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Personal Finance · Book 5

Investing Basics

Make your money grow safely — understand risk, start small with MP2, bonds and funds, and avoid scams

Total beginner · ages 13 and up

About 85 minutes

10 chapters with quizzes

Free

Your money can grow like a tree — slowly, safely, and with patience. Let's plant the first seed!



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Investing Basics

Make your money grow safely — understand risk, start small with MP2, bonds and funds, and avoid scams
Personal Finance, Book 5 · First edition, November 2026

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What you will learn

- Why saving alone loses to inflation, and how investing helps
- Risk and return in plain words — and how to know you're ready
- Safe starter options: MP2, Retail Treasury Bonds and PERA
- How UITFs, mutual funds and stocks work, and what they cost
- Peso-cost averaging: investing a little, regularly
- How to spot investment scams and risky crypto offers

This is **Book 5**, the last book of the **Personal Finance** series. Books 1–4 helped you budget, save, build a safety net and get free of expensive debt. This book shows you the next step: making your money grow.

Our honest promise

Investing is not a way to get rich quick. Every investment has some risk, and some can lose money. This book teaches safe first steps and how to avoid scams. It is general information, not financial advice, and it does not recommend any specific product. Rules and rates change, so check with the official agencies. All names and amounts in the examples are made up.

Age note

This series is for ages 13 and up. Most investment accounts (online brokers, GBonds, funds) are for adults 18 and over. Younger readers can learn now, practice on paper, keep saving in their own account, and invest later — or with a parent's help.

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What you need

Item	Why
Your budget from Book 1	To know how much you can invest each month
Your emergency fund from Book 3	So you never have to sell investments in a hurry
Your debt list from Book 4	Expensive debts should be gone first
A notebook, phone or spreadsheet	To track your goals and investments
About 20 minutes a day for 2 weeks	To learn, compare and take your first safe step

How to use this book

1. **Read before you buy**
   Finish the lessons before you put money anywhere.

2. **Start small**
   Your first investment should be an amount you are calm about.

