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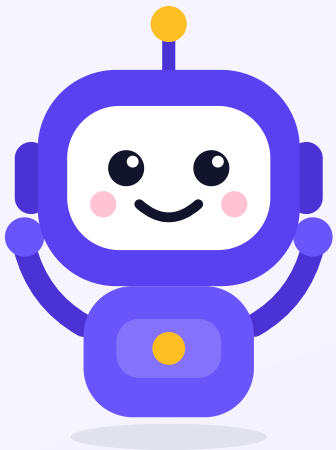
Personal Finance · Book 1

Budgeting for Filipinos

Stop the “petsa de peligro” — plan every sweldo, allowance or padala, starting from zero

Total beginner · ages 13 and up | About 80 minutes | 10 chapters with quizzes | Free

Payday is not the finish line — it’s the start of the plan. Let’s give every peso a job!



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Budgeting for Filipinos

Stop the “petsa de peligro” — plan every sweldo, allowance or padala, starting from zero

Personal Finance, Book 1 · First edition, November 2026

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What you will learn

- What a budget really is — and why it gives you more freedom, not less
- How to read your payslip: gross pay, SSS, PhilHealth, Pag-IBIG, tax and take-home pay
- How to track where your money goes in just two weeks
- How to build a simple budget with the S-A-H-O-D recipe for kinsenas and katapusan
- How to budget with irregular income, padala and family support
- Where to keep your money safely, and how to stick to your plan when prices rise

This is **Book 1** of the **Personal Finance** series. You don't need to be good at math or earn a big salary. If you can add and subtract with a calculator, you can make a budget. It works for a sweldo, a student allowance (baon), sales from a small business, or padala from family abroad.

Our honest promise

A budget won't magically give you more money. It shows you where your money goes, so **you** decide where it should go. This book is general information, not financial advice. Rates and rules change, so always check your payslip and the official websites. All names and amounts in the examples are made up.

Age note

This series is for ages 13 and up. Students can practice with their allowance. Some accounts (like a bank account in your own name or an investment account) need you to be 18 or need a parent or guardian — we'll point that out when it matters.

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What you need

Item	Why
A notebook, phone notes or a spreadsheet	To write your budget and track spending
Your last payslip, allowance or income list	To know your real take-home money
Your e-wallet and bank history	Shows where money already went
A calculator	Your phone's calculator is enough
About 20 minutes a day for 2 weeks	Tracking and planning take a little time at first

How to use this book

1. **Use your own numbers**
   Every example uses made-up amounts. Replace them with yours as you read.

2. **Do the small tasks**
   Each chapter has a "Try it now" task. Small steps add up to a real plan.

3. **Check your learning**
   Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

THE BUDGET FORMULA IN ONE LINE

```
Take-home money − savings − needs − occasional costs = what you can spend on wants
```

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EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why Budgeting Matters

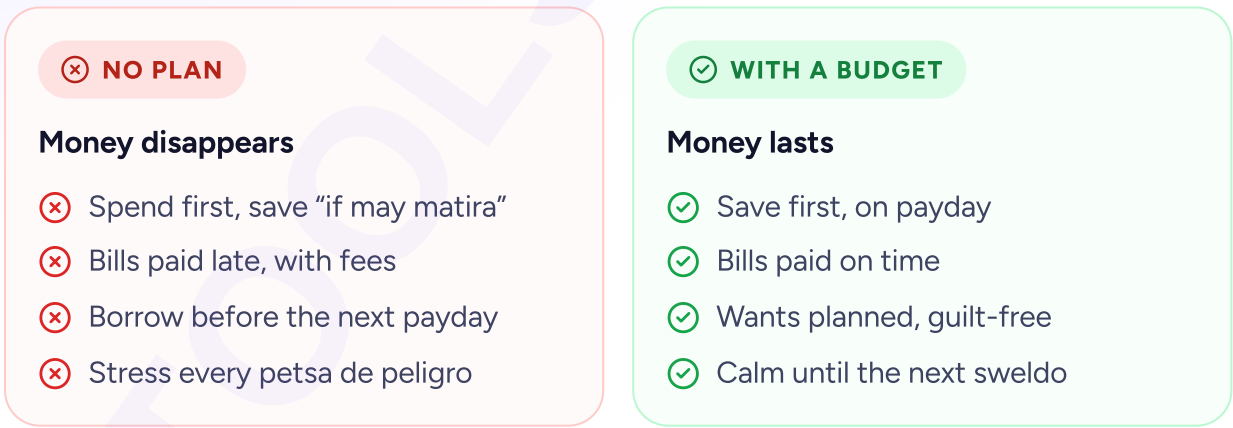
Many Filipinos know the feeling: payday comes, and a week later the money is gone. A budget fixes that — without making life boring.

Filipinos even have a name for those last days before payday: **petsa de peligro** — "dangerous dates." Wallets are thin, you borrow from friends, and you promise yourself next month will be different. A budget is how you make next month really different.

New word: budget

A **budget** is a plan for your money before you spend it. Think of it like a jeepney route: the driver knows every stop before leaving the terminal. Your budget tells each peso where to stop — savings, food, bills, fun — before payday ends.

PICTURE 1 **No plan vs a budget**



Same salary. The budget doesn't add pesos — it stops them from leaking away.

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Budget myths

PICTURE 2 **Budget myths vs truths**

MYTH

What people think

- "Budgets are for people with big salaries."
- "Budgeting means no more fun."
- "I'll budget when I earn more."
- "I need to be good at math."

TRUTH

What really works

- Small incomes need a plan the most
- Fun is planned in, so no guilt
- More money without a plan also disappears
- Adding and subtracting is enough

A budget is not a punishment. It's permission to spend — on purpose.

The big idea of this book

Give every peso a job — before payday. When each peso already has a job (savings, rent, food, fun), it can't disappear on things you don't even remember buying.

A real-world example

Rhea works in a call center and takes home about ₱18,000 a month. She always ran out of money by the 25th. She tracked her spending for two weeks and found ₱2,600 a month going to food delivery fees and small online orders. She planned ₱1,000 a month for those treats, saved the rest, and stopped borrowing before payday.

QUICK RECAP

A budget is a plan for your money before you spend it. It ends the petsa de peligro by giving every peso a job — savings, needs and wants — before payday ends. Small incomes need budgets the most.

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TRY IT NOW

Your money feeling

1. Write the date your money usually runs out.
2. Write three things you bought last week that you don't really remember.
3. Write one thing you want your money to do this year (a goal).

Key takeaways

- A budget is a plan made before you spend.
- It stops money leaks, not fun.
- Small incomes need a plan the most.
- Big idea: give every peso a job before payday.

