

Risk level

Case studies

Profile 1: David

David is a management consultant with finance clients, meaning he understands what good company research looks like. He earns a high salary of £70,000 per year, from which he puts 10 per cent each year into savings.

Last year he got a bonus of £10,000 which he's looking to invest.

Profile 2: Suzanne

Suzanne has three children under the age of 18. She works full time as an administrator at a care home and finds that her annual salary of £27,000 goes mostly towards paying the house bills and meeting her kids' needs.

She is working towards paying off her mortgage loan (the amount of money she borrowed to help buy her home) but is going to invest some of her savings to learn about the industry and help her grow some of her income for the future.

Profile 3: Smita

Smita is in her late 30s. She has a partner, one child and a job as a real estate agent. Her salary is £50,000 per year and when her performance is good, she earns commission (additional money made on the sale of a property) of up to £7,000 per year. She shares her rental costs and regularly puts monthly savings away for a rainy day. She's been taking a personal finance course and enjoyed the investment unit. Using her studies, she's now interested in investing a portion of her savings into the stock market and bonds.