

WHO AM I? WHY THIS?
<https://beacons.page/mitpadilla>

Good day!

I am Marc Jefferson Padilla, a geologist and now a financial literacy advocate. The pandemic made me realize that financial literacy is a need; a mission to share, and so I took a leap and studied these arduously.

We all have our dreams, and these **dreams wouldn't manifest if we don't know how to manage our resources**. This is a simple collation of all of the basics I've learned which everyone should also be knowledgeable of.

Start your financial literacy journey. Risk management, income protection, and mindset development are vital to securing the future you deserve.

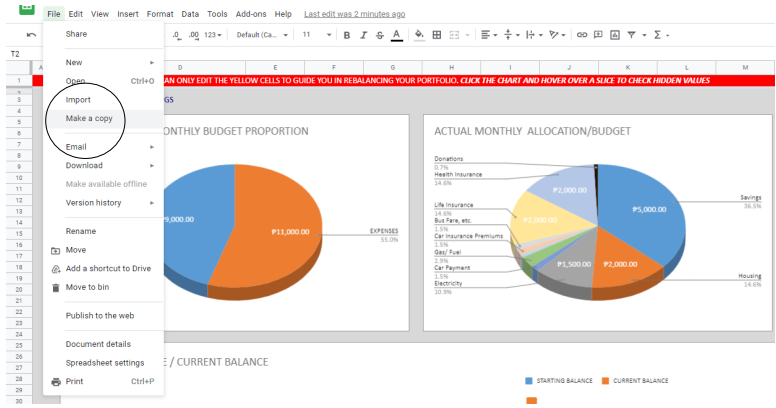
Do not be overwhelmed. I surely am accompanying you along the way. Please be guided by:

THIS IS VIEW ONLY SO COPY THIS FILE FIRST (FILE > MAKE A COPY); DO NOT CHANGE TAB/SHEET NAMES; WORKS ONLY ON GOOGLE SHEETS

RED CELLS - General instructions: Read these first before doing anything in the sheet
IN-CELL NOTES - Additional info you want to read (Accessible by hovering over the cells)
'Now what's next?' messages - A guide to knowing what step to take after your fruitful accomplishments

Be a lifetime partner for growth.

Sincerely,
 Marc Jefferson T. Padilla



OVERVIEW

1. YOUR BUDGET - Track your savings and spendings to know your financial capacity
2. YOUR LIQUID ASSETS - Track the balances of your accounts so you'll know how much you can manipulate
3. LIQUID ASSETS LOG - Log each transaction and this will be summarized in the 'YOUR LIQUID ASSETS' sheet
4. RISK ASSESSMENT - Every aspiring investor should have their risk assessed
5. YOUR INVESTMENT - Overview of your investments and other assets
6. YOUR PORTFOLIO - Summary of your assets; charts

MOST CELLS ARE FORMULATED. YOU CAN ONLY MANIPULATE CELLS IN YELLOW. TRACK YOUR MONTHLY BUDGET HERE!

MONTHLY SALARY	₱20,000.00
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RECOMMENDED		
FUNDS/ ALLOCATIONS [% [2]	RECOM
EXPENSES	55	₱11,000.00
SAVINGS/INVESTMENT	45	₱9,000.00
TOTAL	100.00	₱20,000.00

ACTUAL		
FUNDS/ ALLOCATIONS	%	ACTUAL
EXPENSES	43.50	₱8,700.00
SAVINGS/INVESTMENT	25.00	₱5,000.00
TOTAL	68.50	₱13,700.00
EXTRA	31.50	₱6,300.00

NOW WHAT'S NEXT?

Now that you have an idea of your budget allocation (your expenses, how much you can save, and how much you have as an extra), the next step is to organize your money into jars. These 'jars' will be filled based on a certain purpose.

Doing this will not only improve your capability to track your accounts but will also make you more disciplined financially. A step closer to financial literacy, awareness, and financial freedom.

Move to the "YOUR LIQUID ASSETS" sheet.

TRACKING YOUR EXPENSES WORKSHEET

TESDA - Personal Finance Module for Young People; Consuelo Foundation - Philippine Branch 2009

YOUR MONTHLY ALLOCATION	SUBCATEGORY	PER MONTH AVERAGE [3]	%
Savings/Investments (set aside)	Savings	₱5,000.00	25.00
Housing (Mortgage or rent)	Housing	₱2,000.00	10.00
Electricity	Electricity	₱1,500.00	7.50
Gas	Gas		0.00
Water	Water		0.00
	Tel Monthly Charges		0.00
Telephone	Tel Long Distance		0.00
	Internet Connection		0.00
Groceries	Groceries		0.00
Snacks/meals eaten out	Snacks/ Dine-out		0.00
	Car Payment	₱200.00	1.00
	Gas/ Fuel	₱400.00	2.00
Transportation	Car Repairs	₱100.00	0.50
	Car Insurance Premiums	₱200.00	1.00
	Bus Fare, etc.	₱200.00	1.00
Life Insurance Premiums	Life Insurance	₱2,000.00	10.00
Health Insurance Premiums	Health Insurance	₱2,000.00	10.00
Property or renter's Insurance	Property Insurance		0.00
Property Tax	Property Tax		0.00
Doctor or Renter's Insurance	Doctor/Renter Insurance		0.00
Pet Care	Pet Care		0.00
Union or Professional Association Dues	Union/Association Dues		0.00
Clothing/ Uniforms	Purchase Cost		0.00
	Dry Cleaning Bills		0.00
Donations	Donations	₱100.00	0.50
Loan Payments (not mortgage)	Loans		0.00
Credit Card Payments	Credit Card Payments		0.00
Personal Expenses (allowances, toiletries)	Personal Expenses		0.00
Others (cable TV, classes, cellphones, etc.)			0.00
	1:		0.00
	2:		0.00
	3:		0.00
	4:		0.00
	5:		0.00
	6:		0.00
	7:		0.00
	8:		0.00
	9:		0.00
	10:		0.00

MOST CELLS ARE FORMULATED. ONLY MANIPULATE YELLOW CELLS

INPUT YOUR ACCOUNTS AND THEIR BALANCES IN YELLOW CELLS.
THE CURRENT BALANCE IS FORMULATED. IT IS CALCULATED FROM THE "LIQUID ASSETS LOG" SHEET

SUMMARY OF MAY 15 to 30 2021			
START DATE	mm/dd/yyyy		5/23/2021
END DATE	mm/dd/yyyy		5/31/2021
NO. OF MONTHS			0.5 [9]
TOTAL INFLOW		P182,875.00	
TOTAL OUTFLOW		-P64,500.00	
NET		P118,375.00	Outflow/Inflow 0.35
STARTING BALANCE		P61,524.73	
TOTAL CASH		P12,099.73	
TOTAL DIG. WALLETS		P88,000.00	
TOTAL BANKS		P23,000.00	
TOTAL DIG. BANKS		P56,800.00	
TOTAL OTHERS		P0.00	
TOTAL LIQUID ASSETS		P179,899.73 [10]	Growth 192.40%
MONTHLY SALARY		P20,000.00	
WHAT YOU SHOULD SAVE FOR [11]: % [12]	RECOM BUDGET [13]	GOAL BUDGET [14]	CURRENT Current: Goal
PANGGASTOS FUND [15]	43.50 P4,350.00	P4,350.00 [16]	P3,800.00 [17] P550.00 [18]
EMERGENCY FUND	18.83 P1,883.33	P1,000,000.00 [19]	P150,625.00 P250.00
INCOME PROTECTION [20]	12.56 P1,255.56	P1,000.00 [21]	P1,250.00 P250.00
WANTS FUND [22]	6.28 P627.78	P10,000.00	P9,100.00 -P900.00
DONATIONS FUND [23]	6.28 P627.78	P20,000.00	P124.73 -P19,875.27
FINANCIAL FREEDOM [24]	12.56 P1,255.56	[25]	P15,000.00 P15,000.00
OTHERS 1 (bayad utang)			0 P0.00
OTHERS 2			0 P0.00
OTHERS 3			0 P0.00
OTHERS 4			0 P0.00
TOTAL AVAILABLE MONEY	100.00 P10,000.00	P135,350.00	P179,899.73 P40,199.73 [26]

NOW WHAT'S NEXT?

After tracking your liquid transactions (LIQUID ASSETS LOG) and having an overview of your liquid accounts (this sheet), you now:

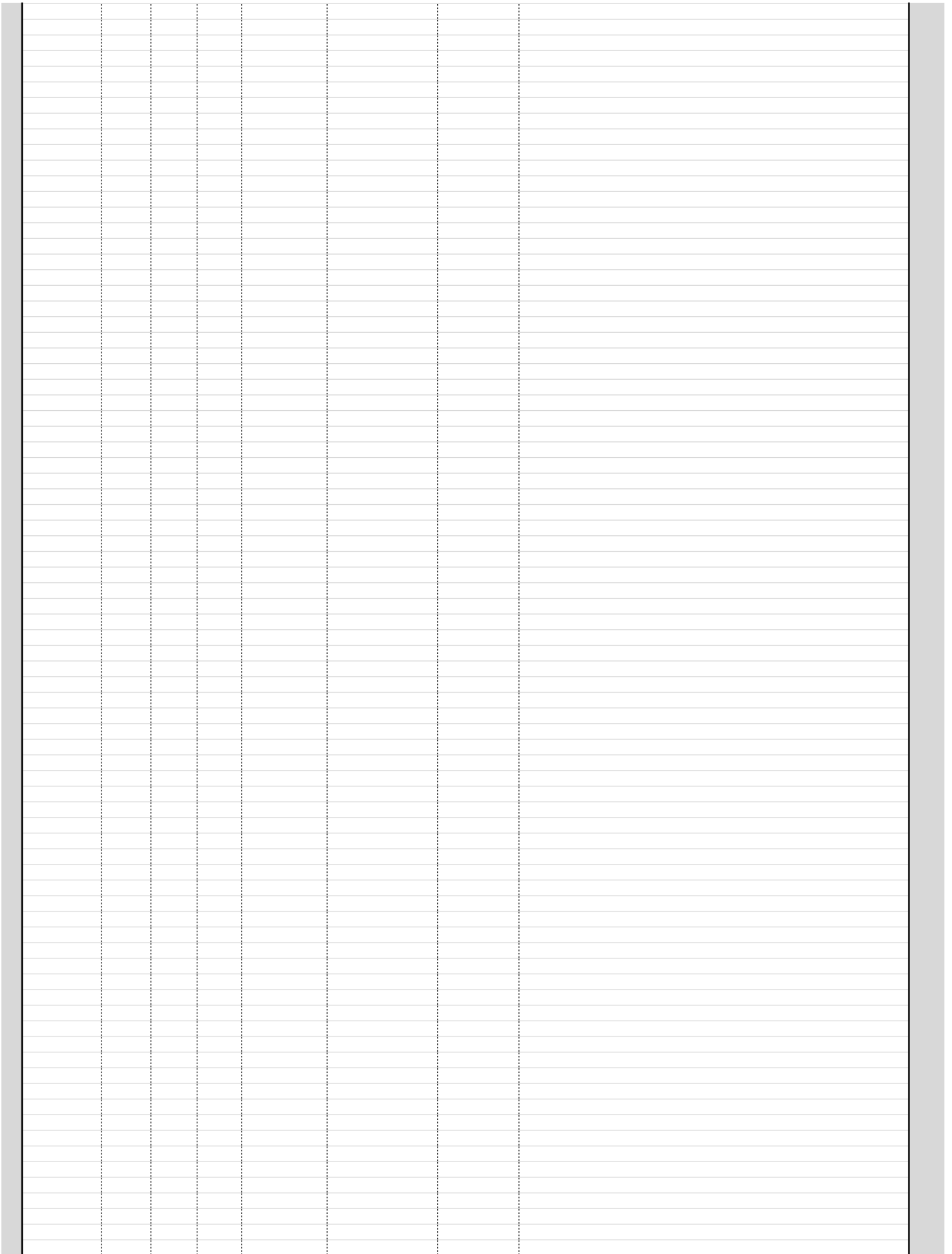
- Know your resources and how to manage them (Panggastos fund, Income protection, Emergency fund, etc.).
- Have a better picture of the resources that you can use to fund your bigger dreams without sacrificing your lifestyle! (Retirement, House, Car, Kids' Education, etc.).
- Have the power to see the jars you have extra, and the jars you need some catching up on.