Quiz: 3 quick questions

1. What is a budget?

A. A plan for your money before you spend it
B. A list of things you can't buy
C. A bank account

2. What does "petsa de peligro" mean?

A. The last days before payday when money runs low
B. A holiday sale
C. A kind of loan

3. Who needs a budget the most?

A. People with small or tight incomes
B. Only rich people
C. Nobody

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Answers

1. **A. A plan for your money before you spend it** — It decides where each peso goes ahead of time.
2. **A. The last days before payday when money runs low** — "Dangerous dates" — when the wallet is almost empty.
3. **A. People with small or tight incomes** — When there is little room for mistakes, a plan matters most.

PRACTICE TASK

Your "why"

Write one sentence: "I want to budget so that I can..." (for example, stop borrowing before payday, save for a laptop, or help my parents without going broke). Put it where you'll see it every payday.

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CHAPTER 2

Beginner Basics: Know Your Real Take-Home Money

You can't plan money you don't have. The first step is knowing exactly how much really lands in your hand.

Gross pay vs take-home pay

New words: gross and take-home

Gross pay is your salary before deductions — the number in your job offer. **Take-home pay** (also called net pay) is what actually reaches your bank or wallet. Always budget with take-home pay, never gross.

Deduction	What it is	Your share (2026)
SSS	Social security: pension, sickness, maternity and other benefits	5% of your Monthly Salary Credit (your employer adds 10%)
PhilHealth	Health insurance	2.5% of your basic salary (half of the 5% premium; your employer pays the other half)
Pag-IBIG	Savings fund and housing loans	2% of up to ₱10,000 — so at most ₱200 a month (your employer adds the same)
Withholding tax	Income tax taken from each pay	₱0 if your yearly taxable income is ₱250,000 or less

Rates checked November 21, 2026. Your payslip may also show loans, absences or other items.

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Example: a ₱20,000 monthly salary

Line	Amount
Gross monthly pay	₱20,000
SSS (5% of ₱20,000)	- ₱1,000
PhilHealth (2.5% of ₱20,000)	- ₱500
Pag-IBIG (maximum)	- ₱200
Withholding tax (yearly taxable pay is about ₱219,600 — below ₱250,000)	₱0
Take-home pay	**₱18,300 a month (about ₱9,150 every 15th and 30th)**

A made-up example. Use the ToolsKo Take-Home Pay Calculator with your own salary.

The 13th month pay

Private-sector rank-and-file employees get a **13th month pay** — at least one-twelfth of a year's basic salary — on or before **December 24**. Together with other bonuses, the first ₱90,000 is tax-free. Plan it **before** December so it doesn't vanish in one Christmas weekend.

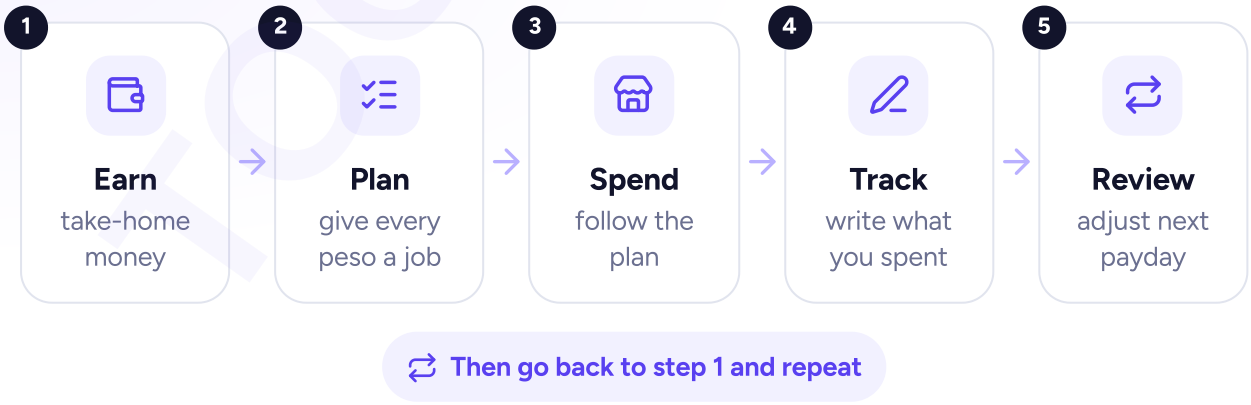
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Money words you will use

Word	What it means	Example
Income	Money coming in	Sweldo, baon, sales, padala
Expense	Money going out	Rent, food, load
Fixed expense	Same amount every month	Rent, internet plan
Variable expense	Changes every month	Groceries, Grab rides
Needs	Things you must pay to live and work	Food, rent, transport, medicine
Wants	Nice to have, not required	Milk tea, new shoes, streaming
Savings	Money kept for later	Emergency fund, goals
Sinking fund	Small savings for a known future cost	₱500 a month for Christmas
Cutoff	The pay period	Kinsenas (15th) and katapusan (30th)

PICTURE 3 **The budget loop**



Every payday, go around the loop once. Each round, your plan gets more accurate.

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QUICK RECAP

Budget with take-home pay, not gross pay. In 2026 employees usually pay 5% for SSS, 2.5% for PhilHealth, up to ₱200 for Pag-IBIG, and no income tax if yearly taxable pay is ₱250,000 or less. The 13th month pay comes by December 24 and is tax-free up to ₱90,000 with other bonuses. Then follow the loop: earn, plan, spend, track, review.

TRY IT NOW

Find your number

1. Get your latest payslip (or write your allowance or average income).
2. Find your take-home pay per cutoff and per month.
3. Write it at the top of a new page: "My real money: ₱____."

Key takeaways

- Budget with take-home pay.
- SSS, PhilHealth, Pag-IBIG and tax come out first.
- Plan the 13th month before December.
- Loop: earn, plan, spend, track, review.

Quiz: 3 quick questions

1. Which number should you budget with?

A Take-home pay
B Gross pay
C The salary you hope to earn next year

2. What is the most an employee pays for Pag-IBIG each month in 2026?

A ₱200
B ₱2,000
C ₱20

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3. When must the 13th month pay be given?

A On or before December 24

B In January

C Only if the boss wants to

Answers

1. **A. Take-home pay** — Only take-home pay actually reaches you.
2. **A. ₱200** — 2% of a fund salary capped at ₱10,000.
3. **A. On or before December 24** — PD 851 sets the December 24 deadline.

PRACTICE TASK

Read your payslip

Circle every deduction on your payslip and write what each one is for. If something looks wrong, compare it with the ToolsKo Payslip Deduction Checker and ask your HR or payroll team politely. Students: write your weekly allowance and any extra money you receive.

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CHAPTER 3 · LESSON 1

Track Where Your Money Goes

Before you plan, look. Two weeks of honest tracking shows you more about your money than a year of guessing.

Most people guess their spending wrong. Small daily things — a ₱120 milk tea, a ₱49 delivery fee, a ₱99 "add to cart" — feel tiny, but they add up to thousands a month. Tracking is not about judging yourself. It's like checking a map before a trip.

How to track for two weeks

1. **Pick one place to write**
   Phone notes, a small notebook or a spreadsheet. One place only.

