

Your First ₱10,000: A Starter Kit for Filipinos

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kuya from AngPiso



Welcome Letter

Dear readers, this guide is crafted for **Filipinos who often find themselves restarting** their financial journey. It's not just about having extra money; it's about building a solid foundation with your first ₱10,000. Let's embark on this journey together!



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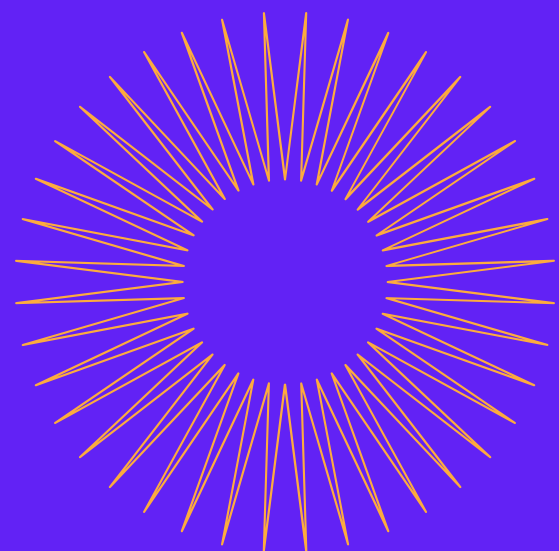
Bakit ₱10,000

Discover why starting with ₱10,000 is essential for a successful financial journey.

Ang 3 Bagay

Learn the three key reasons that prevent many from achieving their financial goals effectively.

PART 1: Bakit ₱10,000



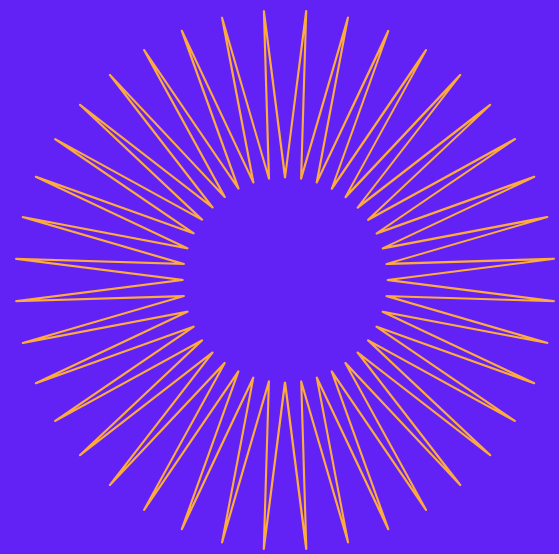
Bakit ₱10,000?

Ang Kahalagahan ng Maliit na
Layunin

₱10,000 is a **realistic and attainable goal**
that encourages a positive mindset towards
personal finance.



Ang 3 Bagay na Pumipigil Sa Iyo



Ang Mga Hadlang sa Tagumpay

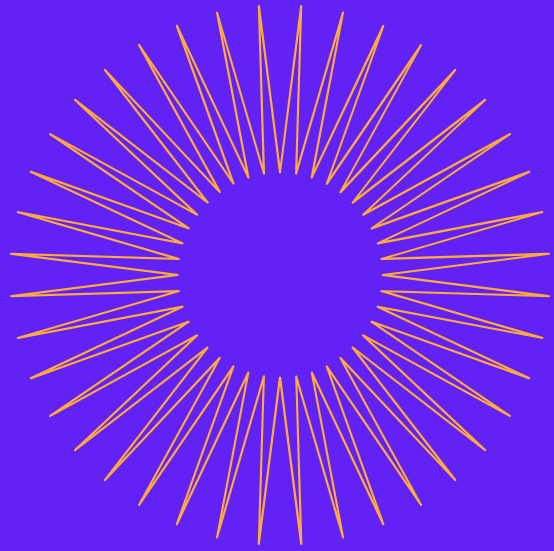
Kakulangan

Maraming tao ang hindi alam kung saan napupunta ang kanilang pera araw-araw.