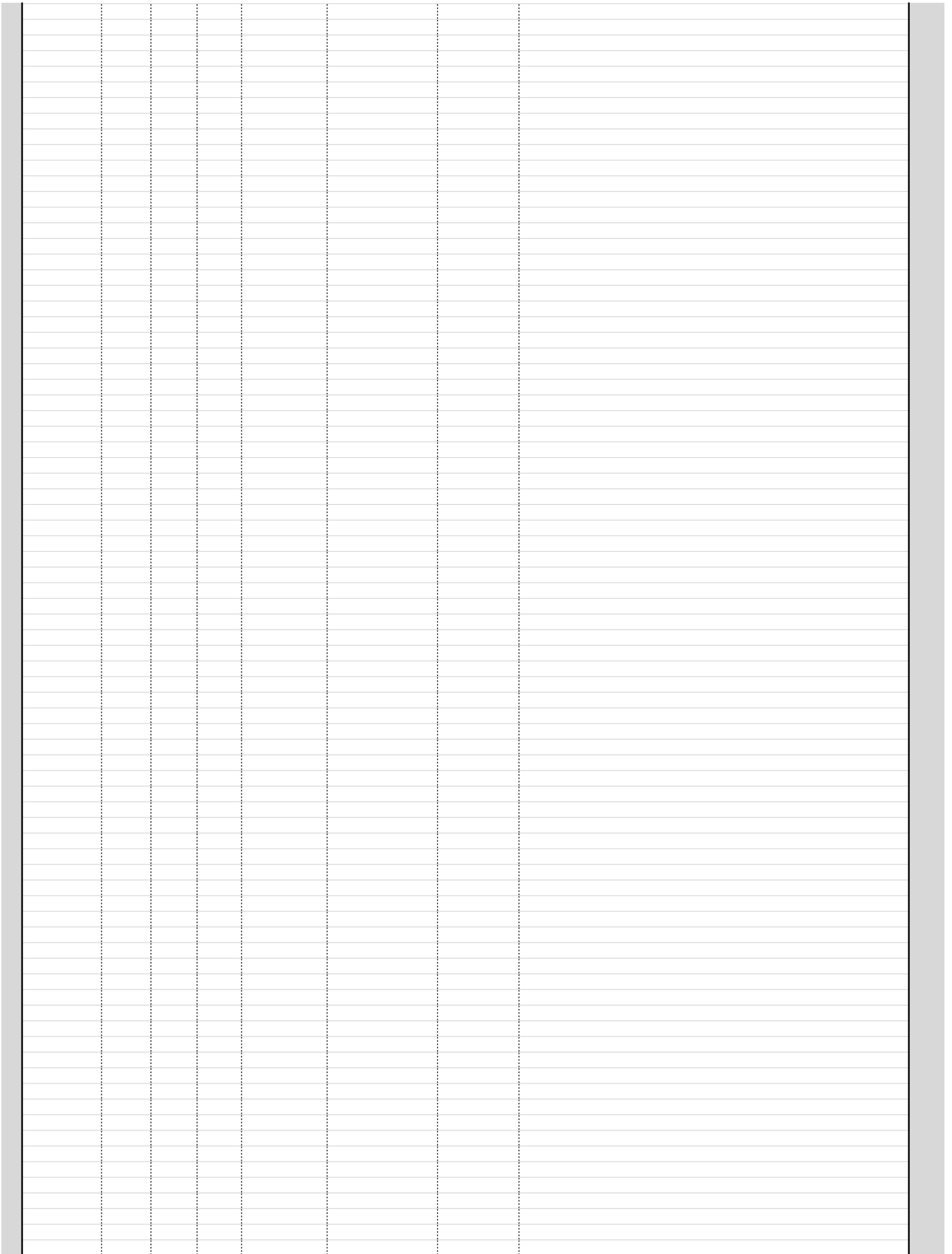
Knowing your liquidity needs and capabilities is important prior to actually investing.

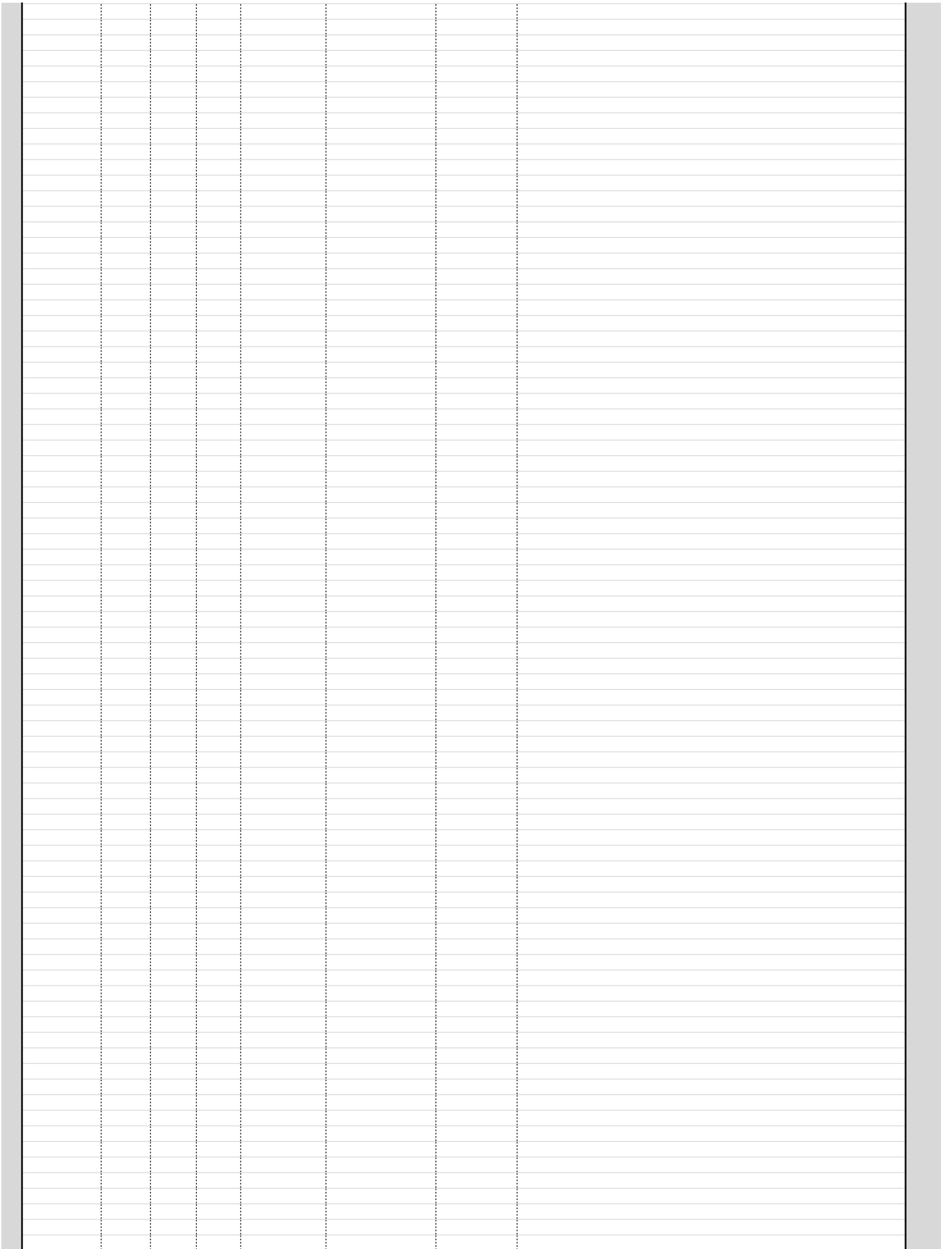
I shall now help you with your portfolio!
I will show you how you can use your "Financial Freedom Fund" and some of your available money (Current - Goal).

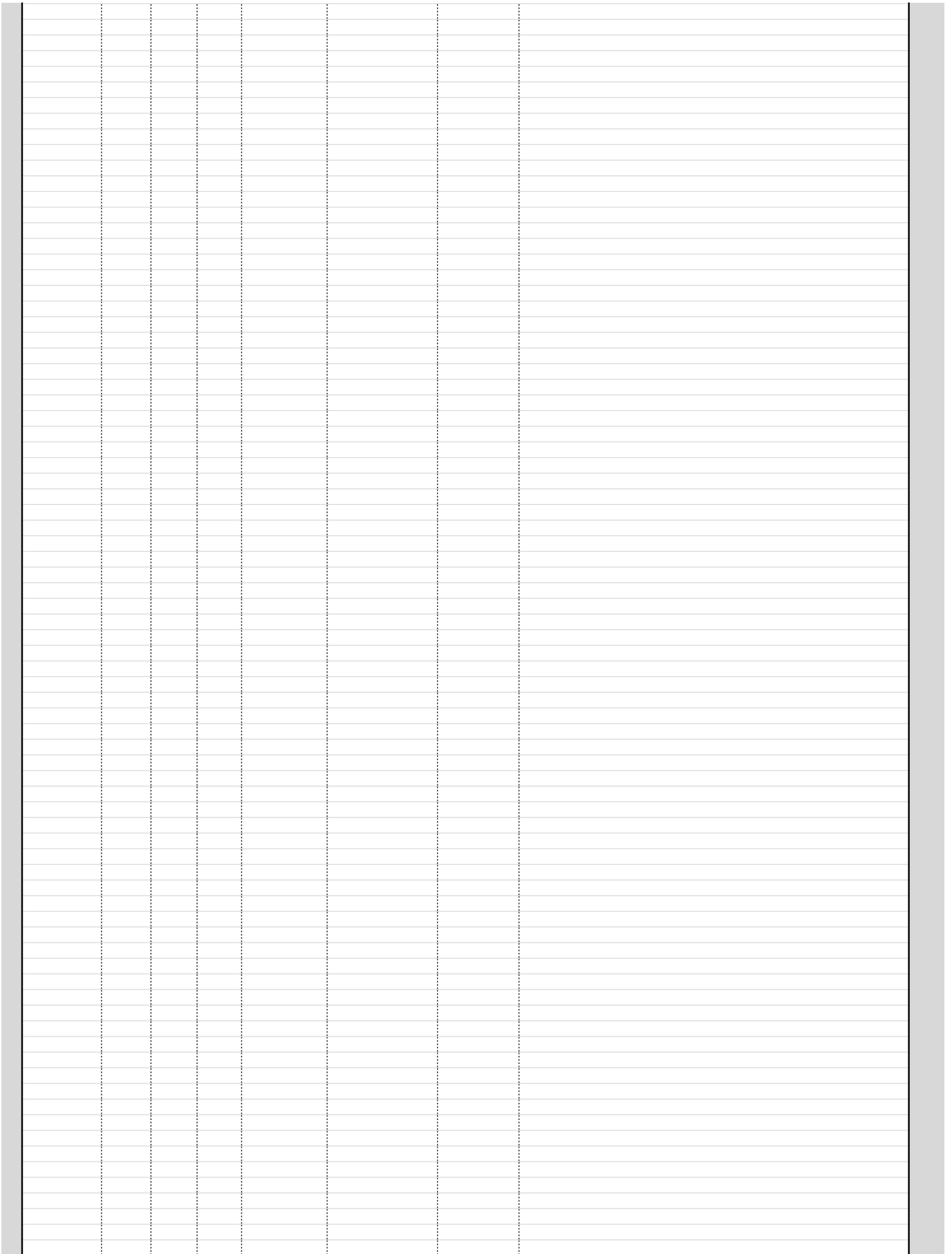
Take a look at "RISK ASSESSMENT" first before moving to the "YOUR INVESTMENT" and "YOUR PORTFOLIO" sheets