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

THE INVESTING RULE IN ONE LINE

```
Emergency fund first + no expensive debt + invest regularly in things you understand + wait patiently
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Contents

CHAPTER 1 Why Investing Matters

CHAPTER 2 Beginner Basics: Risk, Return and Time

CHAPTER 3 · LESSON 1 Are You Ready to Invest?

CHAPTER 4 · LESSON 2 Safe Starter Options: MP2, Bonds and PERA

CHAPTER 5 · LESSON 3 UITFs and Mutual Funds: Investing Together

CHAPTER 6 · LESSON 4 Stocks: Owning a Small Part of a Company

CHAPTER 7 · LESSON 5 Spot Scams and Risky Bets

CHAPTER 8 Your 14-Day Investing Starter Plan

CHAPTER 9 Common Investing Mistakes (and Easy Fixes)

CHAPTER 10 Real-Life Examples: First Steps in Investing

THE END Quick Summary

WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why Investing Matters

Saving keeps your money safe. Investing helps your money keep up with rising prices — and grow.

Imagine putting ₱10,000 in a drawer. Ten years later it is still ₱10,000. But prices went up, so it buys much less than before. Saving is important, but saving alone can slowly lose to rising prices.

New word: inflation

Inflation means prices go up over time. In October 2026, prices in the Philippines were **7.8%** higher than a year earlier. Think of it like a slow leak in a tire: your peso still looks the same, but it carries a little less every year.

If prices rise 5% a year	Today	After 10 years
A ₱1,000 grocery basket costs	₱1,000	About ₱1,629
₱10,000 in a drawer buys what costs today	₱10,000	About ₱6,139

Rounded examples. Real inflation changes every month.

New word: investing

Investing means putting money into something that can grow or earn more money over time — like lending to the government, owning a small part of a company, or joining a fund. It's like planting a seed: you wait, and it can grow into a tree that gives fruit.

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Investing myths

PICTURE 1 **Investing myths vs truths**

MYTH

What people think

- "You need a lot of money to start."
- "Investing is just gambling."
- "Guaranteed 20% a month is real."
- "You can get rich in a few weeks."

TRUTH

What's really true

- You can start with ₱500 to ₱5,000
- Learning and patience lower your risk
- Guaranteed high returns are a scam sign
- Real growth takes years

Knowing the truth protects your money from both fear and scams.

The big idea of this book

Grow slowly and safely. Invest only money you won't need soon, in things you understand, from sellers that are registered. Then be patient.

A real-world example

Nina puts ₱1,000 a month aside for 20 years. In a piggy bank it becomes ₱240,000. If it earns about 6% a year, it can grow to about **₱462,000**. Same ₱1,000 a month — but the money did extra work for her. (This is an example, not a promise. Real returns go up and down.)

QUICK RECAP

Inflation makes prices rise, so money that just sits loses buying power. Investing puts money into things that can grow over time. You can start small, but real growth takes years, and guaranteed high returns are a scam sign. Big idea: grow slowly and safely — invest money you won't need soon, in things you understand, from registered sellers.

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TRY IT NOW

Feel the effect of inflation

1. Write the price of one thing you buy often (rice, a fare, a snack).
2. Ask an older family member what it cost 10 years ago.
3. Write how much the price went up.

Key takeaways

- Inflation slowly shrinks idle money.
- Investing helps money grow over time.
- Start small; growth takes years.
- Big idea: grow slowly and safely.

Quiz: 3 quick questions

1. What is inflation?

A Prices going up over time

B Money growing by itself

C A kind of bank account

2. ₱1,000 a month for 20 years in a piggy bank becomes how much?

A ₱240,000

B ₱462,000

C ₱24,000

3. Someone promises "guaranteed 20% a month." What is it?

A A scam warning sign

B A normal investment

C A government bond

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Answers

1. **A. Prices going up over time** — Your peso buys a little less each year.
2. **A. ₱240,000** — ₱1,000 × 12 months × 20 years = ₱240,000, with no growth.
3. **A. A scam warning sign** — Real investments can't guarantee high returns.

PRACTICE TASK

Your "why invest"

Write one sentence: "I want my money to grow so that in ___ years I can ___."
Keep it with your budget. A clear goal makes patience easier.

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CHAPTER 2

Beginner Basics: Risk, Return and Time

Three words explain almost everything in investing: return, risk and time.

Money words you will use

Word	What it means	Example
Return	What your investment earns	₱5,000 earns ₱344 in a year (6.875%)
Risk	The chance your investment goes down or earns less than you hoped	A stock price falls 10%
Interest	Payment you get for lending your money	A government bond pays you every 3 months
Dividend	Part of a company's or fund's profit paid to owners	MP2 dividends; a company dividend per share
Capital gain	Profit when you sell for more than you paid	Buy at ₱100, sell at ₱120 = ₱20 gain
Liquidity	How fast you can turn an investment into cash	Savings: fast. MP2: after 5 years
Time horizon	How long until you need the money	2 years for a laptop; 20 years for retirement
Diversification	Spreading money across many investments	A fund that owns 30 companies

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More return usually means more risk

Option	Risk	Possible return	Good for
Savings account	Very low (PDIC up to ₱1M)	Low	Emergency fund
MP2, government bonds	Low (government-backed)	Low to medium	Goals in 2–5 years
Bond or balanced funds	Medium	Medium	Goals in 3–5 years
Stock or equity index funds, stocks	High (prices go up and down)	Higher over many years	Goals 5–10+ years away
Crypto, "trading signals", get-rich offers	Very high	Can lose everything	Not for beginners' needed money

General guide only. Each product has its own rules and risks.

New word: compounding

Compounding means your earnings start earning too. It's like a snowball rolling downhill: it picks up more snow, gets bigger, and picks up even more snow. The longer it rolls, the faster it grows — that's why starting early helps.

The Rule of 72

Divide 72 by the yearly return to guess how many years it takes to double your money. At 6% a year: 72 ÷ 6 = about **12 years**. At 8%: about 9 years. It works for prices too: at 6% inflation, prices double in about 12 years.

Match the investment to the time

Money you need soon should be in safe, easy-to-withdraw places. Money you won't need for many years can take more risk, because there's time to recover from drops.

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QUICK RECAP

Return is what you earn; risk is the chance of losing or earning less. More return usually means more risk. Liquidity is how fast you can get cash; time horizon is when you need it. Compounding makes earnings earn more, so time helps. Rule of 72: 72 ÷ yearly return ≈ years to double. Match the investment to when you need the money.

TRY IT NOW

Sort your goals by time

1. List three money goals.
2. Write when you need each one (months or years).
3. Label each goal: soon (under 2 years), medium (2–5 years) or long (5+ years).

Key takeaways

- More return usually means more risk.
- Time helps through compounding.
- 72 ÷ return ≈ years to double.