2. **Write every expense the same day**
   Date, what, how much. Even ₱10 for a candy or ₱13 for a jeepney ride.

3. **Check your e-wallet and bank history**
   GCash, Maya and bank apps show every payment. Copy the ones you forgot.

4. **Add a category to each line**
   Food, transport, bills, family, wants, and so on.

5. **Total each category after 14 days**
   Then multiply by about 2 to estimate a month.

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Date	What	Category	Amount
Nov 3	Jeep + MRT to work	Transport	₱58
Nov 3	Lunch at carinderia	Food (work)	₱110
Nov 3	Milk tea	Wants	₱120
Nov 4	Load (data promo)	Load / internet	₱99
Nov 4	Food delivery + fee	Wants	₱285
Nov 5	Gave Mama for groceries	Family	₱1,500

A tracking page. Keep it simple — date, what, category, amount.

Find your "leaks"

A **money leak** is small spending that happens so often you stop noticing it. Common leaks: delivery fees, convenience-store snacks, unused subscriptions, impulse online orders and "libre" treats for friends. You don't have to stop all of them — just choose them on purpose.

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PICTURE 4 **Common money leaks**

Delivery fees
₱49 × 12 = ₱588 a month

Daily snacks
₱60 × 22 = ₱1,320

Unused subscriptions
₱149 + ₱199 a month

Impulse “add to cart”
Sale days add up fast

“Libre” for friends
Kind, but plan it

Late fees
Paying bills after the due date

Small amounts × many times = big monthly totals. Multiply before you decide.

No guilt, just facts

Tracking shows what is true, not what is “good” or “bad.” If you find ₱3,000 of food delivery, that’s useful information — not a reason to feel ashamed.

QUICK RECAP

Track every expense for two weeks in one place: date, what, category, amount. Check your e-wallet and bank history for anything you forgot. Total each category and multiply by about 2 for a month. Look for leaks — small, frequent spending — and choose them on purpose.

TRY IT NOW

Start tracking today

1. Choose one place to write expenses.
2. Write everything you spent today, even small amounts.
3. Open your e-wallet history and add anything from the last 3 days.

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Key takeaways

- Look before you plan.
- Write every expense, every day.
- E-wallet and bank history catch what you forget.
- Small × often = big.

Quiz: 3 quick questions

1. How long should you track before making your first budget?

A About two weeks
B One hour
C Five years

2. What is a money leak?

A Small, frequent spending you stop noticing
B A torn wallet
C A bank error

3. A ₱49 delivery fee, 12 times a month, costs about…

A ₱588
B ₱49
C ₱4,900

Answers

1. **A. About two weeks** — Two weeks shows real habits without taking forever.
2. **A. Small, frequent spending you stop noticing** — Like a dripping faucet — small drops, big bill.
3. **A. ₱588** — ₱49 × 12 = ₱588.

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PRACTICE TASK

Your top three

After 14 days, list your three biggest categories and your three biggest leaks. For each leak, write: keep, cut or limit (for example, “Delivery: limit to twice a week”).

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CHAPTER 4 · LESSON 2

Build Your First Budget with S-A-H-O-D

Now you know your real money and your real spending. Time to plan — with a five-step recipe named after the thing we all wait for: sahod.

PICTURE 5 **S-A-H-O-D: the budget recipe**

S

See your real take-home

Use the amount that lands in your account: ₱18,300 a month.

A

Automate savings first

On payday, move savings out before spending: ₱2,700 (about 15%).

H

Hold money for needs

Home share, food, transport, load, medicine: ₱11,600.

O

Occasional costs set aside

Birthdays, Christmas, school opening: ₱1,000 a month.

D

Decide wants with what's left

Eating out, streaming, shopping: ₱3,000 — guilt-free.

↓

PUT TOGETHER:

Every peso has a job before you spend: ₱2,700 + ₱11,600 + ₱1,000 + ₱3,000 = ₱18,300.

Follow the letters in order. Savings come before spending, not after.

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New phrase: pay yourself first

Pay yourself first means saving the moment money arrives, before rent, food or shopping. If you wait to save "whatever is left," there is usually nothing left. Think of savings as a bill you pay to your future self.

Choose a starting split

Split	Needs	Wants	Savings	Good for
50 / 30 / 20	50%	30%	20%	A popular rule; works when rent is low or shared
70 / 20 / 10	70%	20%	10%	Tight budgets, big family support or high rent
Start small	Whatever needs cost	The rest	5%, then +1% each month	If saving feels impossible right now

These are starting points, not laws. Even ₱200 a payday is a real start.

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Example: Rhea's monthly budget (₱18,300 take-home)

Job for the money	Amount	Share
A — Savings (first!): emergency fund + goal	₱2,700	15%
H — Needs: share for home (rent, food, bills)	₱5,000	
H — Needs: food at work	₱3,000	
H — Needs: transport	₱2,200	
H — Needs: load / internet	₱600	
H — Needs: toiletries and medicine	₱800	63% for all needs
O — Occasional: birthdays, Christmas, school	₱1,000	5%
D — Wants: eating out, streaming, shopping	₱3,000	17%
Total	**₱18,300**	**100%**

Made-up numbers. Your "needs" will be different — use your two weeks of tracking.

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Split it by cutoff: kinsenas and katapusan

Job	15th (₱9,150)	30th (₱9,150)
Savings	₱1,350	₱1,350
Home share	₱2,500	₱2,500
Food at work	₱1,500	₱1,500
Transport	₱1,100	₱1,100
Load / internet (monthly plan)	₱600	—
Toiletries and medicine	₱800	—
Occasional costs	₱500	₱500
Wants	₱800	₱2,200

Put once-a-month bills in the cutoff that comes before their due date.

Student version: a ₱750 weekly baon

Transport ₱300 · food ₱300 · savings ₱75 (10%) · wants ₱75. Saving ₱75 a week becomes about ₱3,900 in a year — enough for a school project, a gift or a small gadget.

The budget must equal zero

Take-home money minus all the jobs should equal **₱0**. That doesn't mean you spend everything — savings is one of the jobs. Zero means no peso is left without a plan.

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QUICK RECAP

S-A-H-O-D: See your real take-home, Automate savings first, Hold money for needs, set aside Occasional costs, and Decide wants with what's left. Pick a starting split (50/30/20, 70/20/10 or start small), split the plan by cutoff, and make the total equal zero.

TRY IT NOW

Make your S-A-H-O-D plan

1. Write your take-home money at the top.
2. Write your savings amount first, then needs, occasional costs and wants.
3. Check that the total equals your take-home money exactly.

Key takeaways

- Savings first, spending second.
- Needs come from your tracking, not guesses.
- Plan occasional costs every month.
- Every peso has a job: the total equals zero.

Quiz: 3 quick questions

1. In S-A-H-O-D, what comes right after seeing your take-home pay?

A Automate savings first
B Buy wants
C Pay for a sale item

2. What does "O" stand for?

A Occasional costs like birthdays and Christmas
B Online shopping
C Overtime

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3. Your plan leaves ₱1,200 without a job. What should you do?

