

From novice to investor: One woman's story

Women and investing



Savings are a great way to meet short-term expenses, but if you're working towards the longer-term, it's worth giving some thought to investing. That's because investing has the potential to give you higher returns over a longer time.

Having an emergency fund for the unexpected, such as your car breaking down, can offer a vital financial buffer. But once you've got between 3 and 6 months' expenses put away, it's generally a good idea to avoid keeping too much more in cash. That's because rising prices mean the buying power of money in savings goes down over time. For anything you need 5 years away or more, putting money in investments could be a good option.

Laura's story

We spoke to Laura Burton who began investing for the first time last year, to find out how she got started. Laura qualified for support from a Santander financial adviser.



Originally from Manchester, Laura is 28 years old and has a 6-year-old daughter. She now lives and works in Derby as a teacher and has been in early years education for seven years.

Laura says: "I was a single mum at the age of 23, and had a few years where I was very much on

my own financially. I got used to being very cautious with my money, and would check my account almost every day. If I had even £2 or £3 spare, I would move that cash into savings."

Laura got married in January 2022, and her husband now lives with her and her daughter. As a couple, they talk through financial decisions together.

Investing had not even crossed Laura's mind until she inherited a lump sum when her father passed away, just two weeks before her wedding.

"Until then, I'd only ever held money in current and savings accounts," she says. "But when I received an email from Santander inviting me to look at opportunities to invest, this led to me setting up a meeting with one of the bank's financial advisers. I was quite nervous ahead of this, as I had never invested before, and was very much a novice."

In September last year, Laura had her first meeting via a video call. "Even thinking about investing for the first time felt like a big jump. I didn't want to commit to anything until I was absolutely sure. I didn't want to risk making any mistakes."

The initial call lasted for around 2 hours, and Laura invited her husband to join. "The adviser spent lots of time finding out about where we stood financially and why we wanted to invest. Having an adviser was such a big help, as without him I just wouldn't have known where to start."

Laura used £60,000 of her inheritance to purchase a buy-to-let property. She then spent £30,000 on a caravan for family holidays.

"This left me with £60,000 which is now invested in stocks and shares. After talking to the adviser, I was able to choose investments which matched the level of risk I was happy to take."

Laura is able to keep track of her investments via the Santander app and the Santander Investment Hub.

"I do see my money going up and down, but I know it is spread across different investment types, and that I'm invested for the long term. I currently pay in £150 a month as my adviser explained that drip-feeding smaller, regular amounts can help smooth out the impact of market highs and lows. It's been really amazing having support from a dedicated person, and knowing I'm not alone when making important financial decisions. If I have any worries or queries, he can help put my mind at ease."

Laura says being more engaged with her money has helped her feel more confident.

“Taking the plunge and setting up these investments has helped me create more financial stability. I now also pay into a Junior ISA for my daughter each month, helping to build a nest egg to set her up for a good start in life. Getting into investing has been a big step, but I now feel a lot more comfortable with the idea.”

“I would definitely urge other women to believe in themselves that they can do it too. If, like me, you’re not sure of the best options, speaking to a financial adviser can be a real help in getting a handle on your finances.”

Getting started

If you feel inspired by Laura's story, and are in a position to begin investing, it doesn't need to feel daunting. Crucially, you can choose investments which suit your attitude to risk.

If you have £20,000 or more to invest you'll qualify for support from a Santander financial adviser, like Laura did. You can also start out with as little as £20 a month with support from our online Digital Investment Adviser service. This can be a great way to test the water.

Investing regularly can help smooth out the highs and lows of the market, as can spreading your money across different investment types, industries and regions of the world.

If you're prepared to take that first step, investing could be a key part of ensuring your finances stay robust over the long term. Getting your money working harder could also help you boost your financial resilience, equipping you for whatever the future holds.

Explore more

Do you want to learn more about investing? Get inspired by other women's stories through our women and investing series. Including many articles, and our research report, **Understanding women's relationship with investing**.

If you're ready to think about investing, visit **santander.co.uk** and search Investment advice, to see how we can help you.