · deposit & costs · affordability beyond a strong year · project-gap reserves · protection · pension.

STABILITY

The freelancer building stability

A designer with regular clients but variable income — wanting to build savings, pay tax without stress, start investing, and avoid debt in quieter periods.

Baseline budget · tax reserve · emergency savings · income protection · pension & investment · separating short and long-term money.

FREEDOM

The entrepreneur preparing for freedom

A producer with a growing business and several income streams — wanting less dependence on constant project work and more flexibility around family and travel.

Income structure · financial resilience · protection · pensions · long-term investing · property & lifestyle goals.

The details may differ. The important question remains the same: what do you need your creative success to make possible in your life?

ONE JOINED-UP PLAN

Bringing the decisions together

We help performers, creatives, and entertainers connect the decisions behind variable income into a single plan that reflects how you actually work.

VARIABLE INCOME

A realistic baseline built around how you earn, not your best-ever month.

MORTGAGE PLANNING

Presenting the real strength of your income and finding lenders whose criteria are realistic for you.

PROTECTION

Support if illness or injury affects your ability to work — subject to policy terms.

PENSIONS

Building future income when no employer contribution arrives automatically.

INVESTING & SAVINGS

Tax-efficient growth for the future and breathing room for quieter periods.

PROPERTY & GOALS

A home, a studio, or a longer-term goal, aligned with your wider plan.

CREATE → EARN → PROTECT → GROW → FREEDOM

START A CONVERSATION

Let's build your creative future.

Your career may be unconventional. Your financial confidence does not have to be. You do not need every answer before starting — only what you are creating, what you want your income to support, and where you would like more clarity.

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