- Need it soon? Keep it safe.

Quiz: 3 quick questions

1. At 6% a year, about how long until money doubles?

A About 12 years
B About 2 years
C About 50 years

2. Which usually has the highest risk?

A Crypto and get-rich offers
B A savings account
C Government bonds

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3. You need money in 6 months. Where should it be?

A A safe, easy-to-withdraw place like savings

B Stocks

C A 5-year investment

Answers

1. **A. About 12 years** — 72 ÷ 6 = 12.
2. **A. Crypto and get-rich offers** — Prices can swing wildly, and scams are common.
3. **A. A safe, easy-to-withdraw place like savings** — Short time = low risk and fast access.

PRACTICE TASK

Double it

Use the ToolsKo Compound Interest Calculator: put ₱1,000 a month for 10 years at 0%, 3% and 6%. Write the three totals and the difference compounding makes.

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CHAPTER 3 · LESSON 1

Are You Ready to Invest?

Investing is the top floor of your money house. Build the lower floors first so a storm can't knock it down.

Build your money house from the ground up

PICTURE 2 **Invest only after the first four floors**



Each floor protects the next. Without an emergency fund, a surprise could force you to sell investments at a loss.

Why debt comes first

If a credit card charges 3% a month (36% a year), paying it off is like earning 36% with zero risk. Few safe investments come close. Clear expensive debt first, then invest.

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The T-A-N-I-M recipe

PICTURE 3 **T-A-N-I-M: the investing recipe**

T

Take care of the basics first

Emergency fund ready, expensive debts gone.

A

Aim with a goal and a time

"₱60,000 for a motorbike down payment in 4 years."

N

Never invest in what you don't understand

Can you explain how it earns? Is the seller registered?

I

Invest a little, regularly

₱1,000 every payday, rain or shine.

M

Mix it up and be patient

Spread your money; don't panic when prices drop.

↓

PUT TOGETHER:

Basics first, clear goal, understand and check, invest regularly, mix and wait.

Named after "tanim" — to plant. Plant small seeds often, protect them, and give them time to grow.

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Ready-to-invest checklist

Question	Ready if…
Do I have an emergency fund?	At least a starter fund, building to 3–6 months
Are my expensive debts gone?	No loan apps, cash advances or carried card balances
Do I know my goal and time?	I can say what the money is for and when I need it
Can I leave this money alone?	I won't need it for at least the investment's term
Am I 18 or older?	Most investment accounts need an adult; younger readers can learn and invest with a parent

Never invest your emergency fund

Your emergency fund must be safe and easy to get. Investments can drop or be locked for years — exactly when a surprise might hit.

QUICK RECAP

Invest only after budgeting, saving, an emergency fund and clearing expensive debt. Paying off a 36%-a-year card is a guaranteed "return." T-A-N-I-M: Take care of the basics first, Aim with a goal and a time, Never invest in what you don't understand, Invest a little regularly, Mix it up and be patient. Never invest your emergency fund.

TRY IT NOW

Check your readiness

1. Answer each question in the checklist with yes or not yet.
2. For each "not yet," write the book (1–4) that helps.
3. Write one goal you want to invest for, with an amount and a time.

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Key takeaways

- Build the first four floors first.
- Paying off costly debt beats most investments.
- T-A-N-I-M: plant small seeds often.
- Never invest your emergency fund.

Quiz: 3 quick questions

1. What should you have before investing?

A. An emergency fund and no expensive debt
B. A new credit card
C. Nothing

2. What does the N in T-A-N-I-M stand for?

A. Never invest in what you don't understand
B. Now or never
C. No savings needed

3. Why pay off a 3%-a-month card before investing?

A. It's like a sure 36% a year return
B. Cards are free
C. Banks require it

Answers

1. **A. An emergency fund and no expensive debt** — They protect your investments from forced selling.
2. **A. Never invest in what you don't understand** — If you can't explain how it earns, don't buy it.
3. **A. It's like a sure 36% a year return** — Few safe investments beat that.

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PRACTICE TASK

Your investing goal card

Write a goal card: “I will invest for ___ (goal). I need ₱___ in ___ years. I can set aside ₱___ a month.” Use the ToolsKo Savings Goal Calculator to check the monthly amount.

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CHAPTER 4 · LESSON 2

Safe Starter Options: MP2, Bonds and PERA

Your first investments can be simple and backed by the government. Start here, learn, and grow from there.

Three safe places to start

Option	Start with	How it earns	Good to know (checked Nov 22, 2026)
Pag-IBIG MP2	₱500 per payment	Yearly dividends	For Pag-IBIG members; 5-year term; dividends tax-free; 2025 dividend was **7.12%**; government-guaranteed
Retail Treasury Bonds (RTBs)	₱5,000 (in ₱5,000 steps)	Interest every 3 months	Loans to the national government; RTB 32 (Oct 2026) paid **6.875%** a year for 2.5 years; 20% tax on interest; sold only during offer periods
Treasury bills (via GBonds and other channels)	₱500 in GBonds	Interest at maturity	Short-term government debt; GBonds in GCash needs age 18+ and a fully verified account

Past rates do not promise future rates. Check Pag-IBIG and the Bureau of the Treasury for the latest offers.

New word: bond

A **bond** is a loan you give, and the borrower pays you interest. When you buy a Retail Treasury Bond, you lend money to the Philippine government. It's like lending to a very big, very reliable neighbor who pays you a little "thank you" every three months and returns your money on the agreed date.

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Example: ₱5,000 in an RTB

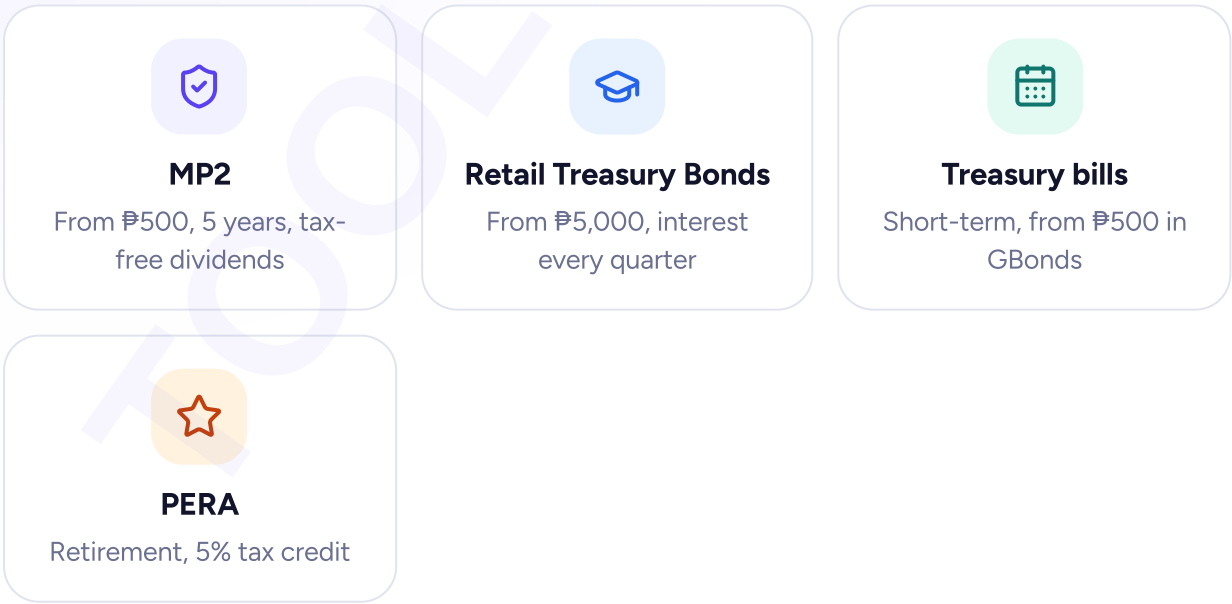
Item	Amount (about)
Interest a year before tax (6.875%)	₱343.75
Paid every 3 months before tax	₱85.94
After 20% final tax, every 3 months	₱68.75
After tax, for the full 2.5 years	₱687.50 — plus your ₱5,000 back at maturity

Rounded example based on the RTB 32 rate.

PERA: a retirement account with tax perks

PERA (Personal Equity and Retirement Account) is a voluntary retirement account. You can put in up to **₱200,000 a year** (₱400,000 for overseas Filipinos). You get a **5% tax credit** on your contributions, and earnings inside are tax-free. The catch: it's for retirement, so taking money out early has penalties.

PICTURE 4 **Safe starter options**



Government-backed and simple to understand — a calm first step.

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Buy only from official channels

Buy RTBs from the Bureau of the Treasury's channels, authorized banks or official apps. Pay MP2 only through Pag-IBIG's official channels. Never give money to a "friend agent" who promises to buy it for you.

QUICK RECAP

Safe starter options: Pag-IBIG MP2 (₱500, 5 years, tax-free dividends, 7.12% for 2025), Retail Treasury Bonds (₱5,000, interest every quarter, RTB 32 paid 6.875% with 20% tax on interest), and Treasury bills from ₱500 through GBonds (18+). PERA is a retirement account up to ₱200,000 a year with a 5% tax credit. Buy only through official channels.