Maling Pag-save

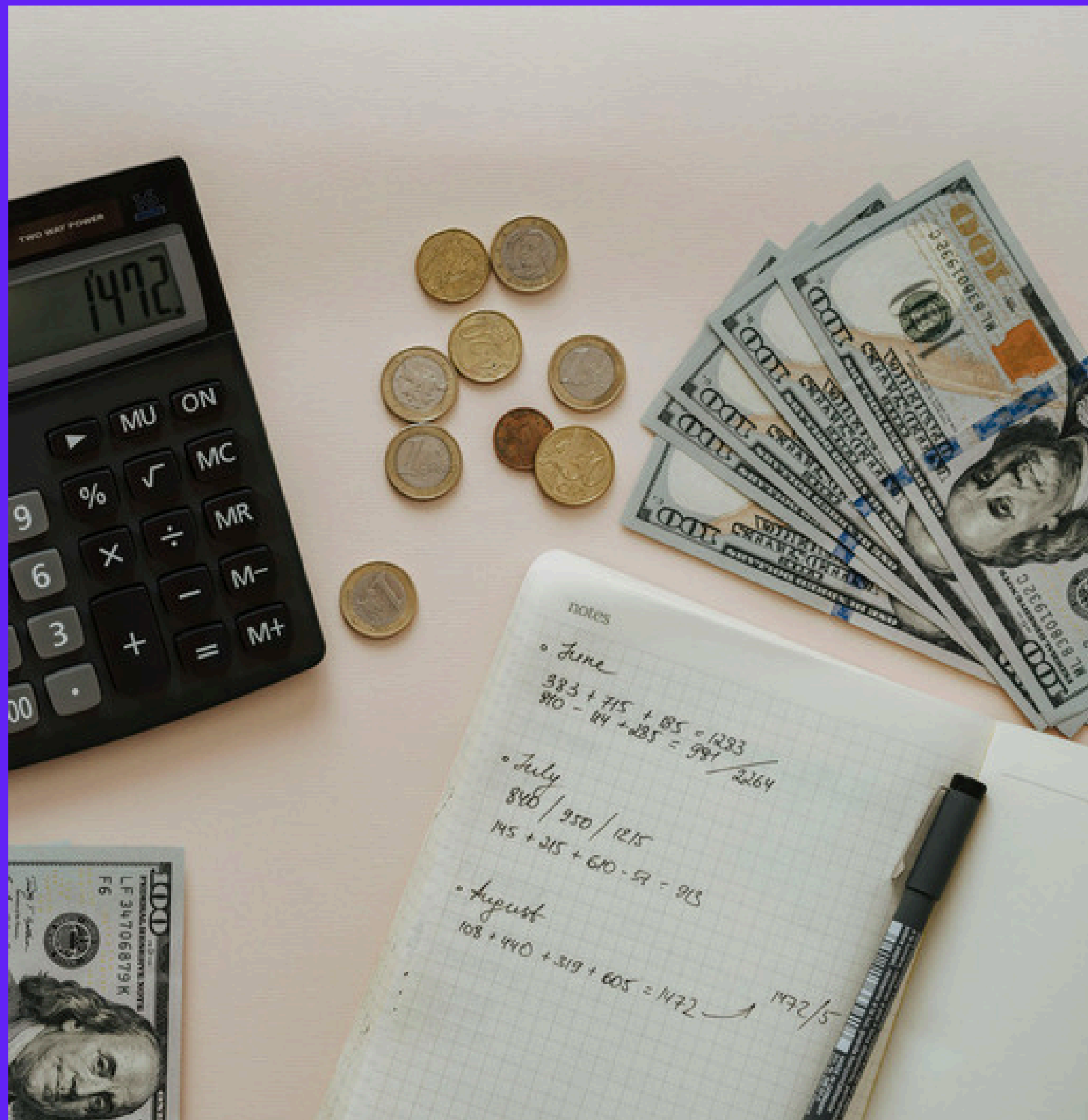
Ang pag-save nang walang plano ay nagiging hadlang sa pagkakaroon ng tamang financial goal.

