



THE FLAGSHIP PROGRAMME

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# The MFA 6-Figure *Portfolio Programme*

*Build a £100,000+ investment portfolio  
whilst working in the NHS*

COURSE CURRICULUM

*& Investment*

MEDICALFINANCEACADEMY.COM



## About this *Programme*

*Build a £100,000+ investment portfolio whilst working in the NHS. A complete financial transformation, designed from the ground up for NHS professionals.*

Across two 4-hour deep-dive sessions, we cover everything — from understanding your NHS financial reality and the psychology of money, to mastering debt and credit as tools, maximising your tax efficiency, building a robust savings and pension architecture, and constructing a self-managed, all-weather investment portfolio that quietly works for you, your family, and the next generation.

This is not generic financial advice. Every module is built around the unique financial challenges and opportunities of working in the NHS — your pay structure, your pension, your rota, your career timeline.

<b>SESSIONS</b>	<b>FORMAT</b>
2 × 4-hour deep-dive sessions (or split into 3 sessions based on comfort and understanding)	One-to-one or small group, online or in person
<b>PACE</b>	<b>GIVING BACK</b>
We don't watch the clock — sessions run as long as you need	10% of your fee goes to a charity of your choice

*10 Modules. One Transformation.*



# The Modules

## 01

### MODULE 01

## The NHS Financial Reality & The Psychology of Money

*Build the foundation: understand your financial reality, your habits, and why the NHS makes building wealth harder — and what to do about it.*

- Redefining wealth — Happiness = Optionality of Time x Passion x Purpose
- Why financial independence matters beyond money — escaping the time-for-money trap
- The generational NHS context — why your financial reality is fundamentally different from your senior colleagues
- The NHS Financial Paralysis Cycle — how long hours, burnout and energy depletion create financial disengagement
- Why people hold cash — the six psychological barriers including lack of trust, family background, false sense of security and habit
- The two levers framework — increasing earnings vs reducing spending and debt as a balancing act
- From Saver to Investor — the identity shift from Work→Save→Repeat to Work→Save→Invest→Repeat
- The Burnout–Money Connection — how financial pressure affects clinical performance, wellbeing and career decisions
- Understanding NHS-specific income realities — pay banding, LTFT financial planning, locum/bank tax implications, and the financial impact of training rotations and relocations
- Zero-Based Budgeting — putting every penny you earn to work
- The Importance of Avoiding Lifestyle Inflation — and the mathematics behind why it quietly destroys wealth

## 02

### MODULE 02

## Master Credit & Debt as a Tool

*Take control of debt — both the kind that helps you and the kind that holds you back. Master credit as a strategic wealth-building tool.*

- Good debt vs bad debt — reframing debt from burden to strategic instrument
- NHS student loan strategy — Plan 1, 2 and 5 decoded: when to overpay, when to ignore, and what most NHS staff get wrong
- Understanding and controlling your Credit Utilisation Ratio
- How to use your Credit Score to your advantage — building and protecting it for mortgage readiness
- Strategic credit card use — cashback, rewards, travel points, and using credit as an emergency financial buffer when cash reserves fall short
- Debt repayment strategies — snowball, avalanche, and consolidation — and how to choose the right one
- Navigating debt during training — credit cards, overdrafts, exam and course costs without sabotaging your future
- The NHS money you're leaving on the table — training cost claims, relocation expenses, professional fee reimbursements, deanery funding and tax-claimable professional subscriptions
- Mortgage readiness — building your credit profile as an NHS professional
- Car finance and leasing traps — the true cost of PCP, HP and leasing
- 0% balance transfer and consolidation — used intelligently, not as a debt extension tool

## 03

### MODULE 03

## Keep More of What You Earn

*Use the tax system the way it was designed to be used — and stop leaving free money on the table.*

