

Money Myths Busted

2025 Guide Edition



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Money Myths, Clarified

Financial clarity. Delivered by people, enabled by technology.

At Hoxton, we believe financial decisions should feel clear, connected, and confident.

This guide breaks down common misconceptions and replaces them with structured insight to help you make informed decisions with confidence.





Myth 1: “I Don’t Need a Financial Adviser”

Why this myth persists.

The digital age has given people more access to information than ever. It can feel like professional advice is optional.

What’s actually true.

Information isn’t the same as direction. Good planning requires clarity, structure, and long-term consistency.

How an adviser brings clarity

- Converts complex decisions into clear next steps.
- Helps you see the full picture across jurisdictions, products, and timelines.
- Aligns recommendations to your goals, risk level, and personal circumstances.

How an adviser builds trust

- Provides independent, fee-based guidance.
- Offers continuity over time—not short-term transactions.
- Maintains a structured planning rhythm so you always know where you stand.

How an adviser creates integration

- Coordinates financial, tax, and legal considerations.
- Reduces fragmentation across jurisdictions.
- Consolidates information through technology so decisions stay aligned.

The bottom line

A financial adviser does more than give opinions—they bring clarity, direction, accountability, and long-term structure.

If you want a clear, connected view of your financial life, we’re here to help.



Myth 2: “I’m Healthy, I Don’t Need Health Insurance”

Why this myth persists.

When life feels stable, long-term risks feel distant or unlikely.

The reality

Health events are unpredictable. What you can control is the financial impact.

Why insurance matters

Clarity:

A structured policy helps you understand what's covered and when.

Trust:

It provides financial certainty at a time when decisions can feel overwhelming.

Integration:

It ensures medical and financial planning are aligned, especially for globally mobile clients.

What insurance provides

- Protection from unexpected, high medical costs
- Financial stability during treatment
- Faster access to care through direct-billing networks
- Choice of healthcare provider rather than financial limitations

If you'd like help reviewing your coverage, our advisers can provide structured guidance.



Myth 3:

“I’m Too Young to Need Life Insurance”

Why this myth persists.

Life insurance feels like something to think about “later.”

What’s actually true.

Planning early reduces cost, protects future insurability, and provides clarity for loved ones.

Why younger clients benefit.

- Lower premiums due to better health
- Protection for dependents or financial obligations
- Ability to lock in cover before health changes.
- Long-term planning options such as policies with cash-value components

Life insurance is a practical part of a structured financial plan—not an emotional decision.

Myth 4:

“My Financial Planning Is Done”

Why this myth persists.

Once core elements are in place—pension, investments, insurance—it can feel like the job is complete.

The reality

Financial planning is a long-term process. Goals evolve, rules change, and life events reshape priorities.



When to review your plan

- Major life events (marriage, children, relocation)
- New financial obligations
- Economic or legislative changes
- Annual check-ins to maintain alignment.

A clear plan is only effective when it stays current. We help clients maintain visibility and direction over time.



Myth 5:

“I Don’t Need to Save for Retirement Yet”

Why this myth persists.

It feels easier to focus on today, assuming there will be more flexibility later.

The reality

Time is the most powerful driver of long-term financial outcomes.

Why starting early matters

- Investments compound over long periods
- You retain flexibility in contribution levels.
- You avoid having to “catch up” later under pressure.
- You have more time to adjust your plan as life evolves.

How Hoxton supports retirement planning

- Clear projections through WealthFlow
- Regular reviews to maintain direction.
- Integration across savings, pensions, and tax structures

Retirement isn’t about urgency—it’s about long-term clarity.



Myth 6: “All Debt Is Bad”

Why this myth persists.

Debt is often discussed emotionally, not structurally.

A clearer view

Debt is a financial tool. Its impact depends on its purpose, cost, and context.

Good debt

- Supports long-term value (e.g., education, property, business investment)
- Has manageable, transparent terms
- Aligns with long-term goals.

Bad debt

- High-interest, short-term borrowing without lasting benefit
- Used for non-essential purchases
- Hard to repay or monitor.

How to use debt well

- Understand the purpose.
- Compare terms.
- Keep repayments structured and predictable.
- Review borrowing as part of a wider plan.

Clarity and discipline—not fear—are what make debt effective.



Myth 7:

“I Don’t Need a Will”

Why this myth persists.

People assume assets will naturally pass to the “right” beneficiaries.

The reality

Without a Will, decisions default to local laws—not personal intentions.

A Will provides clarity.

- Clear distribution of assets
- Guidance for guardianship of children
- Reduced complexity and delays for loved ones.

Integration matters

Estate planning often spans multiple jurisdictions. A coordinated approach ensures consistency across legal systems.

Our advisers can help you understand the financial implications and work with legal professionals to ensure your plan is complete.

Myth 8:

“A Financial Planner Is Only for the Wealthy”

Why this myth persists.

People often associate advice with complexity or exclusivity.

The truth

Advisers create clarity and structure for clients at many stages—not only those with large portfolios.

How a planner adds value

- Helps define clear, measurable goals.
- Builds a structured path to reach them.
- Assesses risk tolerance.
- Protects wealth with appropriate cover.
- Coordinates cross-border considerations.

You don’t need to be wealthy to plan wisely. You only need clarity and structure.



Myth 9: “Cash Is King”

Why this myth persists.

Cash feels safe because it's familiar and predictable.

A clearer perspective

Cash carries its own risks—especially during periods of inflation.

Why holding cash can erode value.

- Inflation reduces purchasing power over time.
- Low interest rates rarely keep pace with rising prices.
- Excess cash delays long-term growth opportunities

A clearer approach

- Maintain an appropriate emergency reserve.
- Diversify across asset classes.
- Use long-term planning tools to stay aligned.

Investment decisions should be structured and grounded—not reactive.

Myth 10: “The Stock Market Is Too Risky”

Why this myth persists.

Volatility feels uncomfortable. But discomfort and risk are not the same.

A clearer understanding

- Risk reduces over long investment horizons.
- Diversification helps manage volatility.
- Timing the market is less effective than staying invested.
- Historically, diversified equity portfolios have outperformed cash over time.

How Hoxton supports confident investing

Advisers create clarity and structure for clients at many stages—not only those with large portfolios.

Investing is about long-term clarity, not short-term prediction.



About Hoxton Wealth

Founded in 2018, Hoxton Wealth is a global advisory firm helping clients see their financial lives more clearly and make decisions with confidence.

We combine experienced advisers with intelligent technology to create a connected, long-term planning experience across borders.

Our approach brings together financial, tax, and legal expertise with structured visibility across accounts, goals, and progress.



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Founded in 2018, Hoxton Wealth endeavours to provide the highest possible level of service to clients worldwide.

Hoxton Wealth has quickly established itself as one of the fastest-growing independent advisory groups. Since its inception in 2018, with a team of just five people, Hoxton Wealth has grown as a group to include offices in London, Sydney, Austin, Cape Town, New Jersey, Dubai and Larnaca. From these global hubs, we support a rapidly growing client base of mostly expatriates, internationally mobile investors, and those with assets spread across borders.

**Our expert advisers will
help you achieve your
financial goals efficiently.**

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