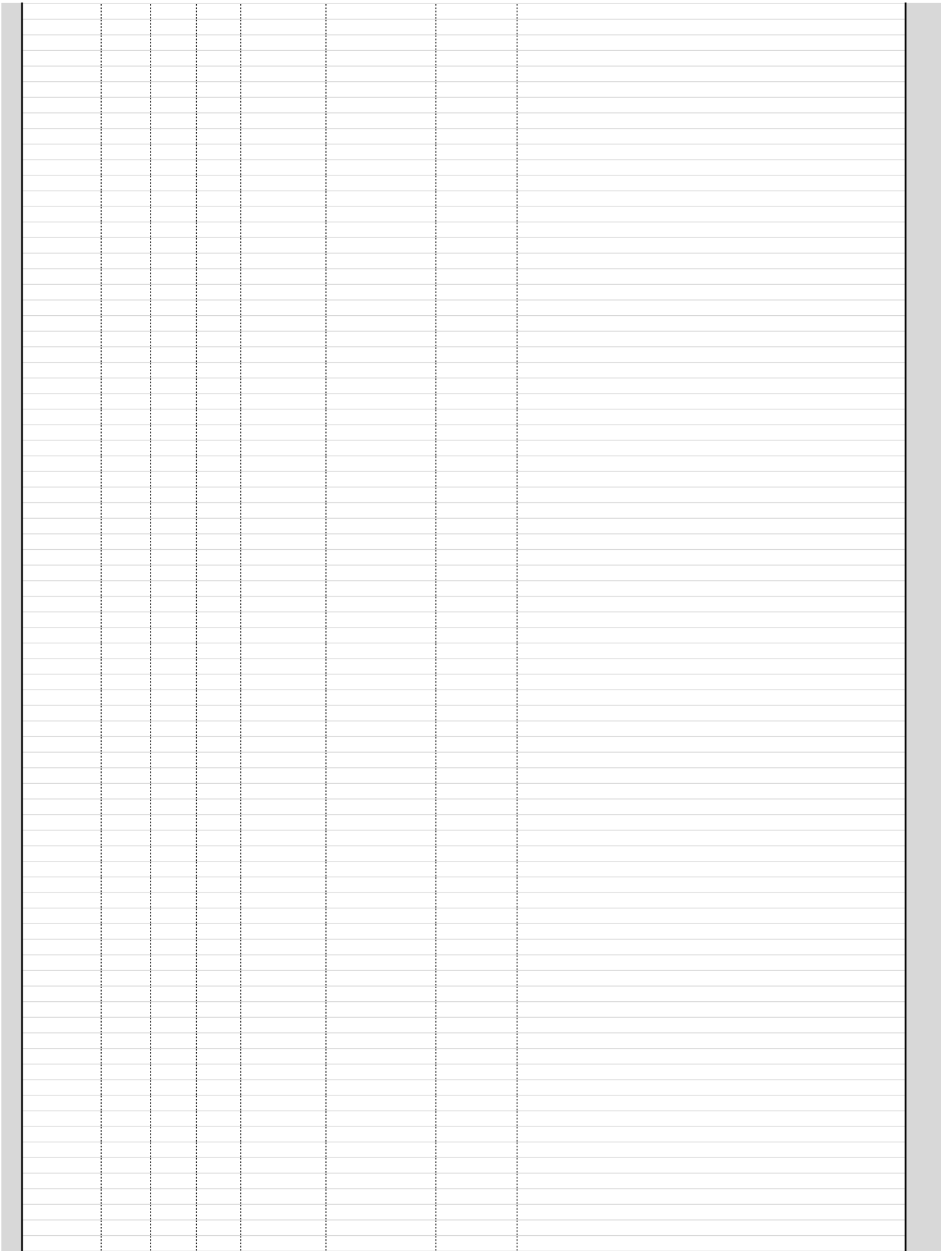
ACCOUNT [4]	JAR NO.	ACCOUNT NO./ID	STARTING BALANCE	CURRENT BALANCE [6]	REMARKS 1 [7]	PURPOSE [8]
CASH FUNDS						
Cash on hand	1		P75.00	P10,625.00		EMERGENCY FUND
Home wallet	2		P11,250.00	P1,250.00		INCOME PROTECTION
Coin purse	3		P75.00	P100.00		WANTS FUND
Wallet 1	4		P25.00	P25.00		DONATIONS FUND
Wallet 2	5		P99.73	P99.73		DONATIONS FUND
Alkansiya 1	6			P0.00		
Piggy bank 1	7			P0.00		
Cash envelope	8			P0.00		
(add option)	9			P0.00		
	10			P0.00		
DIGITAL WALLETS						
GCash	11			P73,000.00		EMERGENCY FUND
Coins.ph	12			P0.00		
Cliqq	13			P0.00		
Grab	14			P0.00		
Shopee	15			P15,000.00		FINANCIAL FREEDOM
(add option)	16			P0.00		
	17			P0.00		
	18			P0.00		
	19			P0.00		
	20			P0.00		
BANKS						
BPI	21		P50,000.00	P3,000.00		PANGGASTOS FUND
BDO	22			P0.00		
SB	23			P20,000.00		EMERGENCY FUND
PNB	24			P0.00		
UCPB	25			P0.00		
(add option)	26			P0.00		
	27			P0.00		
	28			P0.00		
	28			P0.00		
	30			P0.00		
DIGITAL BANKS						
ING	31			P47,000.00		EMERGENCY FUND
CIMB	32			P800.00		PANGGASTOS FUND
Tonik	33			P0.00		
Diskartech	34			P9,000.00		WANTS FUND
	35			P0.00		
	36			P0.00		
	37			P0.00		
	38			P0.00		
	39			P0.00		
	40			P0.00		
OTHERS [27]						
(add option)	41			P0.00		
	42			P0.00		
	43			P0.00		
	44			P0.00		
	45			P0.00		
	46			P0.00		
	47			P0.00		
	48			P0.00		
	49			P0.00		
	50			P0.00		