- Decoding your NHS payslip — every line, every deduction, every tax code explained
- UK income tax brackets and fiscal drag — how frozen thresholds are silently reducing your take-home pay
- The 60% tax trap — personal allowance withdrawal above £100k and how to avoid it
- Salary sacrifice — pension, cycle to work, car schemes, childcare: the NHS tax hack most staff ignore
- Professional expense claims via self assessment — GMC, NMC, Royal College, BMA, MDU, MPS, uniform, mileage
- Capital gains tax — annual exemption, rates, and tax-efficient management within an investment portfolio
- Dividend income tax and savings interest tax — personal allowances and how to optimise within your accounts
- Stamp Duty Reserve Tax — the 0.5% charge on UK stock purchases that nobody tells you about
- Inheritance tax — thresholds, nil rate bands, gifting rules, and why thinking about this early matters
- Tax-efficient account toolkit — Cash ISA, Stocks & Shares ISA, Lifetime ISA, Junior ISA, SIPP and NHS pension: which to prioritise and when
- Annual allowance awareness — how to avoid accidental pension tax bills as your salary grows
- Limited company for locums — the tax case for and against, given current hospital restrictions and HMRC scrutiny

## 04

### MODULE 04

## Your Savings & Pension Architecture

*The financial buffer and long-term security framework — the foundation everything else is built on.*

- The impossibility of saving to retirement — why rising inflation, frozen thresholds and increasing pension age makes saving alone an impossible strategy
- The emergency fund blueprint — your Sleep-Well Money: how much, where to hold it, how to build it without sacrificing investing momentum
- Sizing your emergency fund based on your NHS role — locum vs substantive, single vs household income, dependants, rotation and relocation buffers
- The NHS savings hierarchy — which accounts to fund first, in what order, and why
- The inflation hurdle rate — why cash savings silently lose real value and why every asset must grow above this rate
- Time horizon bucket strategy — 0–2 years cash, 2–5 years bonds and money market funds, 5–10+ years investments
- Goal-based bucket strategy — emergency fund, house deposit, children's education, retirement — with account choice linked to time horizon
- Cash ISA vs Stocks & Shares ISA — clear decision framework based on timeline, goal and risk tolerance
- The Lifetime ISA — the 25% government bonus, the withdrawal penalty trap, and when it makes sense
- Junior ISA — setting up tax-efficient investment accounts to build wealth for your children
- State pension — NI record, qualifying years, how to check for gaps and top up cheaply
- SIPP — how it works alongside your NHS pension, contribution limits and tax relief
- Your retirement and financial freedom number — NHS pension projection, SIPP and ISA gap analysis, and the monthly savings target to reach it
- Why you have to start now — the opportunity cost of delaying savings and investment by 3, 5 or 10 years
- Pension contribution optimisation — maximising tax relief, carry forward awareness and salary sacrifice integration

## 05

### MODULE 05

## Stock Market & Investment Fundamentals

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*Get genuinely comfortable with how investing works — including the risks, the players, and the evidence.*

- Investing fundamentals — risk, return, time horizon and diversification: everything you need before investing a single pound
- Asset classes explained — equities, bonds, property, commodities, cash and alternatives, and how they work together
- Non-stock investment options — cash, bonds, gilts, premium bonds, money market funds and high yield cash ISAs
- Gold and commodities — the inflation hedge and portfolio diversification case
- Cryptocurrency — what it is, where it sits in a risk spectrum, and how to approach it with discipline rather than speculation
- Stock market fundamentals — what the market is, how prices move, and why long-term participation is the most powerful wealth-building tool available
- Stock market players and trading strategies — who participates and why understanding the landscape protects retail investors
- Business value creation and company stock — what a share actually represents and why owning quality businesses compounds wealth
- Understanding company stock valuation — P/E ratios, price-to-book, EPS, dividend yield explained in plain English
- Styles of investing — growth, value, income, quality, momentum: which suits a long-term NHS investor
- Why stock picking is a losing game — the Bessembinder research, SPIVA data and the evidence against individual stock selection
- The IPO Illusion — why new listings are structurally disadvantaged for retail investors and why the data says wait
- Active vs passive investing — the evidence, the costs, and why most professional fund managers underperform a simple index
- Understanding fees and how they compound against you — the hidden cost of small percentages over a 30-year career