A Give it a job — more savings, a need or a planned want

B Ignore it

C Spend it on the first sale you see

Answers

1. **A. Automate savings first** — Pay yourself first, before spending.
2. **A. Occasional costs like birthdays and Christmas** — Known future costs get a small amount every month.
3. **A. Give it a job — more savings, a need or a planned want** — Every peso needs a job so it doesn't leak away.

PRACTICE TASK

One month on paper

Write your full S-A-H-O-D budget for next month and split it into your cutoffs. Show it to someone you trust (a parent, partner or friend) and ask: "Does anything look missing?"

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CHAPTER 5 · LESSON 3

Irregular Income, Padala and Family Support

Not everyone gets the same salary every 15th and 30th. And many Filipinos support parents, siblings or children. Your budget can handle both.

When your income changes every month

Freelancers, online sellers, drivers, farmers and commission earners have good months and slow months. The trick is to budget for the **slow** month, not the good one.

1. **Find your low month**
   Look at the last 6 months of income. Take the average of the 3 lowest months. That is your base budget.

2. **Use a holding account**
   Put all income into one "holding" account first — not your spending wallet.

3. **Pay yourself a fixed "salary"**
   Every 15th and 30th, move your base budget amount from holding to spending, like a regular sweldo.

4. **Good months fill the gap**
   Extra money stays in holding to cover slow months. Once you have 2–3 months saved there, extra goes to goals.

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PICTURE 6 **Turn uneven income into a steady "salary"**



The holding account works like a water tank: it fills in the rainy season and keeps water flowing in the dry season.

Budgeting padala (money from abroad)

If you receive padala from an OFW family member, treat it like income: plan it the day it arrives. If you send padala, put it in your budget as a fixed line, agreed with your family, so it doesn't take your savings by surprise.

Padala plan	Example from a ₱15,000 padala
Savings for the OFW's future (agreed together)	₱2,000
Household needs (food, bills)	₱8,000
School costs	₱2,500
Occasional costs	₱1,000
Wants	₱1,500

Made-up amounts. The key is a plan the sender and the family both know.

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Helping family without going broke

New phrase: family support line

A **family support line** is a fixed amount in your budget for helping parents, siblings or relatives. It turns "Can you send money?" from a surprise into a plan — and helps you say yes without breaking your own budget.

- **Decide the amount together.** Talk calmly with your family about what you can give every month.
- **Give on schedule.** For example, every 15th. Regular help is easier for everyone to plan.
- **Keep your own savings line.** If you never save, you can't help when a real emergency comes.
- **Lending to relatives?** Only lend what you would be okay never getting back, and write down what was agreed.
- **Emergencies come from an emergency fund** — that's Book 3 of this series.

Helping is good — planning makes it last

Supporting family is part of Filipino life. A budget doesn't stop you from helping. It makes sure you can keep helping next month, too.

QUICK RECAP

With irregular income, budget for your low months: put all income in a holding account and pay yourself a fixed "salary" every cutoff. Plan padala the day it arrives. Make family support a fixed, agreed line in your budget, keep your own savings line, and only lend what you can afford to lose.

TRY IT NOW

Find your base budget

1. Write your income for each of the last 6 months (or your allowance and extras).
2. Average the 3 lowest months.
3. Write a family support amount you can give every month, if you help family.

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Key takeaways

- Budget for the slow month.
- A holding account smooths uneven income.
- Plan padala the day it arrives.
- Family support is a planned line, not a surprise.

Quiz: 3 quick questions

1. Your income changes every month. What should your base budget use?

A. The average of your lowest months
B. Your best month ever
C. A guess

2. What does a holding account do?

A. Collects all income and pays you a steady amount each cutoff
B. Holds your old receipts
C. Charges you fees

3. A cousin asks to borrow money. What is a safe rule?

A. Only lend what you'd be okay never getting back
B. Lend your rent money
C. Borrow from a lending app to lend it

Answers

1. **A. The average of your lowest months** — Planning for slow months keeps you safe.
2. **A. Collects all income and pays you a steady amount each cutoff** — It works like a water tank between income and spending.
3. **A. Only lend what you'd be okay never getting back** — Protect your needs first; help with what you can afford.

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PRACTICE TASK

The family money talk

Write three sentences you could say to your family about a fixed monthly support amount (for example: “I want to help every month. I can give ₱____ every 15th. If there’s an emergency, let’s talk about it together.”). Practice saying them kindly.

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CHAPTER 6 · LESSON 4

Tools and Systems: Sobre, Accounts and Apps

A plan only works if it's easy to follow. These simple systems make your budget run almost by itself.

Three ways to run your budget

System	How it works	Best for
Sobre (envelope) method	Put cash for each job in labeled envelopes. When an envelope is empty, that job is done for the cutoff.	Cash spenders, students, households
Bucket accounts	Use separate accounts or "pockets" for savings, bills and spending. Move money on payday.	People paid by bank or e-wallet
Notebook, spreadsheet or app	Write the plan and track spending in one place.	Everyone — pair it with one of the above

Use Books 2 and 3 of Digital Skills

A simple Excel or Google Sheets budget with SUM formulas does everything most budgeting apps do — for free. Make columns for Job, Planned, Spent and Left.

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Where should your money stay?

Place	Good for	Watch out
Bank savings account (including digital banks)	Savings and emergency money	Deposits are insured by PDIC up to ₱1,000,000 per depositor, per bank
E-wallet balance (GCash, Maya wallet)	Daily spending, bills, sending money	E-money is not a bank deposit, so it is not PDIC-insured — keep only spending money here
Savings "pockets" inside apps	Small goals	Check which partner bank holds it and whether it is PDIC-insured
Cash at home	A small amount for daily needs	Can be lost, stolen or "borrowed" — keep it small

Checked November 21, 2026. Look for the PDIC sign and read each app's terms.

Set it and forget it

1. **Auto-transfer on payday**
   Set your bank or app to move savings out on the 15th and 30th automatically, if it offers that.

2. **Make a bills calendar**
   Write every due date: electricity, water, internet, rent, loans. Pay a few days early to avoid late fees.

3. **One spending wallet**
   Spend only from one wallet or account. When it's empty, wait for the next cutoff.

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PICTURE 7 **Money safety traffic light**



Safe

Savings in a PDIC-insured bank; two-factor login turned on; checking the recipient's name before you send; small cash at home.

Check first

New savings apps with high interest promises; "pockets" inside e-wallets; sharing your account with a family member.

Stop

Anyone asking for your OTP, MPIN or password; links in texts saying your account is "locked"; keeping all your savings in an e-wallet or under the bed.

Real banks and e-wallets never ask for your OTP or MPIN. If someone does, it's a scam.

Never share your OTP or MPIN

Scammers pretend to be banks, e-wallets, couriers or even relatives. No real company will ever ask for your one-time PIN (OTP), MPIN or password. If in doubt, call the official hotline from the official app — not the number in the message.