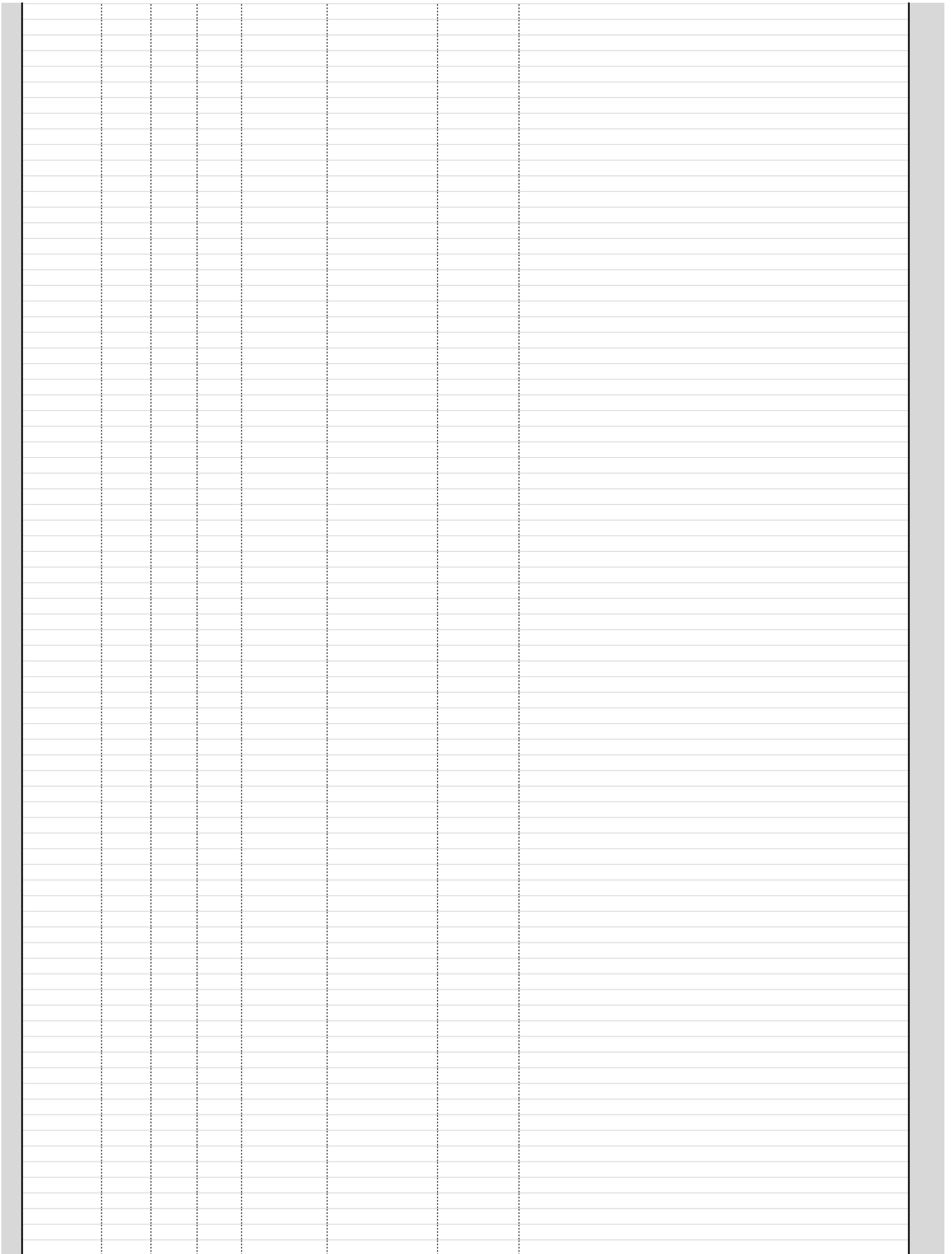


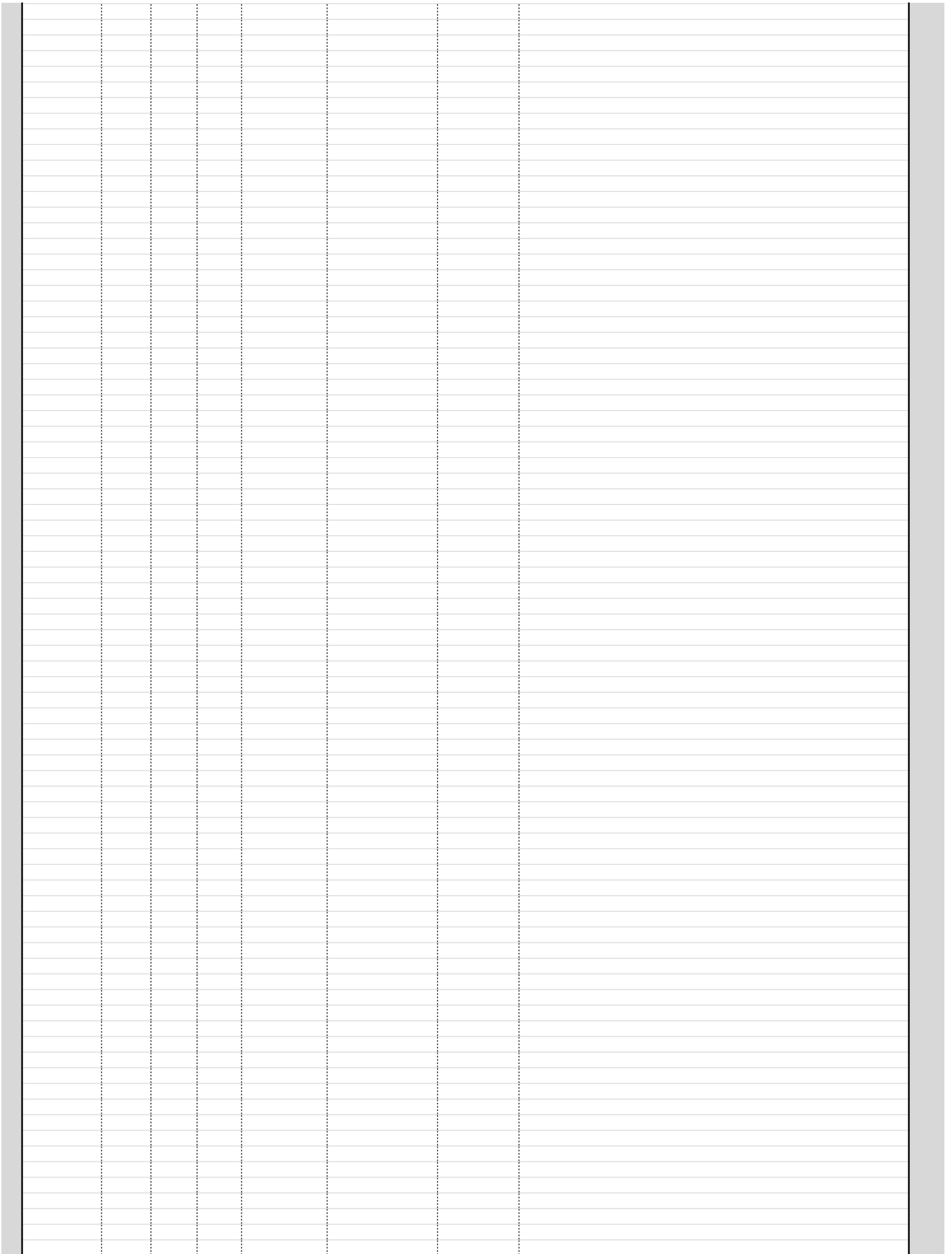


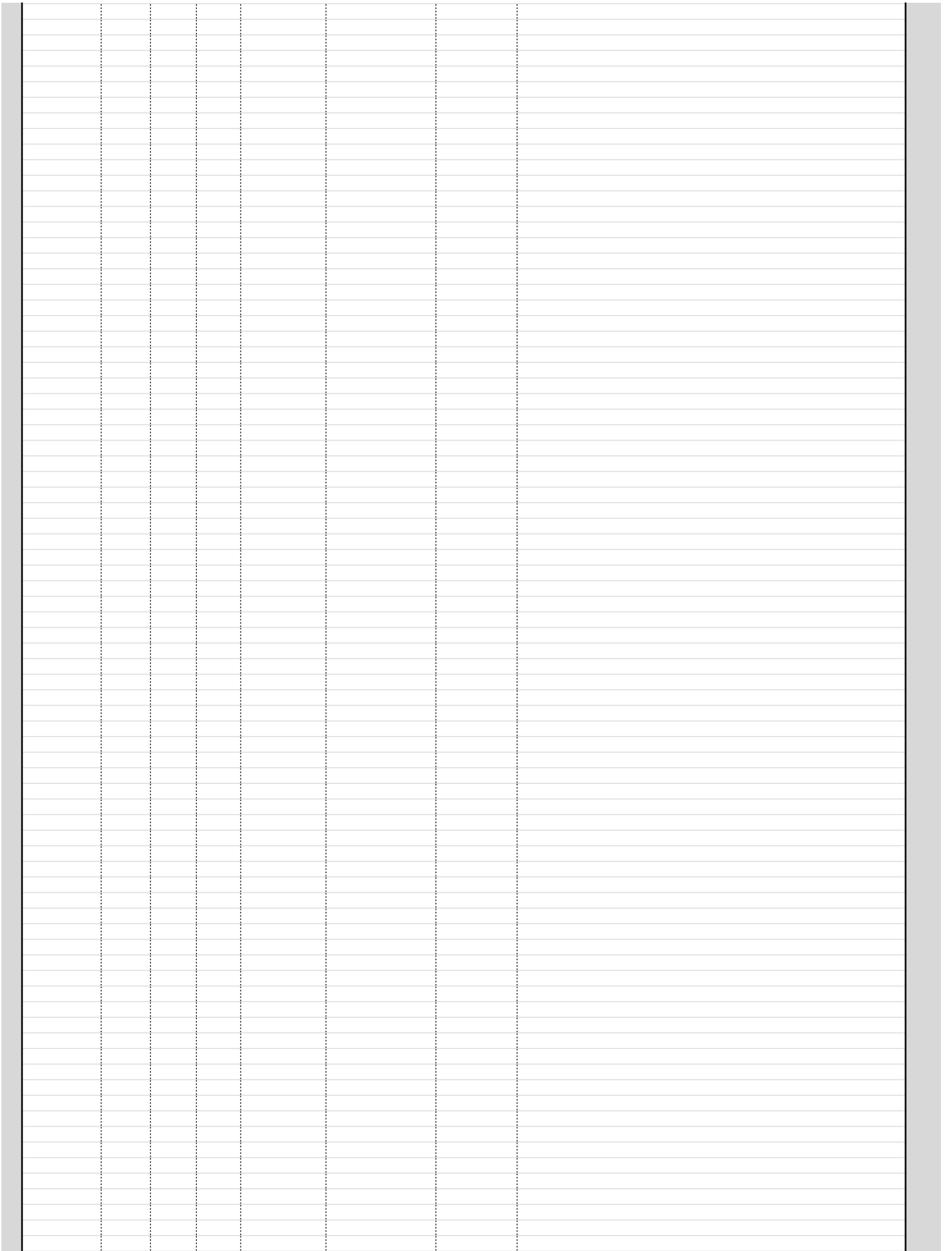