TRY IT NOW

Compare two safe options

1. Write the minimum, term and tax of MP2 and of an RTB.
2. Decide which fits your goal's time better.
3. Find the official website or branch where you would buy it.

Key takeaways

- Start with government-backed options.
- MP2: ₱500, 5 years, tax-free dividends.
- RTBs: ₱5,000, interest every quarter.
- Official channels only.

Quiz: 3 quick questions

1. What is the minimum for a Retail Treasury Bond?

A ₱5,000

B ₱50

C ₱500,000

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2. When you buy an RTB, who are you lending to?

A The Philippine government

B A loan app

C Your neighbor

3. What is special about PERA?

A A 5% tax credit and tax-free earnings for retirement

B You can withdraw anytime with no penalty

C Guaranteed 20% returns

Answers

1. **A. ₱5,000** — RTBs are sold in ₱5,000 steps.
2. **A. The Philippine government** — It's a loan to the national government.
3. **A. A 5% tax credit and tax-free earnings for retirement** — It rewards saving for retirement.

PRACTICE TASK

Your safe starter plan

Choose one safe starter option that fits your goal. Write how much you'll put in, how often, and the official place to buy it. If you're under 18, write the plan and share it with a parent.

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CHAPTER 5 · LESSON 3

UITFs and Mutual Funds: Investing Together

A fund pools money from many people and a professional manager invests it. It's an easy way to own many investments at once.

New word: fund

A **fund** is like a big shared basket. Many people put money in, and a manager fills it with bonds, stocks or both. You own a small slice of the whole basket — so one bad item doesn't ruin everything.

UITF vs mutual fund

	UITF	Mutual fund
Sold by	Banks (trust departments)	Mutual fund companies and their agents
Regulated by	BSP	SEC
You buy	Units	Shares
Price per unit or share	NAVPU (net asset value per unit)	NAVPS (net asset value per share)
PDIC insured?	**No** — not a deposit	**No** — not a deposit
Can lose money?	Yes	Yes

Minimums are often ₱1,000 to ₱5,000, depending on the provider.

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A fund is not a savings account

Even if a bank sells it, a UITF is **not** a deposit and is **not** covered by PDIC. Its value goes up and down, and nobody can promise a return.

Kinds of funds, from calm to bumpy

Fund type	What it holds	Risk	Time horizon
Money market	Very short-term deposits and bills	Low	Under 1 year
Bond	Government and company bonds	Low to medium	1–3 years
Balanced	Mix of bonds and stocks	Medium	3–5 years
Equity index	Stocks that copy an index like the PSEi	High	5+ years

Peso-cost averaging: invest the same amount, regularly

Instead of guessing the best day to buy, put in the same amount every month. When prices are low, your money buys more units. When prices are high, it buys fewer. Over time, this evens out your cost.

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Month	You invest	Price per unit	Units bought
1	₱1,000	₱100	10.0
2	₱1,000	₱80	12.5
3	₱1,000	₱125	8.0
4	₱1,000	₱100	10.0
5	₱1,000	₱90	11.1
6	₱1,000	₱110	9.1
Total	**₱6,000**	Average cost about ₱98.84	**60.7 units**

Made-up prices. At ₱110 per unit, 60.7 units are worth about ₱6,677.

New phrase: peso-cost averaging

Peso-cost averaging means investing a fixed amount on a schedule. It's like buying rice with the same ₱1,000 every week: when rice is cheap you get more kilos, when it's expensive you get fewer — and you never have to guess the perfect day.

Check the fees

Funds charge fees every year (trust or management fees), and some mutual funds add sales or exit fees. Lower fees leave more growth for you. Always read the fund's fact sheet before investing.

QUICK RECAP

A fund pools money and a professional invests it, so you own a slice of many investments. UITFs (sold by banks, regulated by the BSP) and mutual funds (regulated by the SEC) are not deposits and not PDIC-insured. Funds range from money market (calm) to equity index (bumpy). Peso-cost averaging means investing the same amount regularly. Check fees and read the fact sheet.

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TRY IT NOW

Read a fund fact sheet

1. Find a fact sheet for one money market or bond fund from a bank or fund company website.
2. Write its regulator, minimum, fees and risk level.
3. Write what kind of goal it fits.

Key takeaways

- A fund is a shared basket.
- UITF: BSP. Mutual fund: SEC. Neither is PDIC-insured.
- Match the fund type to your time.
- Same amount, regularly.

Quiz: 3 quick questions

1. Is a UITF covered by PDIC deposit insurance?

A No — it is not a deposit
B Yes, up to ₱1 million
C Only on weekends

2. Who regulates mutual funds?

A The SEC
B The PDIC
C Pag-IBIG

3. What is peso-cost averaging?

A Investing the same amount on a schedule
B Buying only when prices are highest
C Putting all money in at once on a lucky day

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Answers

1. **A. No — it is not a deposit** — Its value can go up or down.
2. **A. The SEC** — UITFs are regulated by the BSP; mutual funds by the SEC.
3. **A. Investing the same amount on a schedule** — You buy more when cheap and less when expensive.

PRACTICE TASK

Paper fund plan

Pretend to invest ₱1,000 a month in a fund for 6 months. Each month, write the fund's real price from its website and how many units you would buy. After 6 months, compute your average cost.

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CHAPTER 6 · LESSON 4

Stocks: Owning a Small Part of a Company

When you buy a stock, you become a part-owner of a company. If the company grows, your share can grow too — but prices also fall.

New word: stock

A **stock** (or share) is a tiny piece of ownership in a company. Think of a company as a big pizza cut into millions of slices. Buy one slice and you own a small part of the pizza — and you share in its profits and its problems.

How you can earn from stocks

Way to earn	What it means	Example
Dividends	The company shares some profit with owners	₱1 per share each year
Capital gain	You sell for more than you paid	Buy at ₱50, sell at ₱60
Capital loss (the risk)	You sell for less than you paid	Buy at ₱50, sell at ₱40

How to buy Philippine stocks

1. **Be 18 or older**

   Stock accounts need an adult. Teens can learn and practice on paper first.

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2 **Choose a registered online broker**

Some popular online brokers let you open an account from about ₱1,000. Check that the broker is a trading participant of the Philippine Stock Exchange (PSE) and registered with the SEC.

3 **Prepare requirements**

Usually a valid government ID and your TIN.

4 **Fund your account**

Transfer money from your bank or e-wallet.

5 **Buy during market hours**

The PSE is open on weekdays (except holidays), with a lunch break.

What it costs

- **Broker's commission** on every buy and sell.
- **Small exchange and clearing fees.**
- **Stock transaction tax** of **0.1%** of the selling price when you sell (since July 1, 2025 under the CMEPA law; it used to be 0.6%). Selling ₱10,000 worth of shares means ₱10 tax.

Index funds: owning many companies at once

Picking single stocks is hard, even for experts. An **index fund** copies a list of big companies, like the PSEi (the PSE's 30 main companies). One small investment spreads your money across all of them — easy diversification for beginners.