Hakbang 1: *Alamin ang Tunay na Numero*



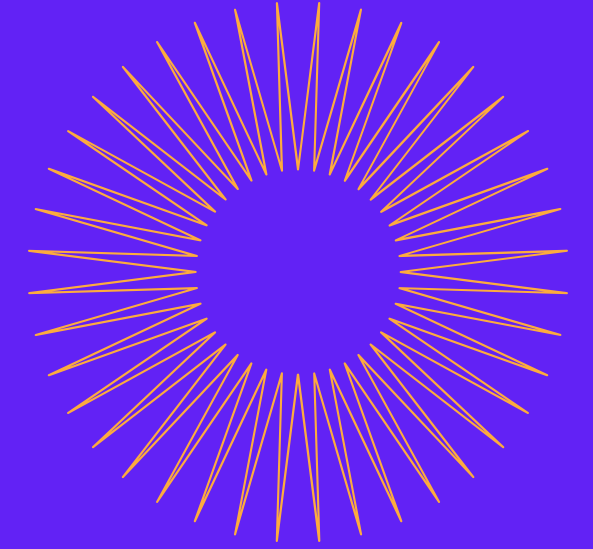
Hakbang 1: Alamin ang Tunay na Numero

Sa hakbang na ito, mahalaga ang **pagsusubaybay** ng iyong mga gastusin sa loob ng 7 araw. Alamin kung saan napupunta ang iyong pera at paano ito **nakakaapekto** sa iyong mga layunin sa pananalapi. Magsimula sa tatlong pangunahing tanong.



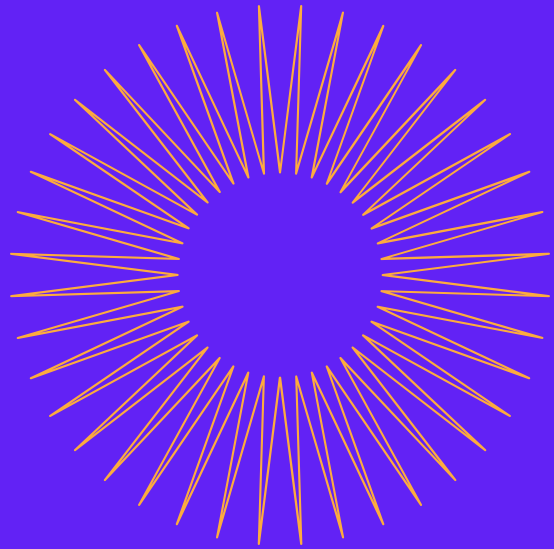
60%

Average of income
spent



Studies show that **60% of income** is often spent on necessities, highlighting the importance of understanding your spending habits for better financial health.

Hakbang 2: Ang ₱3,000 Mini Emergency Fund

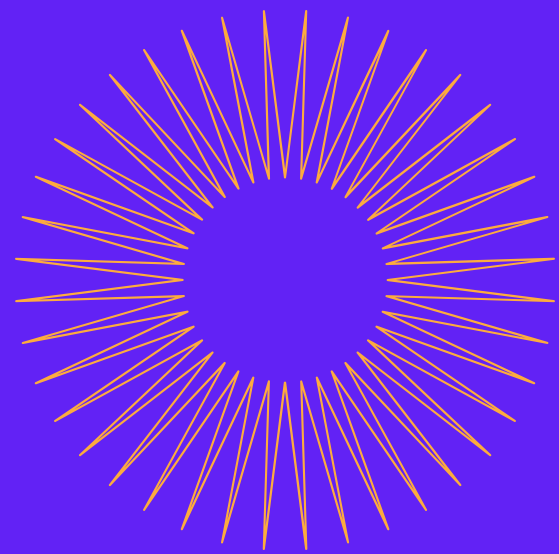


₱3,000 Mini Emergency Fund

Establishing a **₱3,000 safety net** is crucial before aiming for ₱10,000. This fund acts as a buffer for unexpected expenses, ensuring you stay on track with your savings. Keep this amount in a separate account to maintain its integrity.