QUICK RECAP

Run your budget with a system: sobre (cash envelopes), bucket accounts, and one place to track. Keep savings in a PDIC-insured bank (up to ₱1,000,000 per depositor, per bank); keep e-wallets for spending because e-money is not PDIC-insured. Automate savings, make a bills calendar, and never share your OTP or MPIN.

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TRY IT NOW

Set up your system

1. Choose sobre, bucket accounts, or both.
2. Write a bills calendar with every due date this month.
3. Turn on two-factor or extra security in your bank and e-wallet apps.

Key takeaways

- Sobre or buckets make the plan easy to follow.
- Savings in a PDIC-insured bank.
- E-wallets are for spending.
- Never share your OTP or MPIN.

Quiz: 3 quick questions

1. How much does PDIC insure per depositor, per bank?

A Up to ₱1,000,000
B Up to ₱10,000
C Everything, with no limit

2. Why keep only spending money in your e-wallet?

A E-money is not a PDIC-insured deposit
B E-wallets don't work
C It is illegal to save

3. A text says your account is locked and asks for your OTP. What do you do?

A Don't reply; contact the official hotline from the official app
B Send the OTP quickly
C Click the link

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Answers

1. **A. Up to ₱1,000,000** — The limit rose to ₱1,000,000 on March 15, 2025.
2. **A. E-money is not a PDIC-insured deposit** — Bank deposits are insured; e-wallet balances are not.
3. **A. Don't reply; contact the official hotline from the official app** — Real companies never ask for your OTP.

PRACTICE TASK

Map your money

Draw boxes for every place your money stays (bank, e-wallet, cash). Write how much should be in each and why. Move extra savings out of your e-wallet into a PDIC-insured bank if needed.

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CHAPTER 7 · LESSON 5

Stick to Your Budget When Prices Rise

Prices in 2026 have been climbing fast. A budget helps you adjust early instead of finding out on the 25th.

New word: inflation

Inflation means prices going up over time. In October 2026 the Philippine Statistics Authority reported inflation of **7.8%** — the fastest in almost four years, pushed by fuel, transport and utility costs. On average, things that cost ₱1,000 a year ago now cost about ₱1,078.

Adjust your budget, step by step

1. **Review every month**
   Compare planned vs spent. If transport or food went up, move money from wants first — not from savings.

2. **Shop with a list**
   Plan the week's meals, write a grocery list, and stick to it. Buy rice, oil and canned goods in bigger packs if the price per kilo or per piece is lower.

3. **Compare unit prices**
   Divide price by weight or count. ₱95 for 1 kg is cheaper per kilo than ₱52 for 500 g.

4. **Cut energy waste**
   Unplug chargers, set the aircon to 25°C or use a fan, and check your electricity cost per appliance.

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5 **Plan transport**

Compare jeep, bus, train and ride-hailing costs. Walking short distances saves money and adds exercise.

Plan for the months that always cost more

Season	Usual costs	Sinking fund idea
June (school opening)	Uniforms, supplies, fees	₱500 a month from January
November–December	Gifts, Noche Buena, aguinaldo for inaanak	₱800 a month all year, plus part of the 13th month
Birthdays and fiestas	Handaan, gifts	₱300 a month
Yearly bills	Insurance, vehicle registration, memberships	Divide the yearly cost by 12

Beat the payday sale traps

- **The 24-hour rule:** wait one day before buying any want over ₱500. Most "must-haves" stop feeling urgent.
- **Sale days (11.11, 12.12, payday sales):** a discount on something you didn't plan to buy is not saving — it's spending.
- **Installments and "buy now, pay later":** they make big things feel small. Add every monthly payment to your budget before you click (Book 4 of this series explains debt).
- **Remove saved cards** from shopping apps so every purchase takes a moment to think.

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PICTURE 8 **Sale trap vs planned purchase**

SALE TRAP

"Ang mura!"

- Bought 5 items on 12.12
- ₱2,400 "saved" in discounts
- ₱3,600 spent — not in the budget
- Short on food money by the 25th

PLANNED BUY

On purpose

- Wrote 1 item on the wish list
- Waited for the sale
- Paid from the wants budget
- No borrowing before payday

A sale only saves money if you were going to buy the item anyway.

Protect your savings line

When prices rise, it's tempting to stop saving. Cut wants first, then look for cheaper needs. Keep at least a small savings amount every payday — even ₱100 keeps the habit alive.

QUICK RECAP

Inflation means rising prices; it was 7.8% in October 2026. Review your budget monthly and move money from wants first. Shop with a list, compare unit prices, cut energy waste and plan transport. Use sinking funds for school opening, Christmas, birthdays and yearly bills. Use the 24-hour rule and plan sale purchases.

TRY IT NOW

Price-proof your plan

1. List your three biggest needs and how much each went up this year.
2. Start one sinking fund (for example, Christmas) with any amount.
3. Write one want you will wait 24 hours for next time.

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Key takeaways

- Review monthly; cut wants before savings.
- Lists and unit prices beat impulse buys.
- Sinking funds make big months normal.
- A sale is only savings if you planned the buy.

Quiz: 3 quick questions

1. Food prices went up. Where should you take money from first?

A Your wants budget
B Your savings
C A loan

2. Which is cheaper per kilo: ₱95 for 1 kg or ₱52 for 500 g?

A ₱95 for 1 kg
B ₱52 for 500 g
C They are the same

3. What is the 24-hour rule?

A Wait a day before buying a want over ₱500
B Shop only at night
C Pay bills within a day of getting paid

Answers

1. **A. Your wants budget** — Protect savings; adjust wants first.
2. **A. ₱95 for 1 kg** — ₱52 for 500 g is ₱104 per kilo.
3. **A. Wait a day before buying a want over ₱500** — Waiting removes the rush of impulse buying.

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PRACTICE TASK

Your seasons calendar

Mark the costly months of your year (school opening, birthdays, Christmas, fiestas). Estimate each cost, divide by the months left, and add those sinking funds to your S-A-H-O-D plan.

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CHAPTER 8

Your 14-Day Budget Starter Plan

About 20 minutes a day for two weeks. By day 14 you will have a real budget, a system and your first savings.

Start any day — you don't have to wait for payday. If you get paid during these 14 days, use that payday to practice S-A-H-O-D.

PICTURE 9 **The 14-day budget plan**



Look, plan, set up, then review. Your day-14 budget becomes your monthly habit.

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Day	Task (about 20 minutes)	Done?
1	Find your take-home pay (or allowance) per cutoff and per month.	☐
2	Choose one place to track. Write today's spending.	☐
3	Copy the last 7 days from your e-wallet and bank history.	☐
4	Keep tracking. Add a category to every line.	☐
5	Keep tracking. List your bills and their due dates.	☐
6	Keep tracking. Circle anything that looks like a leak.	☐
7	Total your first week by category.	☐
8	Pick a starting split (50/30/20, 70/20/10 or start small).	☐
9	Write your S-A-H-O-D plan. Make it equal zero.	☐
10	Split the plan into your cutoffs.	☐
11	Set up sobre or bucket accounts. Turn on app security.	☐
12	Start one sinking fund. Have the family support talk if needed.	☐
13	Compare 2 weeks of tracking with your plan. Adjust.	☐
14	Move your first savings. Celebrate — cheaply!	☐

Bonus exercises

1 **No-spend day**

Pick one day a week to spend only on needs. Write how much you kept.