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PICTURE 5 **Trading by hype vs patient investing**

TRADING / GAMBLING STYLE

Chasing quick profits

- Buys because of hype or tips
- Checks prices every hour
- Sells in panic when prices drop
- Puts all money in one stock

INVESTING STYLE

Growing over years

- Buys what they understand
- Invests the same amount regularly
- Stays calm during drops
- Spreads money across many companies

Stock prices go up and down every day. Patient, spread-out investing gives you a better chance than chasing tips.

Stock money is long-term money

Stock prices can drop 20% or more in a bad year. Only put money in stocks that you won't need for at least 5 years, so you have time to wait for a recovery.

QUICK RECAP

A stock is a small piece of a company. You can earn from dividends and capital gains, but prices can fall. To buy, be 18+, use a registered PSE broker (some start at about ₱1,000), prepare an ID and TIN, and buy during market hours. Costs include commission, fees, and a 0.1% stock transaction tax when you sell (since July 2025). Index funds give easy diversification. Use only money you won't need for 5+ years.

TRY IT NOW

Know one company

1. Pick one company you buy from often that is listed on the PSE.
2. Write what it sells and how it earns money.
3. Write one thing that could make its business grow and one that could hurt it.

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Key takeaways

- A stock is a slice of a company.
- Dividends and gains — and possible losses.
- Index funds spread your risk.
- Stocks are for 5+ year money.

Quiz: 3 quick questions

1. What is a stock?

A. A small piece of ownership in a company
B. A loan to the government
C. A bank deposit

2. What is the stock transaction tax when you sell PSE shares (since July 2025)?

A. 0.1% of the selling price
B. 20% of your capital
C. 6% a month

3. Why do index funds help beginners?

A. They spread money across many companies
B. They guarantee profits
C. They never go down

Answers

1. **A. A small piece of ownership in a company** — You become a part-owner.
2. **A. 0.1% of the selling price** — The CMEPA law cut it from 0.6% to 0.1%.
3. **A. They spread money across many companies** — One investment, many companies — easy diversification.

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PRACTICE TASK

A paper portfolio

Pretend you have ₱10,000. Split it across an index fund and two companies you understand. Write the prices today, then check them once a month for 3 months. Notice the ups and downs — without risking real money.

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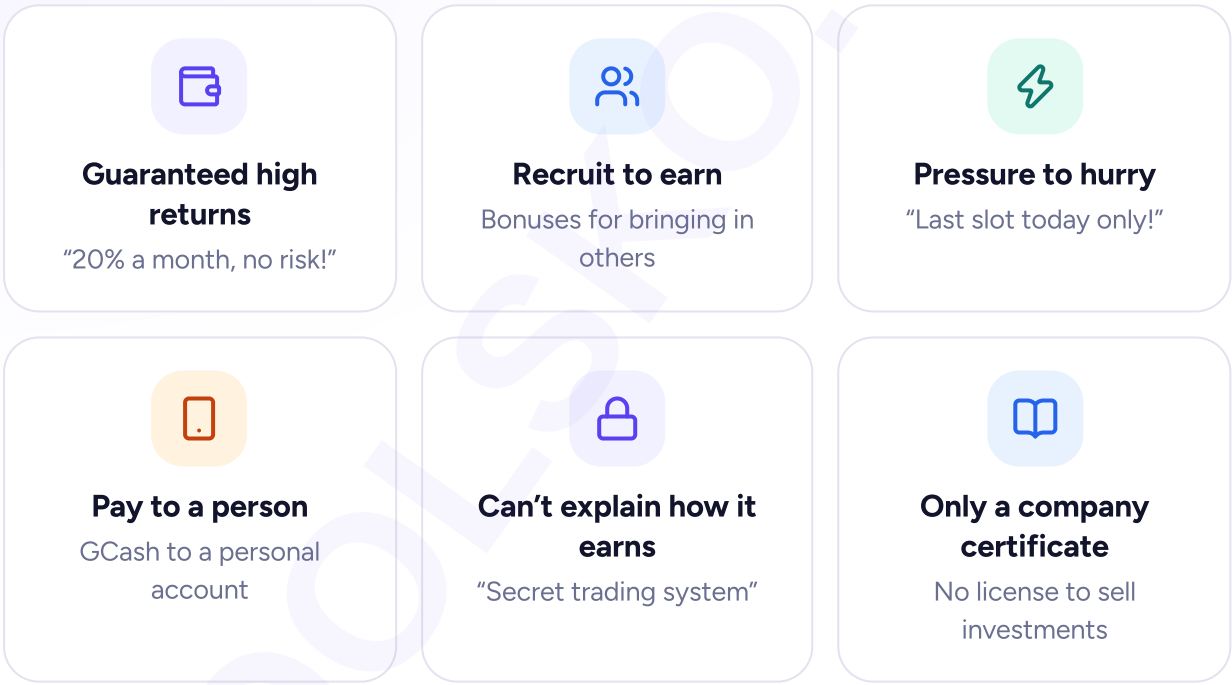
CHAPTER 7 · LESSON 5

Spot Scams and Risky Bets

Every year, Filipinos lose money to fake investments that promise too much. Learning the warning signs is the best protection.

Red flags of an investment scam

PICTURE 6 **Six red flags of investment scams**



One red flag is enough to walk away. Real investments explain their risks and never guarantee high returns.

New word: Ponzi scheme

A **Ponzi scheme** pays old members with money from new members, not from real profit. It's like a house of cards: it looks tall and strong until new people stop joining — then it collapses and most people lose their money.

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“SEC registered” is not enough

Scammers often show a real SEC certificate. But a company certificate only proves the company exists. To **sell investments to the public**, it needs a separate license, and the investment itself must be registered or legally exempt.

1. **Get the exact company name**
   Not just the Facebook page or app name.

2. **Check with the SEC**
   Use the official SEC Check App or the Check with SEC website. Look for a license to sell securities or investments, and read SEC advisories.

3. **Check the right regulator**
   Banks and UITFs: BSP. Insurance: Insurance Commission. Stocks, mutual funds, lending and crypto platforms: SEC.

4. **Ask, “How does it earn?”**
   If the answer is vague or “secret,” walk away.

5. **Report suspicious offers**
   Send screenshots to the SEC and warn your family.

What about crypto?

Crypto trading is allowed in the Philippines, but since **July 5, 2025**, crypto platforms serving Filipinos must be **registered with the SEC**. The SEC has warned the public against several big foreign exchanges that operate without registration. Crypto prices can rise or fall very fast, and scams often use crypto words to sound modern.

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PICTURE 7 **Investing traffic light**



Safer start

MP2, Retail Treasury Bonds and T-bills from official channels; money market or bond funds from regulated banks and fund companies; broad index funds for long-term money.

Learn first

Single stocks, equity funds, insurance with investment parts (VUL), and crypto on SEC-registered platforms — only money you can leave for years, only after you understand it.

Stop

Guaranteed high returns, "recruit and earn," paying a person's e-wallet, unregistered apps and exchanges, "double your money," and investing borrowed money.

Start in the green, learn before the yellow, and never enter the red.

Never invest borrowed money

Don't take a loan, cash advance or loan app money to invest. If the investment drops or turns out to be a scam, you lose the money and still owe the debt with interest.

QUICK RECAP

Scam red flags: guaranteed high returns, recruit-to-earn, pressure to hurry, paying a personal account, no clear way of earning, and only a company certificate. A Ponzi scheme pays old members with new members' money. Check the exact company and its license with the SEC Check App or Check with SEC, and the right regulator. Crypto platforms must be SEC-registered since July 5, 2025. Never invest borrowed money.

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TRY IT NOW

Scam check practice

1. Find one investment ad or post on social media.
2. Count how many red flags it has.
3. Look up the company in the SEC Check App or Check with SEC.

Key takeaways

- Guaranteed high returns = walk away.
- A company certificate is not a license to sell investments.
- Check the SEC and the right regulator.
- Never invest borrowed money.

Quiz: 3 quick questions

1. A group pays bonuses for recruiting new members and promises 15% a month. What is it likely?

A. A scam, possibly a Ponzi scheme
B. A government bond
C. A savings account

2. A company shows its SEC certificate. Is that enough to trust its investment offer?

A. No — it also needs a license to sell investments
B. Yes, always
C. Only if the logo looks nice

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3. Since July 5, 2025, what must crypto platforms serving Filipinos do?

A Register with the SEC

B Nothing

C Get a barangay clearance only

Answers

1. **A. A scam, possibly a Ponzi scheme** — Recruit-to-earn plus guaranteed high returns are two red flags.
2. **A. No — it also needs a license to sell investments** — A certificate only proves the company exists.
3. **A. Register with the SEC** — The SEC's crypto rules require registration.

PRACTICE TASK

Your family scam alert

Write a short message for your family chat listing three scam red flags and the SEC Check App. Send it (or show it to a parent). Protecting your family is part of investing wisely.

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CHAPTER 8

Your 14-Day Investing Starter Plan