Hakbang 3: Saan Ilalagay Ang ₱10,000



High-Interest Savings

Best Options for Your ₱10,000 Savings

Consider **high-interest digital savings** accounts like Maya or Seabank for great returns on your savings.



Pag-IBIG MP2

Your Path to Stable Savings Growth

The Pag-IBIG MP2 program offers **tax-free, competitive returns** of 6-7%, making it a smart savings choice.



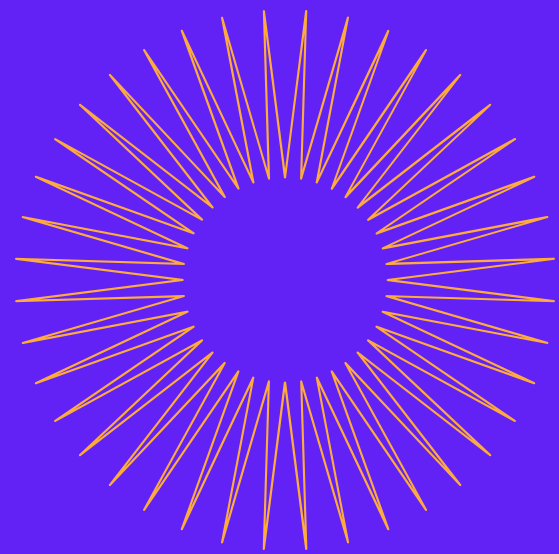
UITF Money Market Funds

A Safe Place for Your ₱10,000

UITF money market funds offer **liquidity and stability**, making them an ideal choice for your savings.



Ang ₱10,000 Timeline



Ang ₱10,000 Timeline

OFW Family

An OFW family earning ₱20,000/month can reach ₱10,000 in just 4 months.

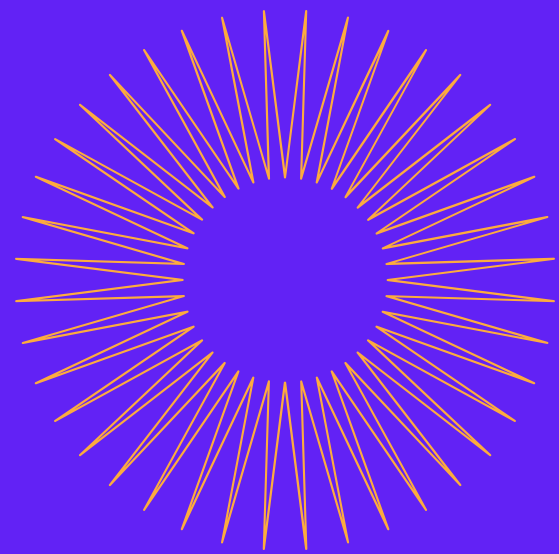
Employee

An employee with a salary of ₱15,000 will achieve ₱10,000 in approximately 5-6 months.

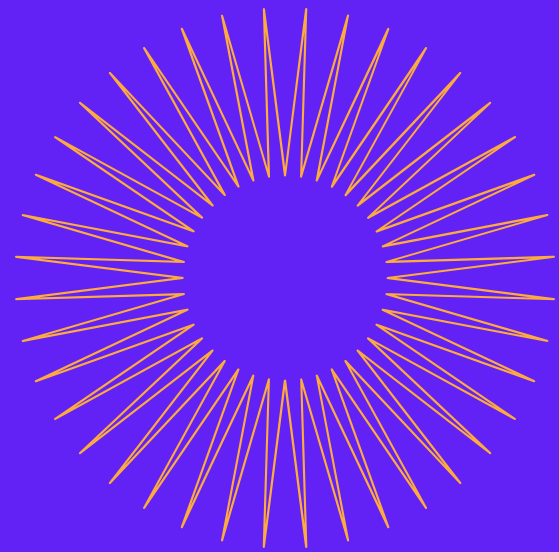
Low Income

A low-income individual earning ₱10,000-₱12,000 may take 5-12 months to save ₱10,000.

Pagkatapos ng ₱10,000



Next Steps After ₱10,000



Emergency Fund

Make your emergency fund permanent to safeguard against unexpected expenses and secure your finances.