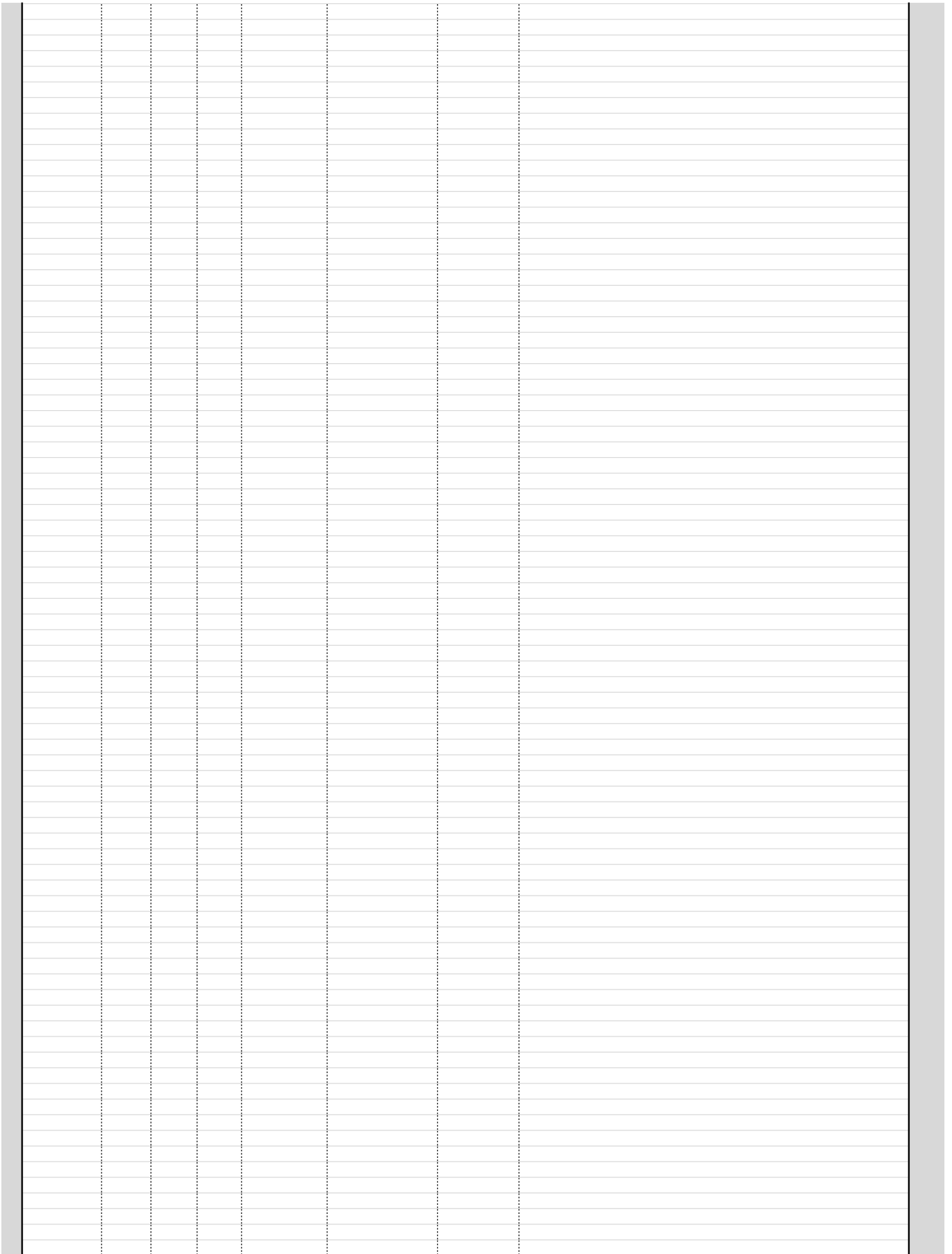


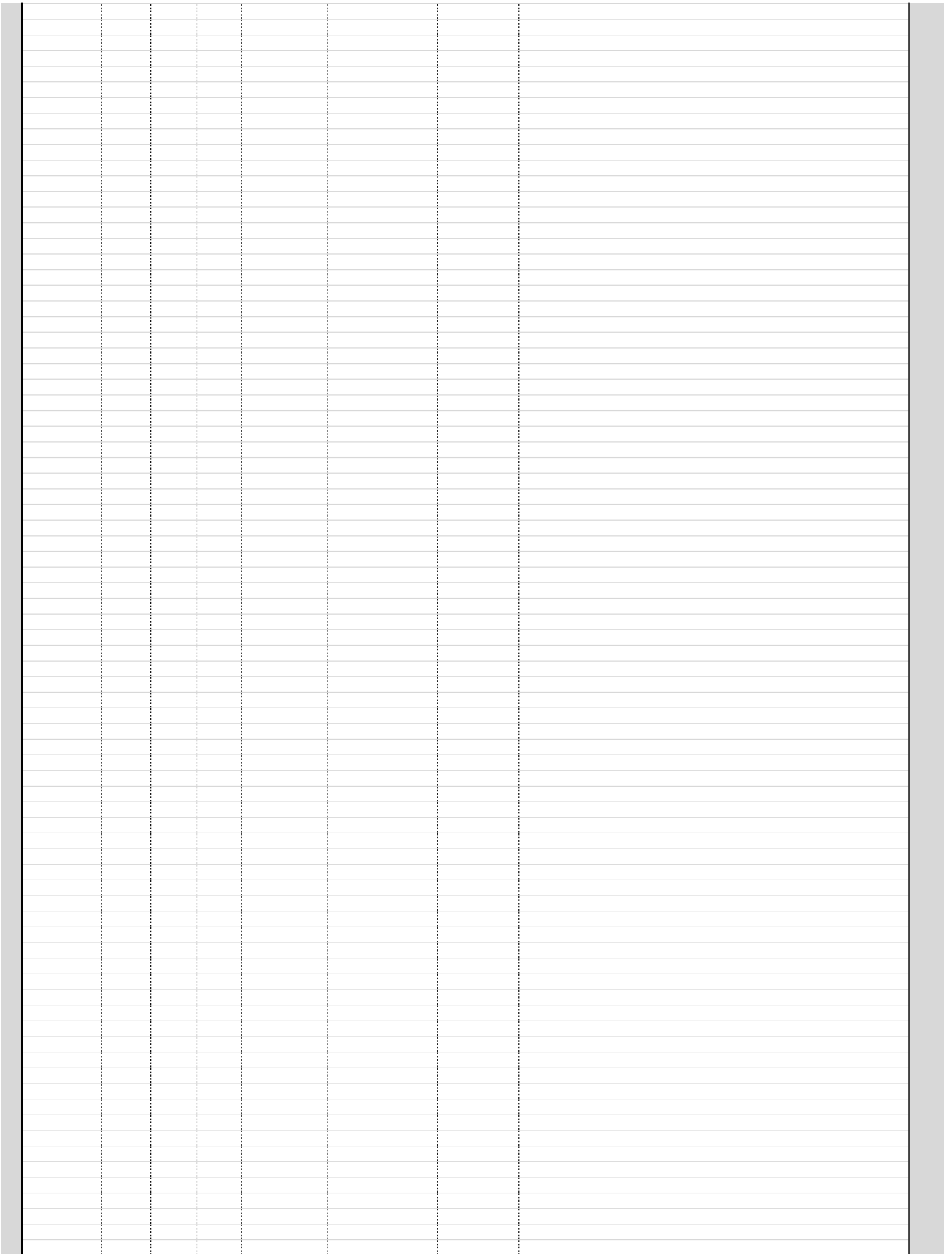


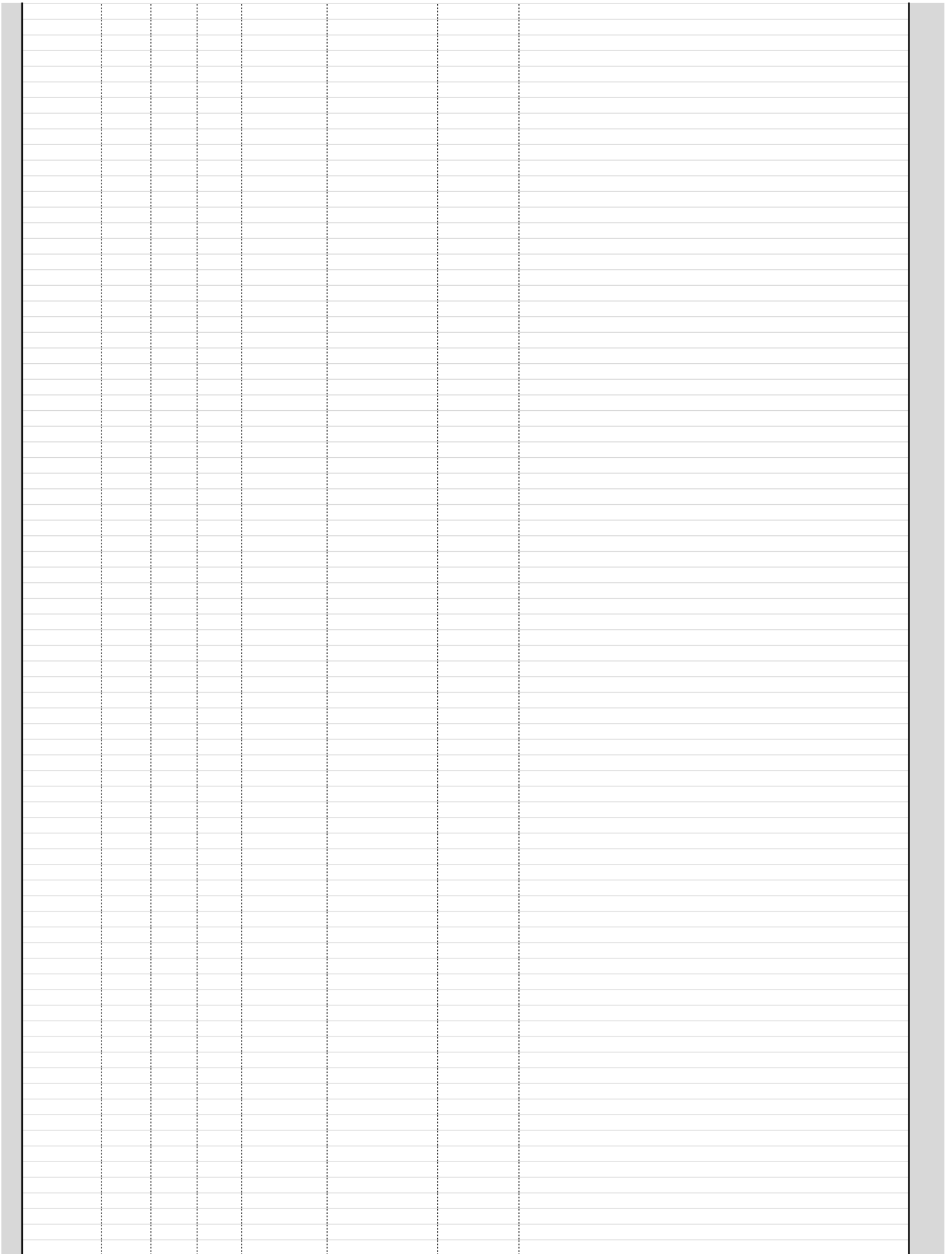