2 **Subscription check**

List every subscription. Cancel one you haven't used in a month.

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3 **Budget in a sheet**

Rebuild your plan in Excel or Google Sheets with Planned, Spent and Left columns.

4 **13th month plan**

Before December, decide how much of your 13th month goes to savings, gifts and bills.

Missed a day?

Just continue. A budget is a habit, not an exam. Even people who are good with money overspend sometimes — they just notice sooner and adjust.

QUICK RECAP

Days 1–3: find your take-home pay and start tracking. Days 4–7: keep tracking and find leaks. Days 8–10: build and split your S-A-H-O-D plan. Days 11–12: set up your system and a sinking fund. Days 13–14: review, adjust, and move your first savings.

TRY IT NOW

Start today

1. Copy the 14-day table into your notebook or phone.
2. Do Day 1 now.
3. Set a daily 20-minute reminder.

Key takeaways

- Look before you plan.
- Plan every peso, then set up a system.
- Review and adjust after two weeks.
- Your first savings is a real win.

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Quiz: 3 quick questions

1. What do you do on days 4–7?

A Keep tracking and look for leaks
B Buy things on sale
C Close your bank account

2. What should your S-A-H-O-D plan equal?

A Zero — every peso has a job
B Your gross pay
C Double your income

3. You overspent on day 9. What now?

A Write it down and continue
B Quit budgeting
C Hide the receipt

Answers

1. **A. Keep tracking and look for leaks** — A full week of tracking shows real habits.
2. **A. Zero — every peso has a job** — No peso is left without a plan.
3. **A. Write it down and continue** — Budgeting is a habit; adjust and keep going.

PRACTICE TASK

Complete the 14 days

Follow the plan and tick each box. On day 14, write: your take-home pay, your savings amount, your biggest leak, and one change you will keep next month.

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CHAPTER 9

Common Budgeting Mistakes (and Easy Fixes)

Most budgets fail for the same few reasons. Knowing them makes yours much more likely to last.

Check your plan against this table.

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Mistake	Why it hurts	Easy fix
Budgeting with gross pay	You plan money you never receive	Use take-home pay
Saving “whatever is left”	Usually nothing is left	Pay yourself first on payday
Guessing instead of tracking	The plan doesn’t match real life	Track two weeks first
Forgetting occasional costs	Christmas or school opening breaks the budget	Sinking funds every month
A plan that’s too strict	You give up after two weeks	Plan some wants on purpose
No family support line	Surprise requests take your savings	Agree on a fixed amount
All savings in an e-wallet	Not PDIC-insured; easy to spend	Savings in a PDIC-insured bank
Using the 13th month for everything	Gone in one weekend; January is hard	Plan it before December
Borrowing to cover wants	Interest makes next month harder	Wait for the next cutoff
Never reviewing	Prices change; the plan gets old	Review every payday

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PICTURE 10 **Fragile vs strong budget**

FRAGILE BUDGET

Breaks in a month

- Based on gross pay and guesses
- Savings last, if ever
- No room for fun or family
- Never checked again

STRONG BUDGET

Lasts for years

- Take-home pay and real tracking
- Savings first, automatic
- Wants and family support planned
- Reviewed every payday

A strong budget is realistic, kind to you, and checked often.

The payday check

Every payday, ask three questions: “Did I save first?”, “Are my bills paid or scheduled?”, and “Do I know how much I can spend on wants?” Three yeses mean your budget is working.

QUICK RECAP

Common mistakes: budgeting with gross pay, saving last, guessing, forgetting occasional costs, being too strict, no family support line, keeping savings in an e-wallet, spending the whole 13th month, borrowing for wants and never reviewing. Each has an easy fix.

TRY IT NOW

Audit your budget

1. Read the table and tick any mistake you make.
2. Fix at least two today.
3. Do the payday check on your next payday.

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Key takeaways

- Take-home pay and real tracking.
- Save first; plan occasional costs.
- Plan wants and family support.
- Review every payday.

Quiz: 3 quick questions

1. Why does "saving whatever is left" usually fail?

A Spending fills up all the money first
B Banks don't allow it
C It's against the law

2. Your budget is so strict that you quit after two weeks. What's the fix?

A Plan some wants on purpose
B Make it stricter
C Stop tracking

3. What are the three payday check questions about?

A Saving first, bills, and wants money
B Weather, traffic and food
C Sales, coupons and apps

Answers

1. **A. Spending fills up all the money first** — Pay yourself first instead.
2. **A. Plan some wants on purpose** — A realistic plan lasts longer.
3. **A. Saving first, bills, and wants money** — Three yeses mean the budget is working.

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PRACTICE TASK

Your money rules

Write 5 personal money rules (for example, “Save first every payday”, “Wait 24 hours for wants over ₱500”, “Bills paid 3 days early”, “Family support every 15th”, “Review every payday”). Keep them in your wallet or phone.

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CHAPTER 10

Real-Life Examples: Budgets That Work

These five example stories are based on common Filipino money situations (names are made up). Look for the habits, not the income.

R

Rhea, 26
Call center agent, Quezon City

THE PROBLEM

Money always ran out by the 25th, and she borrowed from officemates every month.

WHAT RHEA TYPED

```
Tracked 2 weeks and found ₱2,600 in delivery fees and small online orders. S-A-H-O-D plan on ₱18,300: savings ₱2,700 first, wants ₱3,000 (including ₱1,000 for treats).
```

THE RESULT

No borrowing for 4 months in a row. Her emergency fund reached ₱10,800.

Lesson: Tracking finds the leak; saving first plugs it.

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J

Jun, 38
Tricycle driver, Iloilo

THE PROBLEM

Daily income went up and down, so some weeks there was no money for the boundary or school fees.

WHAT JUN TYPED

```
Put every day's earnings in a holding sobre. Paid himself a fixed amount every Monday based on his 3 slowest weeks. Good days stayed in the holding sobre.
```

THE RESULT

Slow weeks stopped being emergencies. He paid his daughter's school fees on time in June.

Lesson: Budget for the slow week, not the good one.

G

Grace, 31
OFW in Dubai, family in Pampanga

THE PROBLEM

She sent money whenever asked and had almost no savings after 5 years abroad.

WHAT GRACE TYPED

```
Agreed with her family on a fixed padala every month with a written plan: household, school, occasional costs, wants. Set aside her own savings first in a Philippine bank account.
```

THE RESULT

Her family knew what to expect, requests dropped, and she started saving every month.