## 06

### MODULE 06

## Index Funds, ETFs & Portfolio Construction

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*The evidence-based investing toolkit — and how to put it all together into a portfolio that works around your NHS life.*

- What is an index — fundamentals of index investing and why it consistently outperforms active management
- ETFs vs mutual funds — what each is, how each works, cost differences and when to use each
- Thematic ETFs and sector investing — the compelling narratives, the Morningstar evidence, and why concentration risk undermines long-term returns
- Target retirement funds — how they automatically de-risk over time and whether they suit your NHS portfolio
- Dividend investing — income vs growth strategy and how dividend income integrates with NHS retirement income
- The safety of long-term stock investing — historic performance across wars, recessions, pandemics and crashes
- Investing biases — the hidden enemy of returns: confirmation bias, recency bias, loss aversion, herd mentality
- Building your simple NHS portfolio — the core-satellite approach with lowest possible risk, cost and emotional stress
- Asset allocation by age and risk profile — the equity, bond and alternative split across career stages
- Pound cost averaging — the NHS investor's superpower: systematic investing that removes the need to time the market
- Rebalancing — when and how, and the tax-efficient ways to rebalance within ISA and SIPP wrappers
- Platform selection — ISA, SIPP, GIA and LISA: choosing the right platform for each account type
- Building your bridging portfolio alongside your NHS pension — identifying and filling the retirement income gap
- Automating your investments around your NHS rota — a fully systemised portfolio that runs without daily attention

## 07

### MODULE 07

## Your NHS Pension: The Hidden Goldmine

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*Probably your single most valuable financial asset — and most NHS staff don't fully understand it.*

- Understanding and maximising your NHS pension — with methods to claim tax back on your contributions
- The SIPP as your bridging pension — building your own early retirement vehicle to allow financial freedom before NHS pension age
- The SIPP-to-NHS-pension handover strategy — building the bridge between early retirement and when your NHS pension pays out
- Annual Allowance, Lifetime Allowance and the new Lump Sum Allowance — how to avoid accidental tax bills
- NHS death in service benefits — what they actually cover and where your real gaps are
- NHS pension and salary sacrifice integration — maximising tax and NI savings at every career stage
- What happens to your NHS pension if you go part-time, take a career break or leave the NHS

## 08

### MODULE 08

## Property: Running the Real Numbers

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*Run the actual numbers, not the cultural script — and make the right decision for your specific situation.*

- Stocks vs property — an objective evidence-based comparison: returns, liquidity, leverage, costs, tax treatment and management burden
- True informed decision-making for home rentals, mortgages and home ownership — run the real numbers and see what suits you
- The Buy vs Rent and Invest debate — why the answer is highly individual and the cultural default isn't always right for NHS professionals
- First-time buyer strategy — combining Lifetime ISA, mortgage products and timing for NHS professionals on training rotations
- Property investment strategies — buy-to-let fundamentals, yield calculations, financing and tenant management
- The true costs and downside risks of property investing — void periods, maintenance, agent fees, mortgage rate sensitivity and illiquidity risk
- Stamp duty surcharge on second properties and mortgage interest relief restriction — the full property tax picture for NHS investors
- REITs — property exposure without the hassle: yield, return profile, liquidity advantage and tax-efficient access via ISA or SIPP
- Alternative investments — P2P lending and crowdfunding: opportunity or trap?