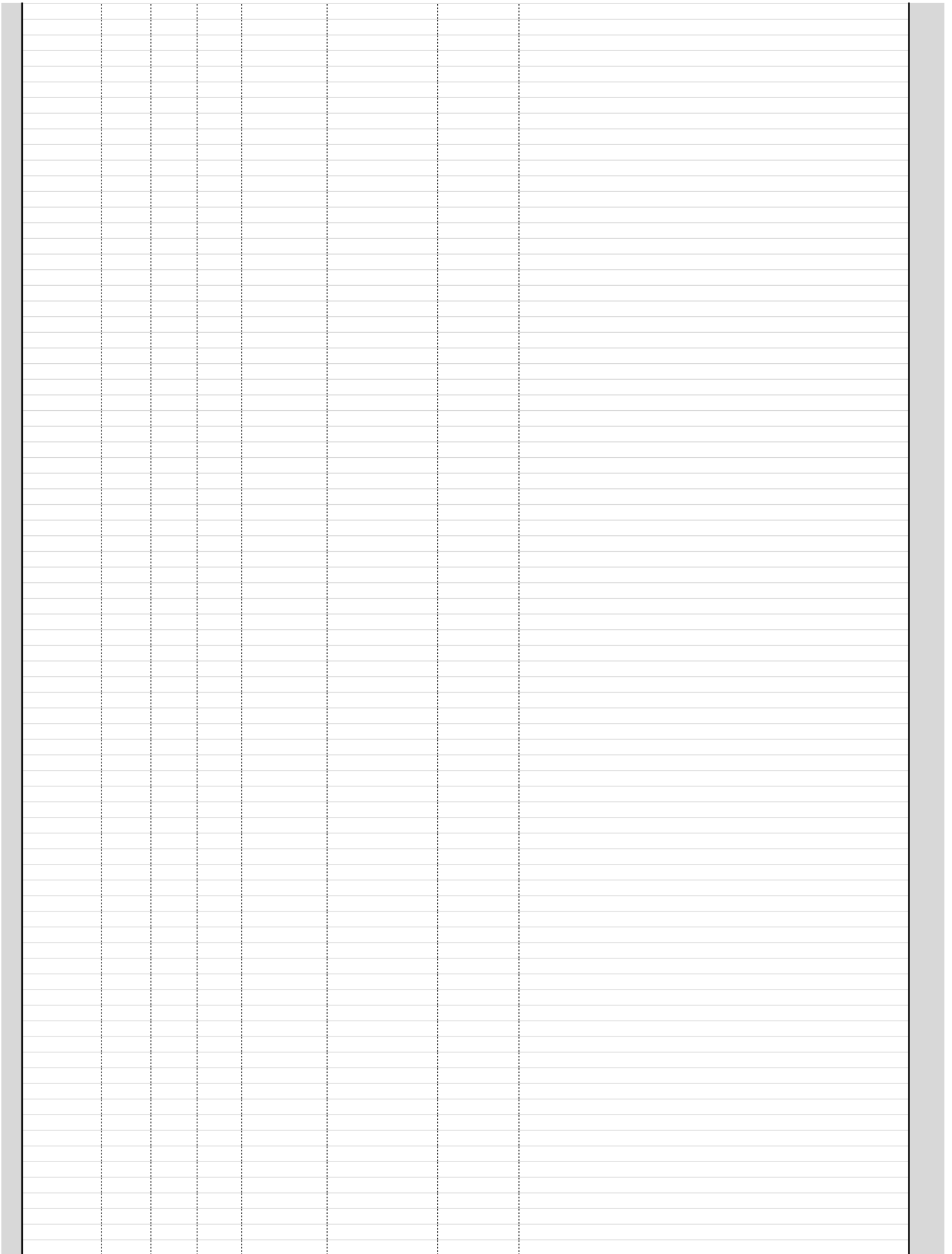


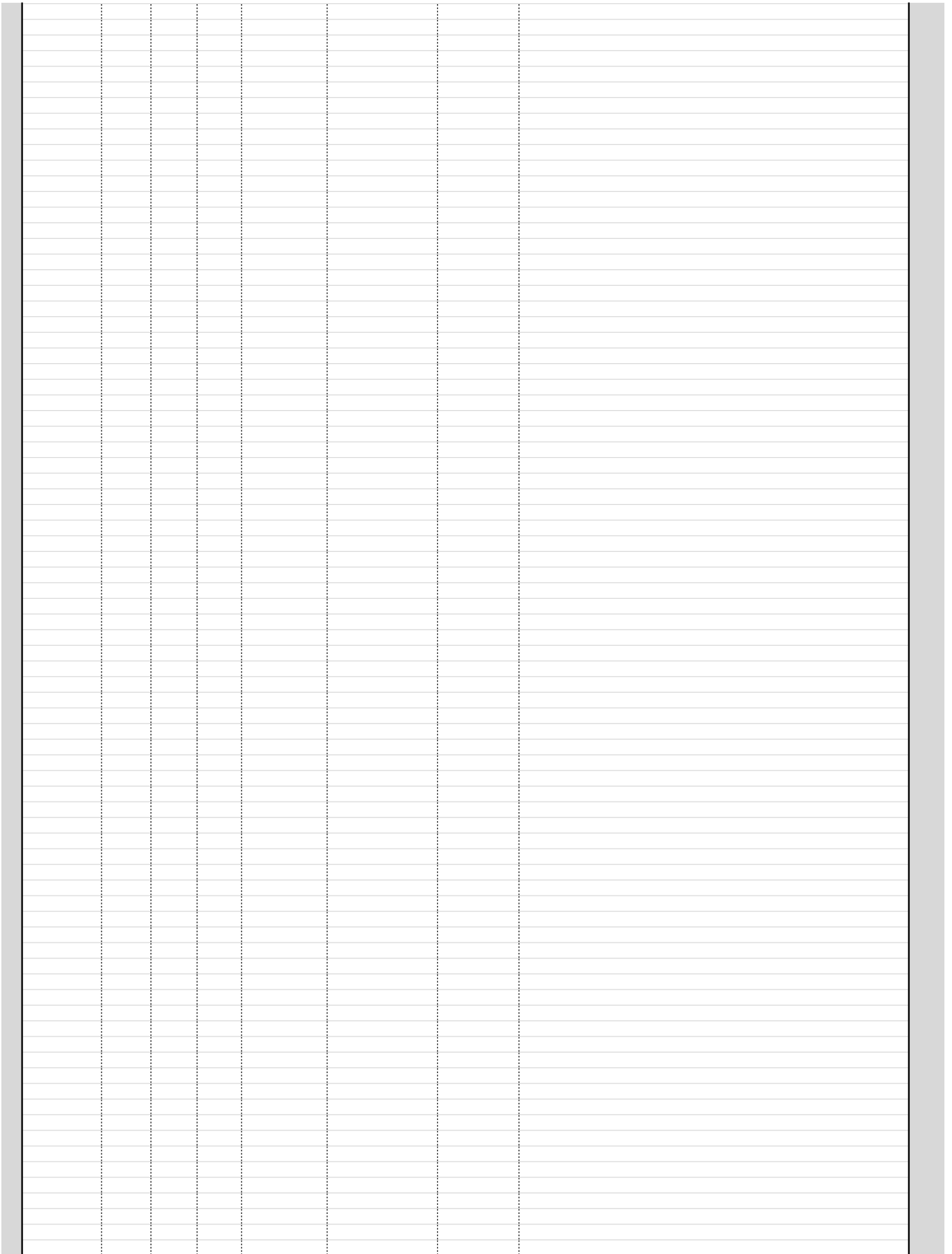


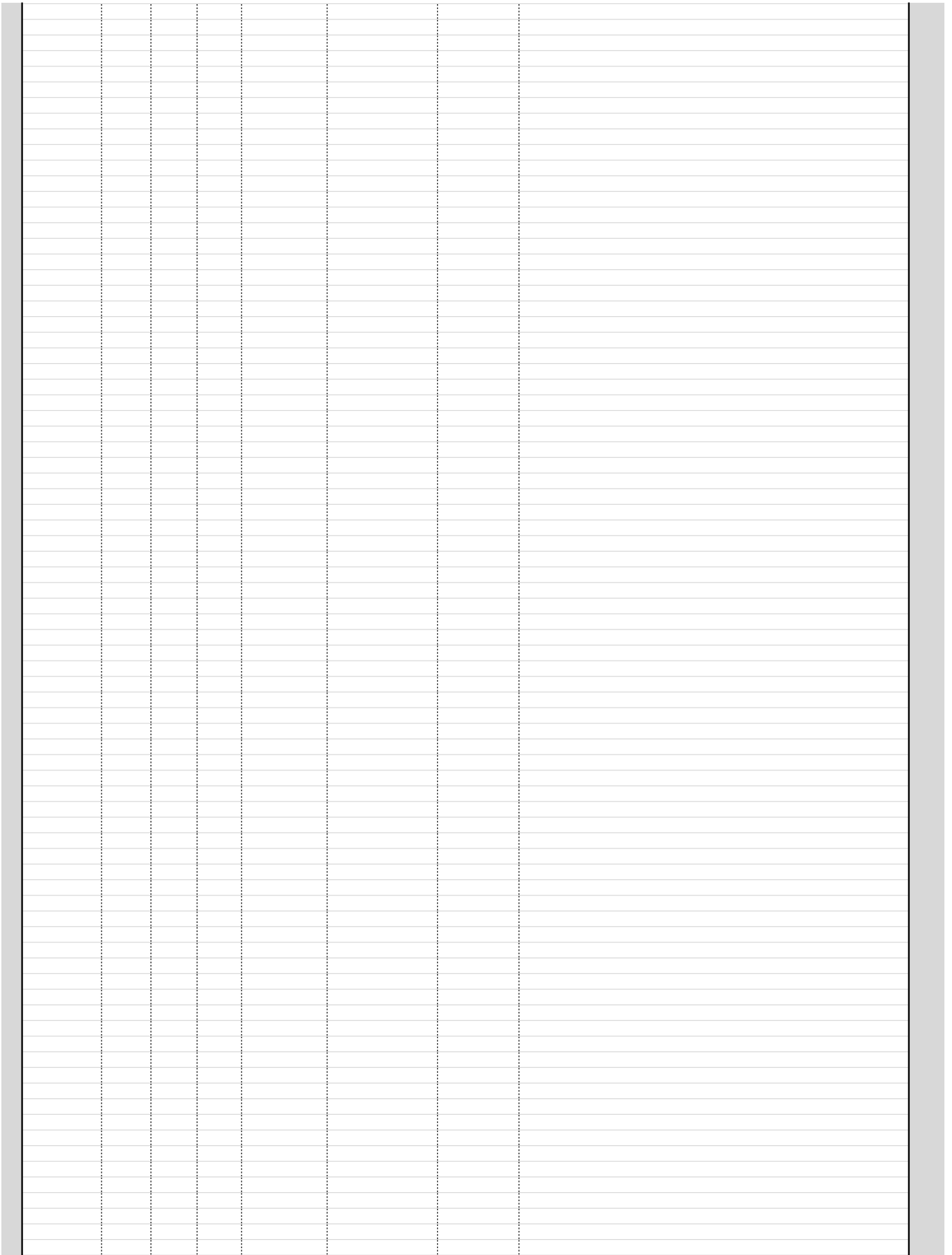


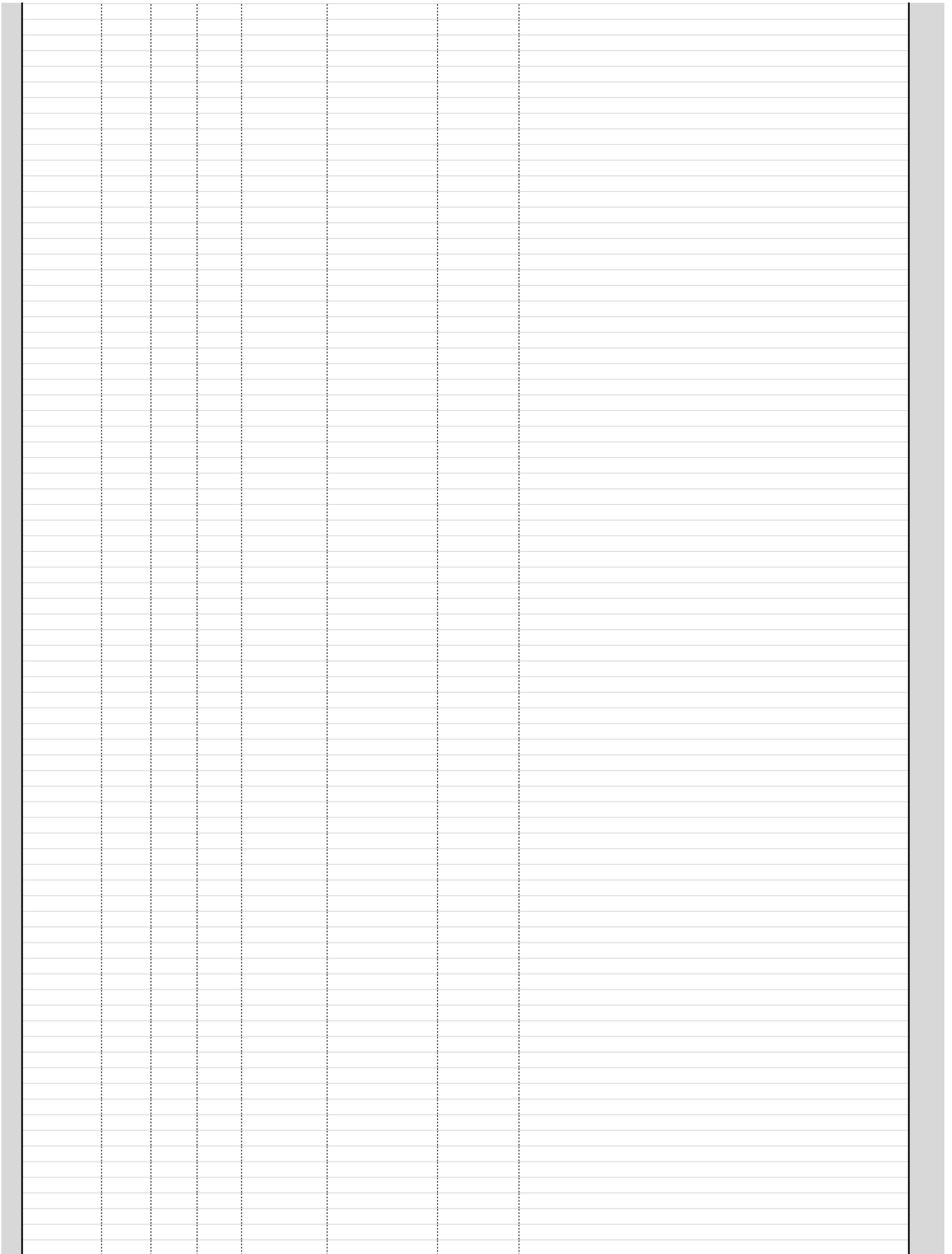