About 20 minutes a day for two weeks. By day 14, you'll know if you're ready, have a goal, understand your options and take one safe first step.

Start any day. If you're not ready yet (no emergency fund or expensive debts left), follow the plan anyway — just skip the real investment on days 12–13 and practice on paper.

PICTURE 8 **The 14-day investing plan**



Check, aim, learn, protect yourself, then plant your first small seed.

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Day	Task (about 20 minutes)	Done?
1	Check your emergency fund (Book 3).	☐
2	Check your debt list — any expensive debts left? (Book 4)	☐
3	Find how much your budget can invest each month (Book 1).	☐
4	Write up to three goals with amounts and times.	☐
5	Label each goal soon, medium or long.	☐
6	Read about MP2 on Pag-IBIG's official site.	☐
7	Read about Retail Treasury Bonds and T-bills on the Bureau of the Treasury's site.	☐
8	Use the Compound Interest Calculator for your main goal.	☐
9	Read one fund fact sheet (regulator, fees, risk).	☐
10	Learn how a PSE broker account works (adults) or start a paper portfolio.	☐
11	Do a scam check on one ad using the SEC Check App.	☐
12	Choose one safe first step that fits your goal.	☐
13	Make your first small investment — or your first paper investment.	☐
14	Set a monthly reminder to invest and review.	☐

Bonus exercises

1. **Make a growth chart**
   Draw your investment total every month and watch it grow.

2. **Plan your 13th month**
   Decide how much goes to emergency fund, goals and investing.

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3 **Teach someone**

Explain the Rule of 72 or a scam red flag to a family member.

4 **Read one official advisory**

Check the SEC's latest investment scam advisories.

Small and steady wins

Your first investment can be ₱500. What matters most is the habit: invest regularly, keep learning, and don't chase quick profits.

QUICK RECAP

Days 1–3: check your emergency fund, debts and monthly amount. Days 4–5: set goals and label them by time. Days 6–8: learn MP2, government bonds and compounding. Days 9–11: read a fund fact sheet, learn about stocks or start a paper portfolio, and do a scam check. Days 12–14: choose and make one small, safe first step and set a monthly reminder.

TRY IT NOW

Start today

1. Copy the 14-day table.
2. Do Day 1 now.
3. Set a daily reminder.

Key takeaways

- Check readiness first.
- Goals with amounts and times.
- Learn from official sources.
- One small, safe first step.

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Quiz: 3 quick questions

1. What do you check on day 1?

A Your emergency fund
B A crypto tip on social media
C Nothing

2. You still have a loan app debt. What should you do on day 13?

A Make a paper investment and keep paying the debt
B Borrow more to invest
C Skip all payments

3. How small can your first investment be?

A As little as ₱500 in some safe options
B At least ₱1 million
C It must be all your savings

Answers

1. **A. Your emergency fund** — Readiness comes before investing.
2. **A. Make a paper investment and keep paying the debt** — Clear expensive debt first; practice in the meantime.
3. **A. As little as ₱500 in some safe options** — MP2 and GBonds T-bills start at ₱500.

PRACTICE TASK

Complete the 14 days

Follow the plan and tick each box. On day 14, write your goal, your first investment (real or paper), how much you'll invest each month, and the date of your next monthly review.

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CHAPTER 9

Common Investing Mistakes (and Easy Fixes)

Most beginners lose money not because investing is bad, but because of a few common mistakes.

PICTURE 9 **Risky habits vs wise habits**

RISKY HABITS	WISE HABITS
Hoping to get rich fast	**Growing safely**
No emergency fund	Safety net and no costly debt
All-in on one hot tip	Spread across safe options and funds
Panic when prices fall	Calm, regular investing
Borrowed money	Only spare money, long-term

The difference is not luck — it's preparation, patience and a few good rules.

Now check your plans against this table.

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Mistake	Why it hurts	Easy fix
Investing before having an emergency fund	You may sell at a loss when a surprise hits	Build the safety net first (Book 3)
Investing while carrying expensive debt	Debt interest grows faster than most investments	Clear loan apps and cards first (Book 4)
Chasing “guaranteed” high returns	Most are scams	Walk away; check with the SEC
Buying what you don’t understand	You can’t judge the risk	Only buy what you can explain
Putting all money in one stock or coin	One bad event can wipe you out	Diversify; use funds
Panic selling when prices drop	You lock in the loss	Remember your time horizon
Using stock money for short-term goals	Prices may be down when you need cash	Short goals in safe options
Ignoring fees and taxes	They eat your returns quietly	Read fact sheets; compare costs
Following hype and tips	You buy high and sell low	Invest the same amount regularly
Investing borrowed money	You can lose the money and still owe	Invest only your own spare money

The monthly investing check

Every month ask: “Did I invest my planned amount?”, “Did I add anything I don’t understand?”, and “Is my emergency fund still full?” Then look at your total once — not every hour.

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QUICK RECAP

Common mistakes: investing without an emergency fund or while in expensive debt, chasing guaranteed returns, buying what you don't understand, putting everything in one stock or coin, panic selling, using stock money for short goals, ignoring fees and taxes, following hype, and investing borrowed money. Each has an easy fix. Do a monthly investing check.

TRY IT NOW

Audit your plan

1. Tick every mistake you might make.
2. Write the fix for each one you ticked.
3. Set a monthly investing check reminder.

Key takeaways

- Safety net and no costly debt first.
- Diversify; don't go all-in.
- Stay calm when prices drop.
- Watch fees and avoid hype.

Quiz: 3 quick questions

1. Prices drop 15% and your goal is 10 years away. What's usually wiser?

A Stay calm and keep investing regularly

B Sell everything in panic

C Borrow money to buy more

2. Why is putting all your money in one stock risky?

A One bad event can wipe you out

B It's illegal

C Stocks never change

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3. What do you check monthly?

A Your planned investment, anything you don't understand, and your emergency fund

B Prices every minute

C Social media tips

Answers

1. **A. Stay calm and keep investing regularly** — Long-term money has time to recover.
2. **A. One bad event can wipe you out** — Diversification spreads the risk.
3. **A. Your planned investment, anything you don't understand, and your emergency fund** — A calm monthly check keeps you on track.

PRACTICE TASK

Your investing rules

Write 5 personal investing rules (for example, "Emergency fund first", "No guaranteed-return offers", "Only what I understand", "Same amount every month", "No borrowed money"). Keep them with your goal card.

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CHAPTER 10

Real-Life Examples: First Steps in Investing

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

J

Joy, 28
Call center agent, Quezon City

THE PROBLEM

Had a full emergency fund but kept extra savings in a low-interest account.

WHAT JOY TYPED