Lesson: Family support works best as a planned, agreed line.

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T

Tess, 45
Sari-sari store owner, Batangas

THE PROBLEM

Store money and family money were mixed, so she never knew if the store made a profit.

WHAT TESS TYPED

```
Separated store cash and house cash. Paid herself a fixed “salary” from the store every 15th and 30th. Tracked store sales and costs in a notebook.
```

THE RESULT

She found the store was profitable, stopped taking random cash from the drawer, and restocked on time.

Lesson: Keep business money and personal money in separate places.

K

Kevin, 16
Senior high school student, Davao

THE PROBLEM

His ₱750 weekly baon was gone by Wednesday.

WHAT KEVIN TYPED

```
Planned transport ₱300, food ₱300, savings ₱75 and wants ₱75. Brought snacks from home twice a week and tracked in his phone notes.
```

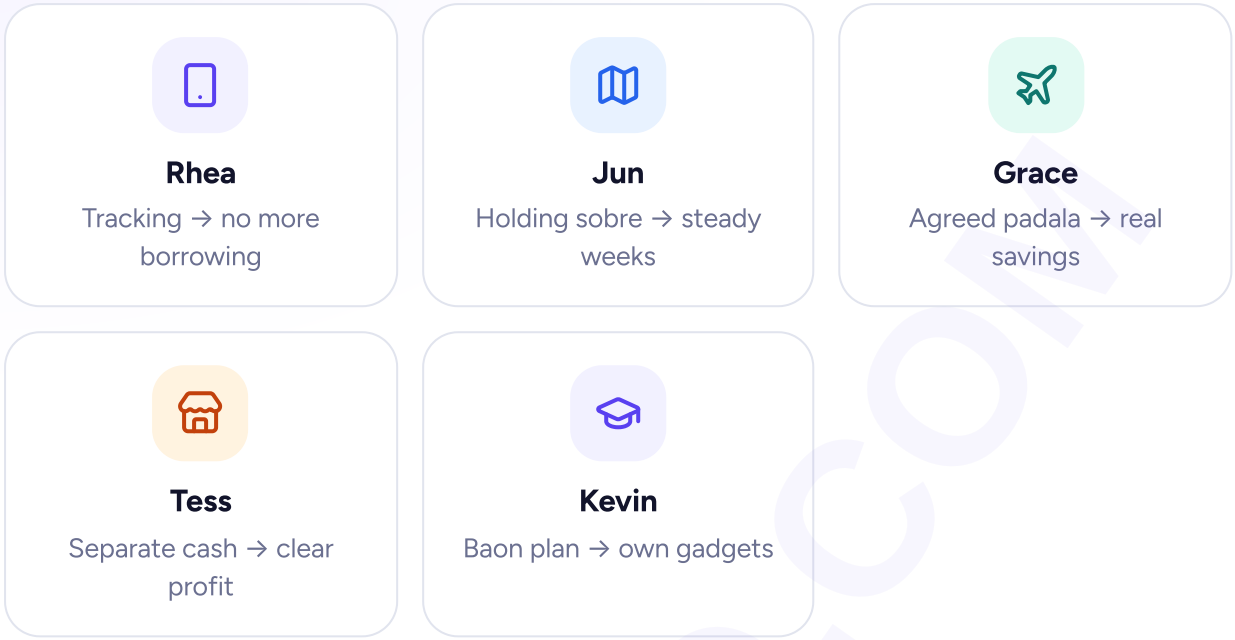
THE RESULT

He saved about ₱3,000 in 10 months and bought his own school calculator and earphones.

Lesson: Budgets work on any amount — even baon.

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PICTURE 11 **Five budgets, same habits**



Different incomes, same habits: track, save first, plan family and fun, review.

What these stories have in common

They looked at their real numbers, saved first, planned for slow times and family, kept business and personal money apart, and reviewed often. None of them needed a bigger income to start.

QUICK RECAP

Tracking ends borrowing; a holding sobre steadies daily income; agreed padala builds savings; separate store and house cash shows real profit; and even a student allowance can be budgeted.

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TRY IT NOW

Your money story

1. Pick the story most like your situation.
2. Copy one habit from it this week.
3. Write how it went after 7 days.

Key takeaways

- Look at real numbers.
- Save first, every time.
- Plan for slow times and family.
- Any income can be budgeted.

Quiz: 3 quick questions

1. How did Jun handle his daily income?

A Holding sobre and a fixed weekly “salary”
B Spent each day’s money that day
C Borrowed every week

2. What did Tess change?

A She separated store money from house money
B She closed the store
C She stopped tracking

3. What does Kevin’s story show?

A Budgets work on any amount, even baon
B Only adults can budget
C Saving is impossible for students

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Answers

1. **A. Holding sobre and a fixed weekly "salary"** — He budgeted for his slow weeks.
2. **A. She separated store money from house money** — Separate money shows the real profit.
3. **A. Budgets work on any amount, even baon** — ₱75 a week added up to real goals.

PRACTICE TASK

Your budget story card

Write your own story card: who you are, your money problem, what you planned (S-A-H-O-D), what happened after one month, and the lesson you learned.

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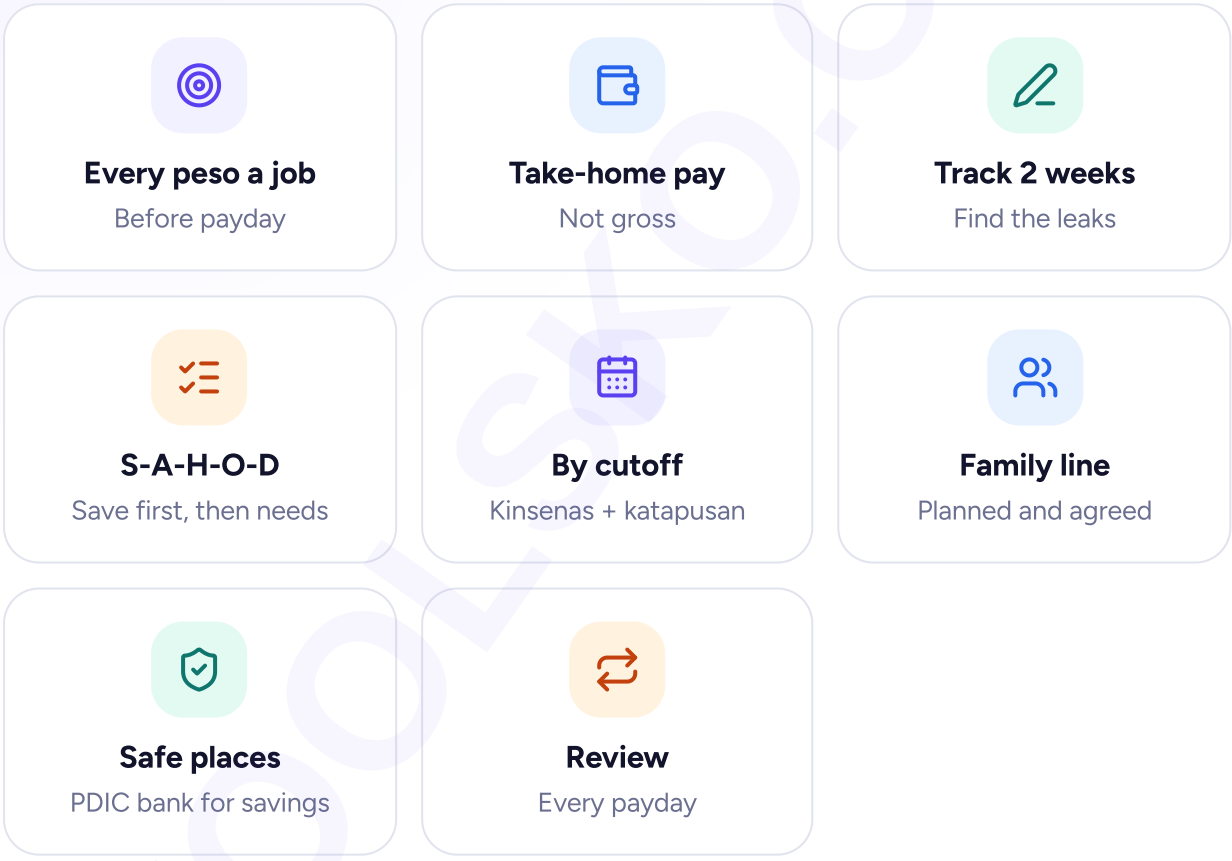
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it in your wallet or phone.