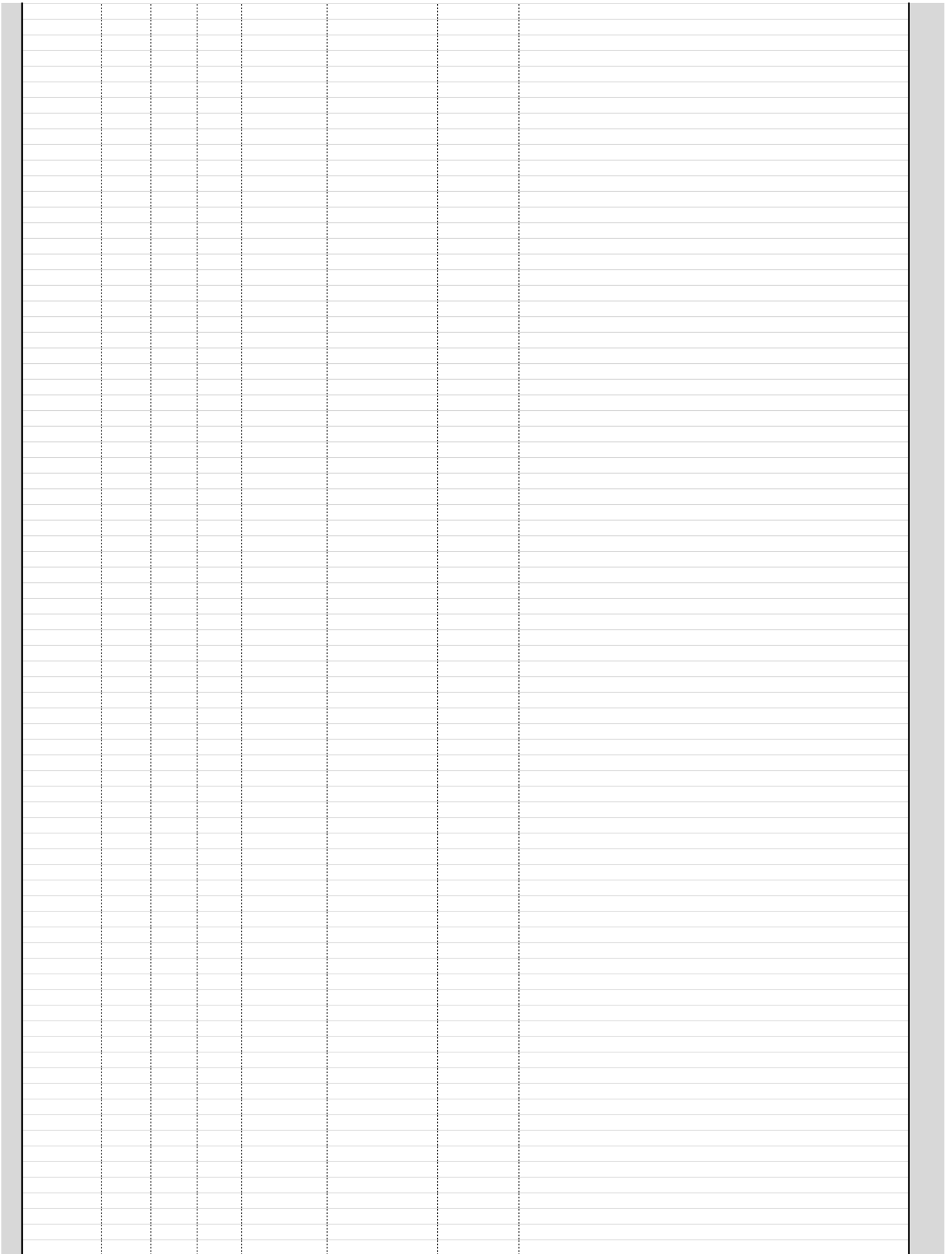


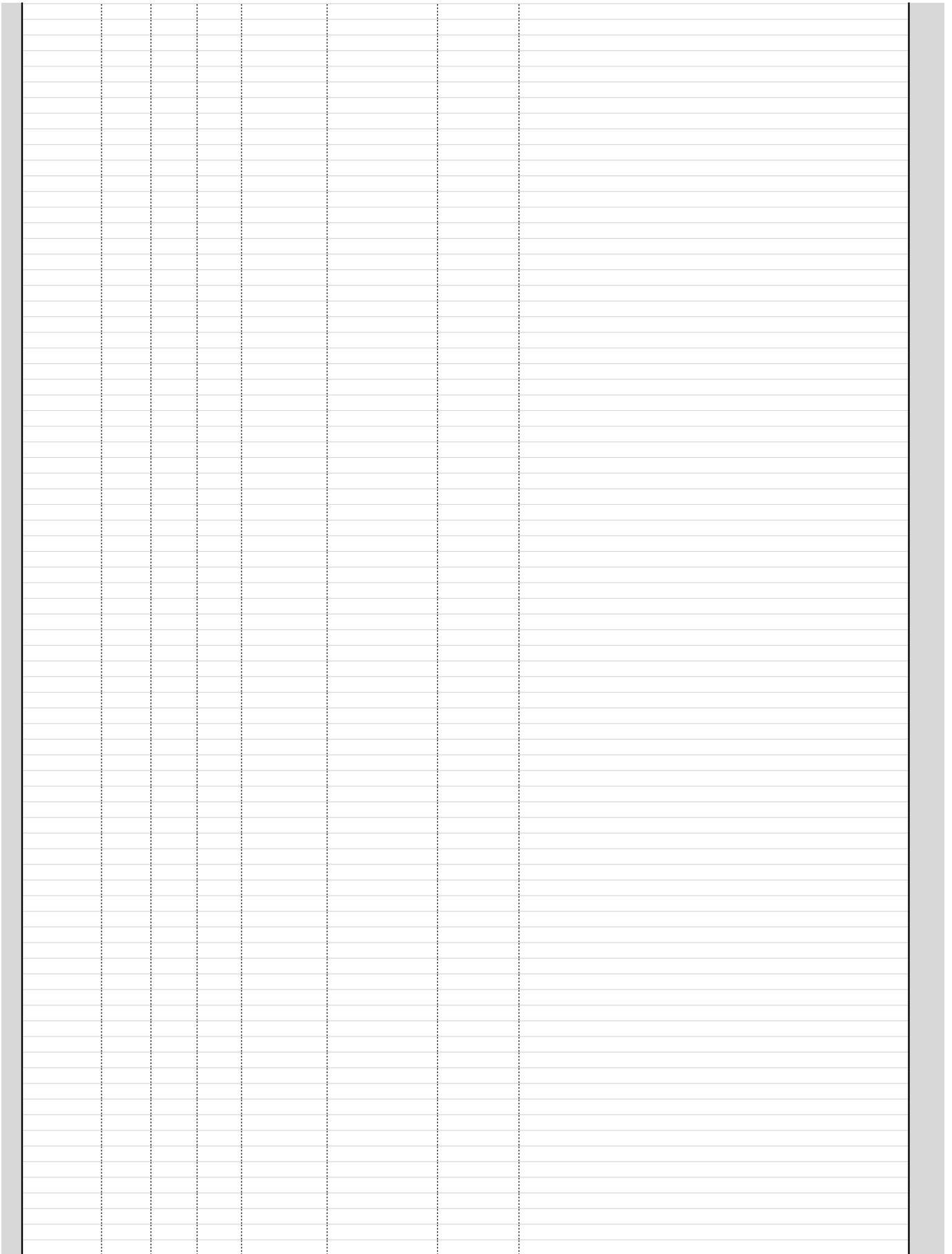


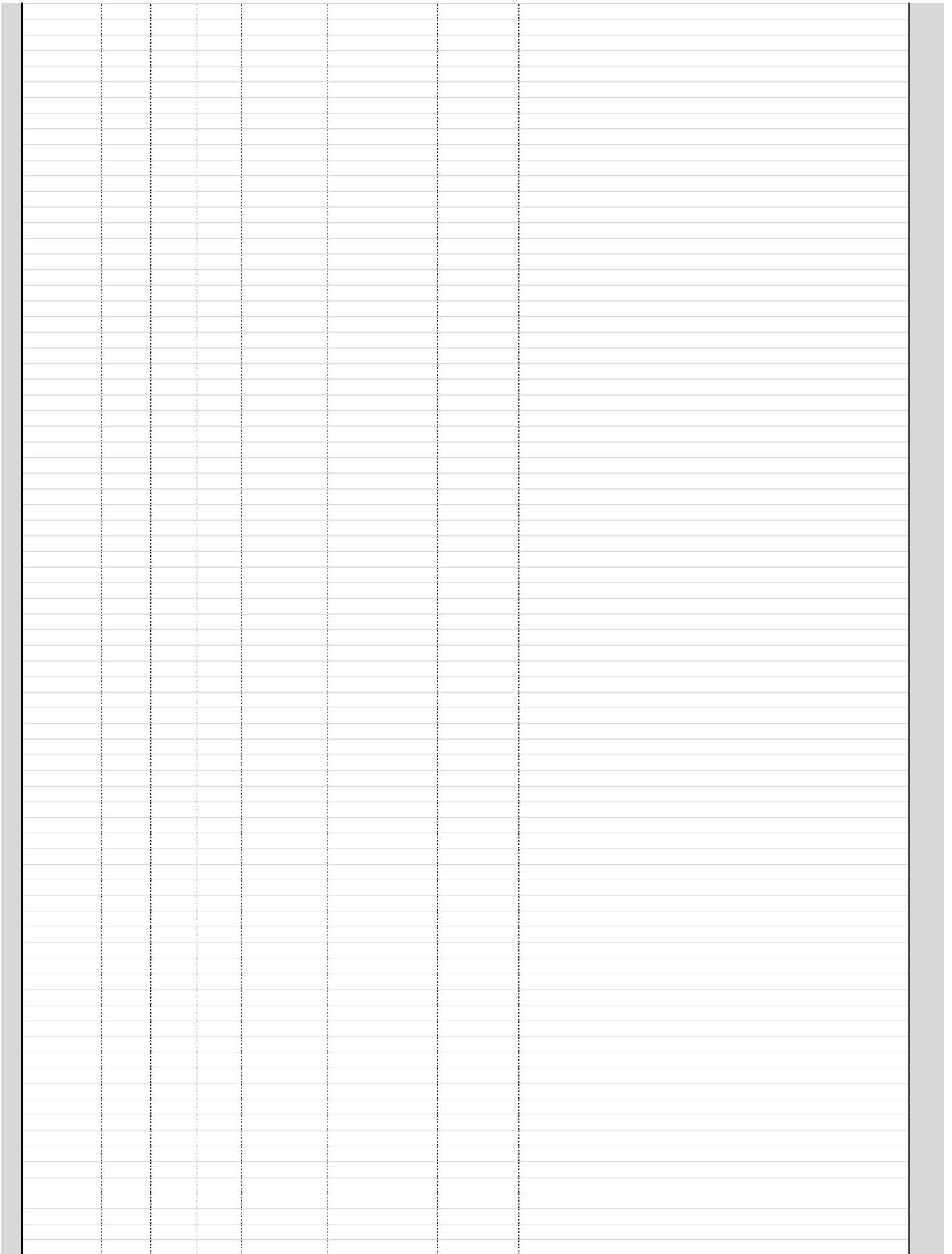


