

Financial wellbeing and education in your workplace: Managing your Mortgage

Why is it vital for your business to offer employees support and advice on managing their mortgage?



Mortgages for Life's Goals
#mortgagegoals

How does mortgage management and education impact wellbeing?

An employee's mortgage is commonly the largest part of their household's financial obligations



Concern around mortgage payments is an aspect of financial wellbeing which often influences how positive and healthy employees feel at work:



Physical – expert mortgage advice helps reduce financial stress which often triggers physical complications



Social – providing qualified mortgage advice to support individuals can reduce feelings of isolation and overwhelm



Mental – relieving mortgage concerns can have a positive effect on how employees cope with the pressures of day-to-day work



Financial – offering mortgage advice and education helps ensure employees are in control of their mortgage, avoiding wasted time, saving money, and reducing feelings of stress.

Why offer Mortgage Management support and education for your employees?

You can incorporate positive mortgage advice and education into your employee benefit and wellbeing initiatives to provide value to both employees and your business.

These days, employers are aware of the need to cater for not only the mental, physical, and social wellbeing of their workforce, but also increasingly embedding financial education and wellbeing support as part of an organisation's culture.

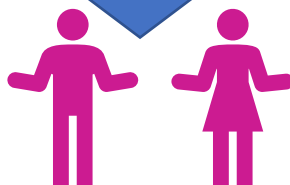
An estimated **137 million workdays** are lost each year in the UK due to mental health issues such as stress



The average household owes nearly **£15,400** to credit card firms, banks, and other lenders



77% of UK employees say money worries impact their performance at work



63% of HR Managers offer financial education as part of their benefits package

Mortgage Management support for your employees

It is vital that you, as an employer, offer appropriate financial health education and support for staff within your organisation.

Once you recognise the financial pressures and risks your employees are experiencing, you can develop your financial support strategy to offer help, education, and guidance, especially to those who are time-poor or feeling stressed.



Expert mortgage advice is a critical aspect of financial health education and support which is often overlooked in financial wellbeing initiatives.

This is commonly the case because both employers and employees are unaware of the complexity of the market and the benefits of examining the mortgage options available to them. If carefully managed, you can support your employees to sensibly maximise their borrowing potential, minimise monthly payments and plan a mortgage-free future.

In addition, none of us know what the future may bring, and with significant risks of an employee falling ill with a serious condition or sudden injury affecting an individual, it is prudent to ensure that their mortgage is protected. No matter what the future holds, with your help, your employee can have peace of mind that they will never leave their family with a major liability.

Your employees' financial health

For something that affects us all at times, money is still somewhat of an unmentionable subject.

That means we often keep our financial concerns to ourselves, taking a toll on our mental and physical health.

At Rose Capital Partners, we believe there are 7 principles that underpin your employees' financial health (based on the writings of George S Clason).

Financial Health

- Always Save 10%+ of your earnings regularly
- Spend within your remaining after-tax amount
- Invest your money prudently so it starts working for you
- Guard your investments from loss
 - Own your own home
- Plan for unforeseen circumstances
 - Increase your ability to earn

Mortgage payments in London are the equivalent of 44.8% of disposable income and 40.2% in the South East.

Expert mortgage advice can have a considerable positive impact on a household's financial situation, through improved mortgage arrangements and competitive interest rates.

Why work with us

For first time buyers, property owners, movers and improvers, Rose Capital Partners supports life goals by helping to quickly maximise borrowing power and reduce payments, with products that offer the most competitive terms. The dedicated and empathetic team then provides 'financial health' support and education throughout the lifetime of the loan, with a focus on managing the mortgage down.

How we help

- Reduce financial stress and pressure with expert advice
- Prevent wasted time on the mortgage and remortgage process
- Save money through minimising monthly payments, maximising borrowing potential, providing a fast offer or most flexible terms according to your mortgage goals

What we offer for employees

- Implementation of free impartial mortgage and protection advice and arrangement service, from qualified advisors, now and ongoing for
 - First time buyer
 - Home purchase
 - Remortgage
 - Buy to let
 - Complex income
 - Mortgage protection
- Free one-to-one mortgage and protection review and advice sessions
- Free regular seminars, workshops, and Masterclasses

What we offer for employers

- Significant contribution to maintaining employees' financial health and education at no cost to you
- Free of charge unrivalled employee benefit
- Free review and implementation of Income Protection scheme to save money and protect employees

Call us now on 0207 935 7866

Mortgages for Life's Goals

Rose Capital Partners supports important life goals by helping to maximise borrowing potential, minimise monthly payments and become mortgage-free as quickly as possible.

Our Mission

To support property owners to maximise their borrowing potential, reduce their payments, and become mortgage-free by advising on how best to manage down the mortgage

Our Purpose

Making life goals happen

What we do

Rose Capital Partners takes the time to understand your goals to secure the best deal for you on your behalf.

Our aim is to maximise your borrowing potential, minimise your monthly payments and work with you throughout the lifecycle of the loan to manage down the mortgage.

You are treated as a valued client, not a transaction, and dealt with by an experienced, empathetic person, not an algorithm.

We have access to the most competitive deals and have no affiliation to third parties. We will always act in the best interests of you, our clients.

www.rosecp.co.uk

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Rose Capital Partners

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Sources

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63% of HR Managers offer financial education as part of their benefits package: Statistics taken from independent research conducted by Second Sight, September 2018, where Second Sight sought the views of 500 HR Managers.

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The Richest Man in Babylon George S Clason