PICTURE 12 **Cheat sheet: budgeting in 8 cards**



Eight habits that make any income last until the next payday.

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Remember	In one line
The big rule	Give every peso a job — before payday.
Your real money	Take-home pay after SSS, PhilHealth, Pag-IBIG and tax.
Recipe	S-A-H-O-D: See, Automate savings, Hold needs, Occasional costs, Decide wants.
Irregular income	Budget for the slow month; use a holding account.
Family	A fixed, agreed family support line.
Money places	Savings in a PDIC-insured bank; e-wallet for spending; never share your OTP.
Always	Review every payday; cut wants before savings.

You can budget now

You know your real take-home pay, you can track spending, build an S-A-H-O-D plan, handle irregular income and family support, keep your money safe, and adjust when prices rise. Use it on your very next payday.

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WHAT'S NEXT

Your Next Learning Path

You finished Book 1. Here is where to go from here.

This is **Book 1** of the **Personal Finance** series. Your budget makes room for savings — the next books show what to do with it:

PICTURE 13 **Your Personal Finance path**



Budget first, then save, build a safety net, get free of debt, and finally grow your money.

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What to do next

Next step	Why
Finish the 14-day plan	A tested budget is the base for every other money goal.
Use your budget for 3 paydays	The third month is usually when it starts to feel easy.
Book 2: Saving Money	Set goals, save on autopilot and choose safe places for your ipon.
Book 3: Emergency Fund Guide	How much to keep for emergencies and where.
Build your budget sheet	Excel (Digital Skills Book 2) or Google Sheets (Book 3) can total everything for you.

One last tip

You don't need a perfect budget — you need one you actually use. Start simple, save first, and review every payday. Small, steady steps beat big plans you never follow.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

Philippines Take-Home Pay Calculator
Find your real take-home pay after SSS, PhilHealth, Pag-IBIG and tax.
toolsko.com/sweldo-calculator ↗

Payslip Deduction Checker
Check if the deductions on your payslip look right.
toolsko.com/payslip-deduction-checker ↗

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SSS Contribution Calculator 2026

See your SSS share and your employer's share.

toolsko.com/sss-contribution-calculator

PhilHealth Contribution Calculator 2026

Check your PhilHealth premium.

toolsko.com/philhealth-contribution-calculator

Pag-IBIG Contribution Calculator 2026

Check your Pag-IBIG savings deduction.

toolsko.com/pag-ibig-contribution-calculator

13th Month Pay Calculator (PH)

Estimate your 13th month pay so you can plan it before December.

toolsko.com/13th-month-calculator

13th Month & Christmas Bonus Spending Plan

Split your bonus into savings, gifts and bills.

toolsko.com/christmas-bonus-spending-plan

Savings Goal Calculator

See how much to save each payday to reach a goal.

toolsko.com/savings-goal-calculator

Electricity Cost Calculator

Find which appliances cost the most each month.

toolsko.com/electricity-cost-calculator

Inflation Calculator

See how rising prices change what your money can buy.

toolsko.com/inflation-calculator

OFW Padala & Savings Planner

Plan padala and savings together.

toolsko.com/ofw-padala-savings-planner

Words to know

Budget	A plan for your money before you spend it.

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Gross pay	Your salary before deductions.
Take-home pay (net pay)	What actually reaches your bank or wallet.
Deduction	An amount taken from your pay, like SSS or tax.
SSS	Social Security System: pension, sickness, maternity and other benefits.
PhilHealth	The national health insurance program.
Pag-IBIG Fund	A government savings fund that also offers housing loans.
13th month pay	Extra pay of at least one-twelfth of a year's basic salary, given by December 24.
Needs	Things you must pay to live and work.
Wants	Nice-to-have things you can live without.
Pay yourself first	Saving the moment money arrives, before spending.
Sinking fund	Small monthly savings for a known future cost.
Cutoff	A pay period, like the 15th (kinsenas) or the 30th (katapusan).
Inflation	Prices rising over time.
PDIC	Philippine Deposit Insurance Corporation: insures bank deposits up to ₱1,000,000 per depositor, per bank.
E-money	Money stored in an e-wallet; not a bank deposit and not PDIC-insured.

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Where the facts come from

1. SSS: Contribution rate increase to 15% starting January 2025
2. PhilHealth Advisory 2025-0002: Premium rate 5%, floor ₱10,000, ceiling ₱100,000
3. Pag-IBIG contribution 2026: 2% of up to ₱10,000 fund salary (HDMF Circular 460)
4. Income tax under the TRAIN Law (₱250,000 tax-free) — 2026 table
5. DOLE: 13th month pay on or before December 24, 2026 (Daily Tribune)
6. PDIC ₱1 million maximum deposit insurance coverage (Metrobank notice)
7. Deposit insurance and e-wallets (Rappler)
8. Inflation at 7.8% in October 2026 (GMA News, PSA data)
9. NCR minimum wage ₱755 under Wage Order NCR-28 (Philstar)

Contribution rates (SSS, PhilHealth, Pag-IBIG), tax rules, 13th month pay rules, deposit insurance and inflation figures were checked on November 21, 2026. These numbers change — check your payslip and the official agency websites before you decide. All names and peso amounts in the examples are made up. ToolsKo is not connected to any bank, e-wallet or government agency named in this book. This book is general information, not financial, tax or legal advice. Written by ToolsKo Learn · toolsko.com/learn

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