Set Goals

Identify your next financial goal to maintain momentum and continue improving your financial situation.

Start Growing

Explore investment opportunities that align with your risk tolerance for building wealth over time.

Share Story

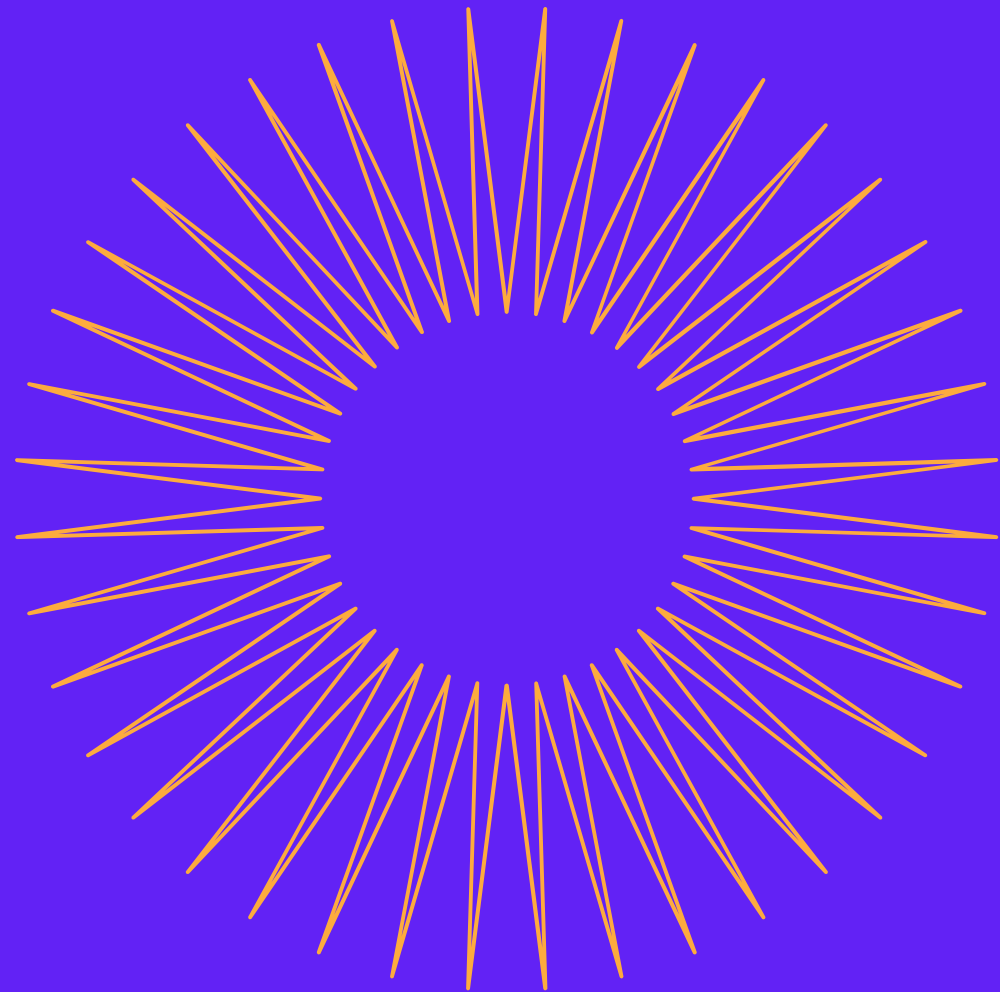
Inspire others by sharing your journey and experiences to help them achieve their financial goals.

Mga Kapaki-pakinabang na Artikulo

- MP2: Paano ito gumagana?
- UITF: Mga benepisyo at panganib
- Alamin ang mga government benefits
- Paano gamitin ang credit card nang tama
- Stock market: Isang panimula

Dagdag na Impormasyon at Tulong

- Paano magtipid ng pera sa buwanang gastos
- Paano magsimula sa investment
- Financial literacy para sa mga OFW
- Mga tips sa pagpapalano ng budget
- Paano maging financially independent



Salamat sa Pagbabasa!

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