```
Checked she was a Pag-IBIG member, opened MP2 through the official app, and set ₱1,000 every payday for a house down payment in 5 years.
```

THE RESULT

Her money now earns yearly dividends tax-free, and she never misses a payment because it's automatic.

Lesson: A safe, simple first step beats waiting for the perfect investment.

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Arnel, 37
OFW seaman, family in Iloilo

THE PROBLEM

Wanted safe growth he could manage from abroad.

WHAT ARNEL TYPED

```
Bought Retail Treasury Bonds during an official offer period
through an authorized online channel, and opened a PERA account
for retirement.
```

THE RESULT

Receives interest every 3 months and gets a tax credit on his retirement savings.

Lesson: Government-backed options and official channels work even from far away.

Mika, 16
Senior high student, Cebu

THE PROBLEM

Wanted to learn investing but was too young for an account.

WHAT MIKA TYPED

```
Kept saving in her own account, started a paper portfolio of an
index fund and two companies she knew, and checked prices monthly
with her father.
```

THE RESULT

Learned how prices move without risking money, and plans to start real investing at 18.

Lesson: You can learn investing years before you invest real money.

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Ate Rose, 45
Sari-sari store owner, Pampanga

THE PROBLEM

A neighbor invited her to a “double your money in 3 months” group.

WHAT ATE ROSE TYPED

```
Asked how it earns (the answer was vague), searched the company in the SEC Check App, and found an SEC advisory against it.
```

THE RESULT

Kept her ₱50,000 and warned her family chat. Members later lost their money.

Lesson: Checking for five minutes can save years of savings.

Paolo, 31
Nurse, Davao

THE PROBLEM

Sold his stocks in panic during a big drop years ago and lost money.

WHAT PAOLO TYPED