## 09

### MODULE 09

## Your Wealth-Building Machine

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*Where everything comes together — your personal, automated, all-weather wealth-building machine.*

- Curating an automated, self-managed, all-weather asset portfolio — with the lowest possible risk, cost and emotional stress, built to compound generational wealth
- The MFA Work→Save→Invest→Repeat framework — your personal implementation mapped to your NHS salary, expenses and investment capacity
- Automating your full investment system — direct debits, standing orders and platform settings configured to invest every month without manual intervention
- Your retirement and financial freedom number — the personalised target that anchors every financial decision you make
- The power of compounding — time in market vs timing the market: the true wealth gap created by starting now vs waiting
- Putting it all together — your complete personal financial plan across all five pillars, reviewed and stress-tested in session

## 10

### MODULE 10

## Protecting What You've Built

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*Protect what you've built — and avoid being sold what you don't need.*

- Understand the different types of insurance and what to avoid — Auto/Car, Life, Critical Illness, Income Protection, Home/Renters
- NHS death in service benefits — what they cover, where the real gaps are, and how to fill them cost-effectively
- Medical Defence Union / MPS / MDDUS — when it's essential, what it covers and what it doesn't
- Will writing, Power of Attorney and basic estate planning — the conversations no one wants to have, simplified
- Inheritance tax planning — early steps every NHS professional in their 30s and 40s should take now
- Reviewing and future-proofing your complete financial plan — a roadmap for the years ahead



# A Fair, Honest Price

*Tiny compared to the wealth you'll build — and the financial freedom you'll secure for the rest of your life.*

## PROGRAMME INVESTMENT

# £680

*One-off payment, or split into multiple instalments — whichever suits you.*

### EVERYTHING INCLUDED — AND WHAT IT'S WORTH:

<b>2 x 4-Hour Deep-Dive Coaching Sessions</b>	<b>£480</b>
Fully personalised one-to-one sessions covering all 10 modules at your pace. Sessions run as long as you need — we don't watch the clock.	
<b>Personalised Financial Action Plan</b>	<b>£120</b>
Written summary of every key action agreed during your sessions — your personal financial roadmap to refer back to for years.	
<b>Your Retirement &amp; Financial Freedom Number</b>	<b>£50</b>
A personalised calculation of your target portfolio size, NHS pension projection and monthly contribution plan to reach financial independence.	
<b>Tax Efficiency Audit</b>	<b>£120</b>
A complete review of your salary sacrifice opportunities, claimable professional expenses, ISA and pension account stack — identifying money you're currently leaving on the table.	
<b>NHS Claims &amp; Reimbursements Checklist</b>	<b>£55</b>
A complete guide to every training cost, relocation expense, professional fee and tax-claimable subscription you're entitled to claim — most NHS staff never access these.	
<b>Portfolio Blueprint &amp; Platform Setup Guide</b>	<b>£90</b>
Your personalised investment portfolio structure — account types, platform selection, asset allocation and automated contribution plan.	
<b>MFA Compound Growth, Cost &amp; Inflation Calculator</b>	<b>£30</b>
Prospective and retrospective compound growth calculator to estimate monthly investment instalment requirements, accounting for inflation and fees.	
<b>SIPP Bridging Pension Calculator</b>	<b>£40</b>
Prospective and retrospective compound growth and tax relief calculator to estimate monthly SIPP instalments, tax relief and future withdrawal projections.	
<b>NHS Pension &amp; SIPP Bridging Strategy</b>	<b>£97</b>
A personalised calculation of your NHS pension income gap and a SIPP bridging strategy to fund the years between your chosen retirement date and NHS pension age.	
<b>Follow-Up Support &amp; MFA Community Access</b>	<b>Priceless</b>
Priority email support between and after sessions, plus access to the wider Medical Finance Academy community.	
<b>10% of Your Fee to Charity</b>	<b>Priceless</b>
Your choice of charity receives 10% of your programme fee — giving back is built into everything we do at MFA.	

**TOTAL REAL-WORLD VALUE**

**£1,082+**

**YOUR INVESTMENT TODAY**

**£680**



*"You work hard for your money, your time is precious, and your goals matter.  
I'm here to help you take it all back."*

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