```
Switched to investing the same amount in an equity index fund every month and stopped checking prices daily.
```

THE RESULT

Stayed invested through ups and downs and kept buying more units when prices were low.

Lesson: Peso-cost averaging and patience beat panic.

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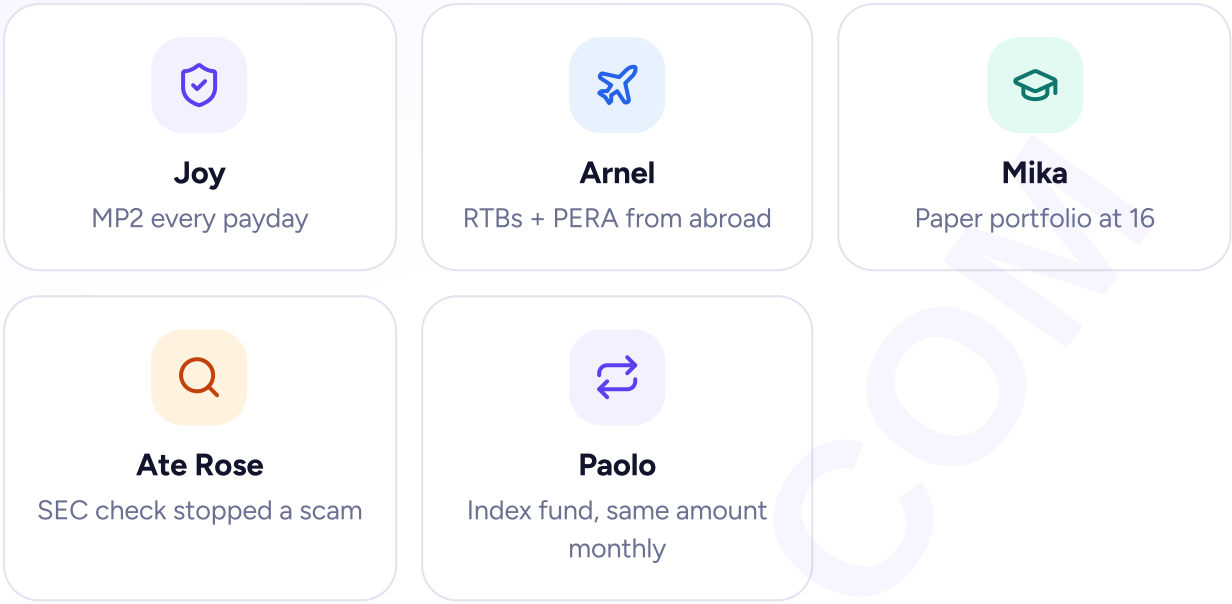
PICTURE 10 **Five first steps**



Different lives, same habits: start safe, use official channels, learn first, check before trusting, and stay patient.

What these stories have in common

They prepared first, chose options they understood, bought through official channels, checked before trusting, and kept investing regularly. None of them got rich fast — they grew slowly and safely.

QUICK RECAP

Automatic MP2 payments built a house fund; RTBs and PERA worked from abroad; a paper portfolio taught a teen safely; an SEC check stopped a scam; and peso-cost averaging into an index fund replaced panic selling.

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TRY IT NOW

Your first step

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

- Start safe and simple.
- Official channels only.
- Check before you trust.
- Regular and patient.

Quiz: 3 quick questions

1. What did Ate Rose do before joining the “double your money” group?

A Checked the company in the SEC Check App
B Invested ₱50,000 right away
C Borrowed money to join

2. How did Mika learn investing at 16?

A With a paper portfolio and her father
B By opening a broker account alone
C By trading crypto

3. What helped Paolo stop panic selling?

A Investing the same amount monthly and checking less often
B Checking prices every hour
C Putting all money in one stock

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Answers

1. **A. Checked the company in the SEC Check App** — She found an SEC advisory and kept her savings.
2. **A. With a paper portfolio and her father** — Accounts are for adults; learning is for everyone.
3. **A. Investing the same amount monthly and checking less often** — Peso-cost averaging and patience.

PRACTICE TASK

Your investing story card

Write your own story card: your goal, your readiness today, your first safe step, how much you'll invest each month, and one scam red flag you'll always watch for.

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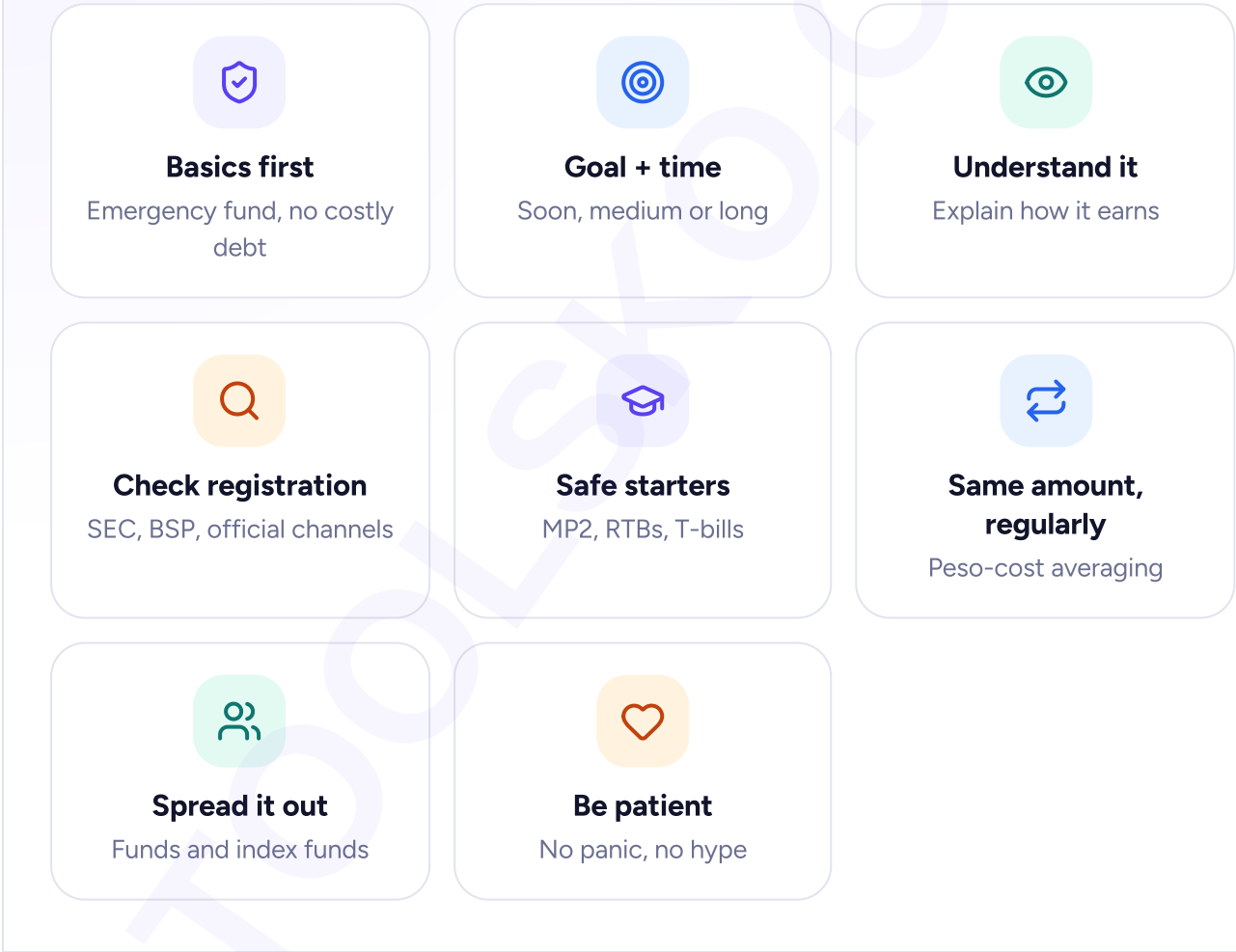
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it with your goal card.

PICTURE 11 **Cheat sheet: investing in 8 cards**



Eight habits that help your money grow slowly and safely.

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Remember	In one line
The big rule	Grow slowly and safely: money you won't need soon, in things you understand, from registered sellers.
Recipe	T-A-N-I-M: Take care of the basics, Aim with a goal and time, Never buy what you don't understand, Invest regularly, Mix it up and be patient.
Risk	More return usually means more risk; match the investment to when you need the money.
Safe starters	MP2 from ₱500 (5 years, tax-free dividends); RTBs from ₱5,000; T-bills from ₱500 in GBonds (18+); PERA for retirement.
Funds and stocks	UITFs (BSP) and mutual funds (SEC) are not PDIC-insured; stocks are for 5+ year money; 0.1% tax when you sell shares.
Scams	Guaranteed high returns, recruit-to-earn, pressure, personal e-wallets — check the SEC Check App.
Always	Never invest your emergency fund or borrowed money; do a calm monthly check.

You can grow your money

You know why investing matters, how risk and time work, when you're ready, which safe options to start with, how funds and stocks work, and how to spot scams. Plant your first small seed — real or on paper — this week.

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WHAT'S NEXT

Your Next Learning Path

You finished Book 5. Here is where to go from here.

This is **Book 5**, the last book of the **Personal Finance** series. You did it — here is the whole path:

PICTURE 12 **Your Personal Finance path — complete**



Budget, save, build a safety net, get free of debt, then grow your money: five habits for a lifetime.

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What to do next

Next step	Why
Finish the 14-day plan	A clear goal and one safe first step, real or on paper.
Automate your investing	Same amount every payday — the habit does the work.
Review the series yearly	Budget (Book 1), saving (Book 2), emergency fund (Book 3) and debt (Book 4) keep your investments safe.
Keep learning from official sources	Pag-IBIG, the Bureau of the Treasury, the BSP and the SEC publish free guides and advisories.
Grow your income	The Digital Skills series (13+) and Make Money Online series (adults 18+) help you earn more to invest.

One last tip

The best investment you can make is in yourself: your skills, your health and good money habits. Keep learning, stay patient, and help your family grow too.

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.

Compound Interest Calculator
See how regular investing grows over time.
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Inflation Calculator
See how much prices rise and what your money will buy later.
toolsko.com/inflation-calculator ↗

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Savings Goal Calculator

Find how much to invest each month for a goal.

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ROI Calculator

Work out the return on an investment in percent.

toolsko.com/roi-calculator

Simple Interest Calculator

Estimate bond or deposit interest before tax.

toolsko.com/simple-interest-calculator

Percentage Calculator

Compute taxes, fees and price changes.

toolsko.com/percentage-calculator

Pag-IBIG Contribution Calculator 2026 (HDMF)

Check your Pag-IBIG membership contributions before starting MP2.

toolsko.com/pag-ibig-contribution-calculator

SSS Retirement Pension Calculator 2026

See your expected SSS pension, then plan what extra you need.

toolsko.com/sss-retirement-pension-calculator

OFW Padala & Savings Planner

Split remittances between family, savings and investing.

toolsko.com/ofw-padala-savings-planner

Credit Card Payoff Calculator

Clear expensive debt first — see how fast you can finish.

toolsko.com/credit-card-payoff-calculator

Annual Income Tax & Tax Refund Calculator (BIR 2316)

Understand your income tax before using a PERA tax credit.

toolsko.com/annual-income-tax-calculator

Words to know

Investing	Putting money into something that can grow or earn more over time.

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Inflation	Prices going up over time, so money buys less.
Return	What an investment earns.
Risk	The chance an investment goes down or earns less than hoped.
Compounding	When your earnings start earning too.
Rule of 72	72 ÷ yearly return ≈ years to double your money.
Diversification	Spreading money across many investments to lower risk.
Liquidity	How fast an investment can become cash.
Bond	A loan you give that pays you interest.
Retail Treasury Bond (RTB)	A government bond for regular people, from ₱5,000.
MP2	Pag-IBIG's voluntary 5-year savings program with tax-free dividends.
PERA	A voluntary retirement account with a 5% tax credit and tax-free earnings.
UITF	A pooled fund sold by banks and regulated by the BSP; not PDIC-insured.
Mutual fund	A pooled investment company regulated by the SEC; not PDIC-insured.
Stock	A small piece of ownership in a company.
Ponzi scheme	A scam that pays old members with new members' money.

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Where the facts come from

1. Inflation at 7.8% in October 2026 (GMA News, PSA data)
2. Pag-IBIG Fund declares record dividends for 2025: MP2 7.12% (Manila Bulletin)
3. New Retail Treasury Bond offer 2026: RTB 32, 6.875%, ₱5,000 minimum (Metrobank)
4. GBonds: invest in government bonds from ₱500; 18+ and fully verified (GCash Help Center)
5. Stock transaction tax cut to 0.1% from July 1, 2025 under CMEPA (BusinessWorld)
6. PERA: ₱200,000 yearly limit (₱400,000 for OFWs), 5% tax credit (Manila Bulletin)
7. UITF vs mutual fund: BSP vs SEC regulation, not PDIC-insured (Metrobank)
8. SEC: Crypto trading allowed, but platforms need registration (Inquirer)
9. SEC Check App: official app to verify companies and read investor alerts (App Store)
10. Online broker minimums and 18+ requirement (Moneymax, COL Financial guide)

Rates, minimums, taxes and rules were checked on November 22, 2026. Returns and rules change, and past returns do not promise future returns — always check with Pag-IBIG, the Bureau of the Treasury, the BSP, the SEC or your provider before you decide. All names and peso amounts in the examples are made up. ToolsKo is not connected to any bank, broker, fund, app or government agency named in this book, and does not recommend any specific investment. This book is general information, not financial advice. Written by ToolsKo Learn · toolsko.com/learn

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PERSONAL FINANCE

Book 1	Budgeting for Filipinos
Book 2	Saving Money
Book 3	Emergency Fund Guide
Book 4	Debt-Free Roadmap
Book 5	**Investing Basics — this book**

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