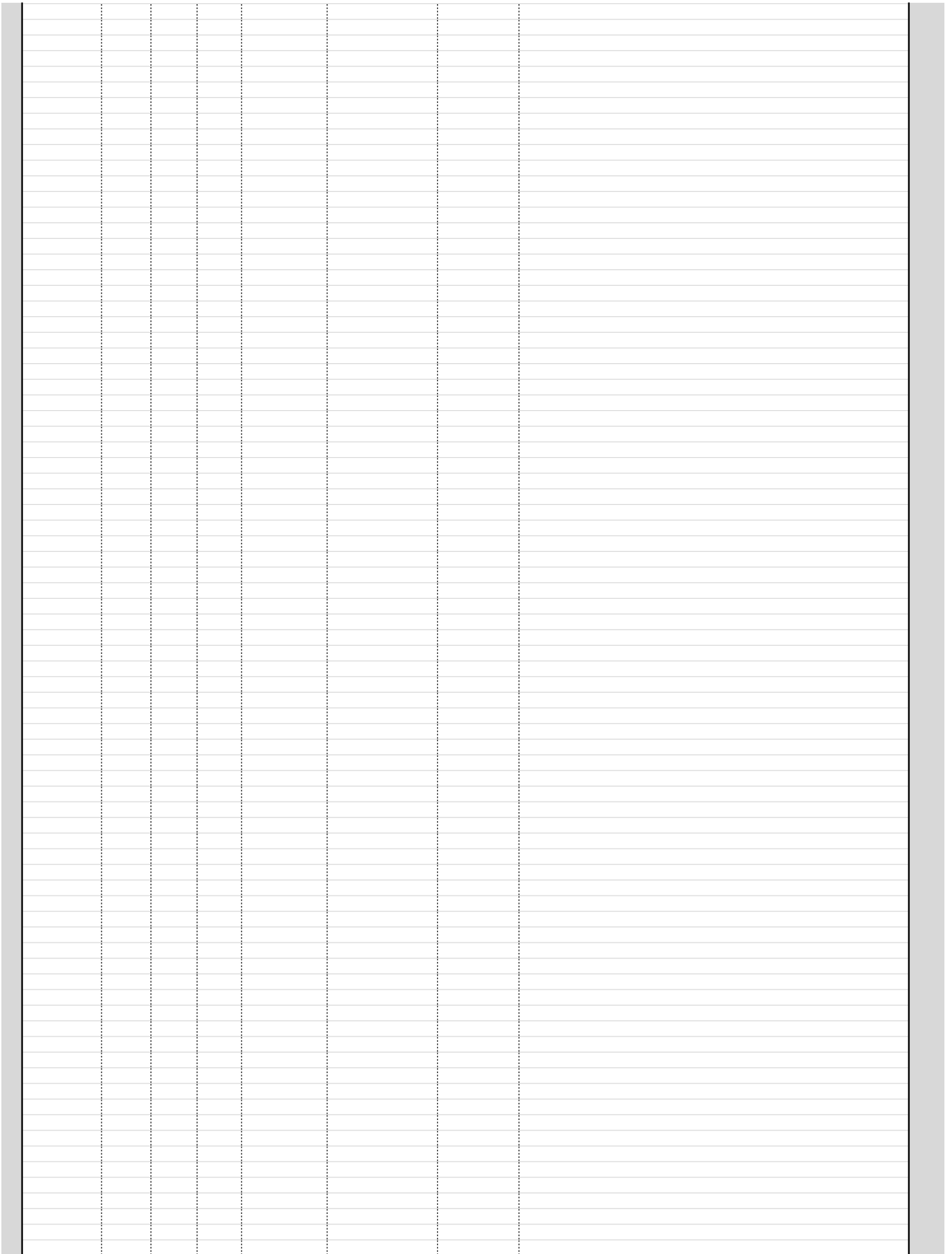


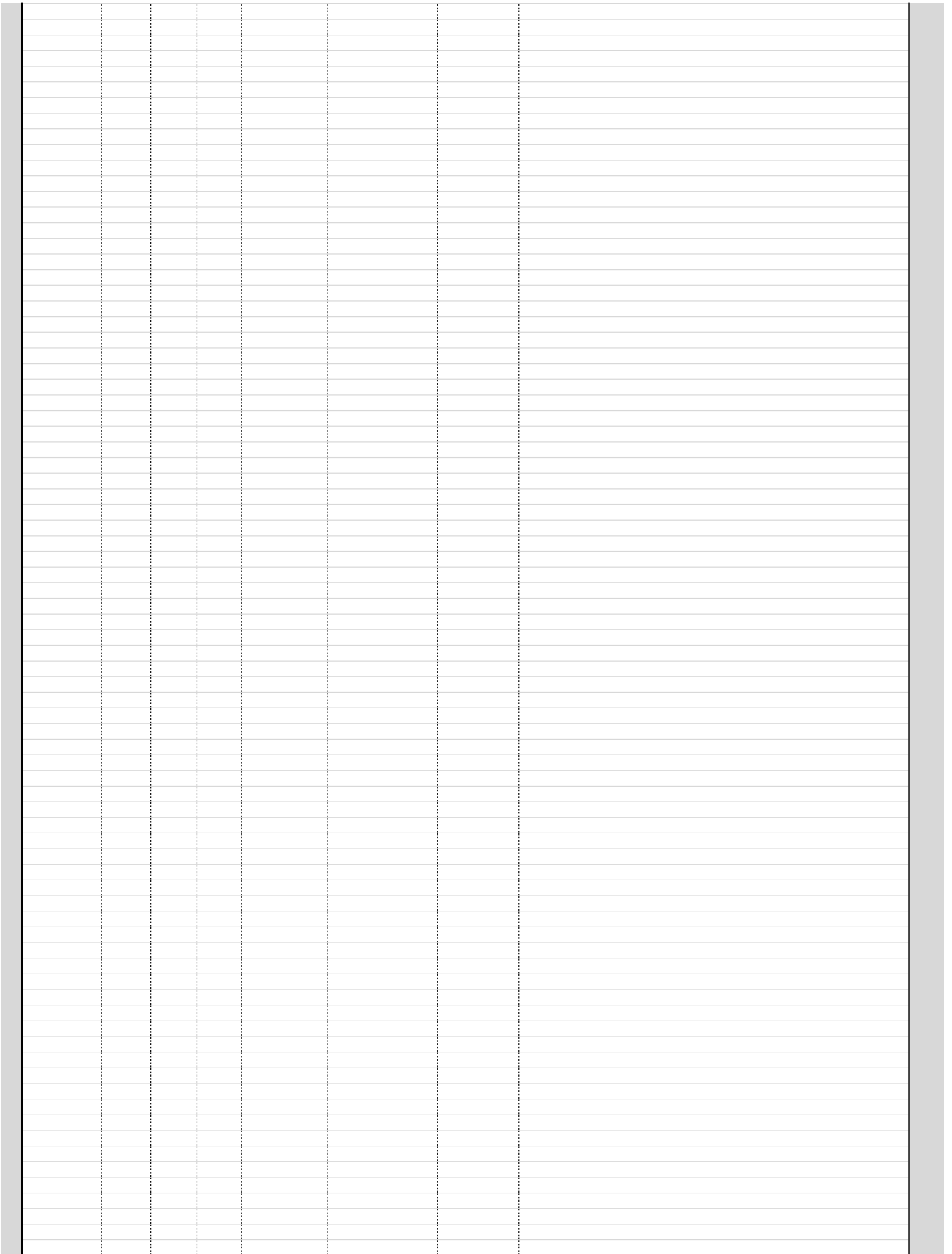


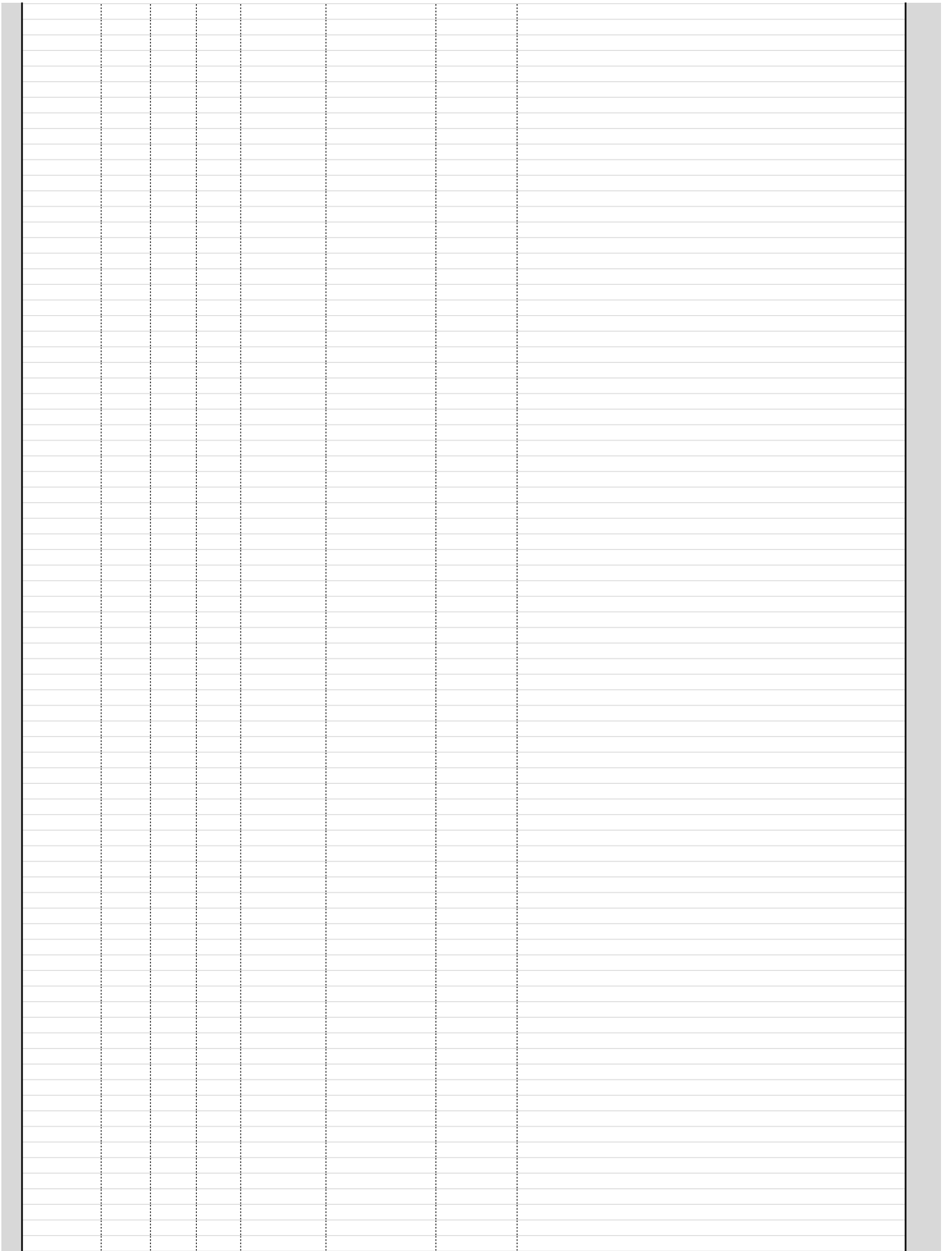


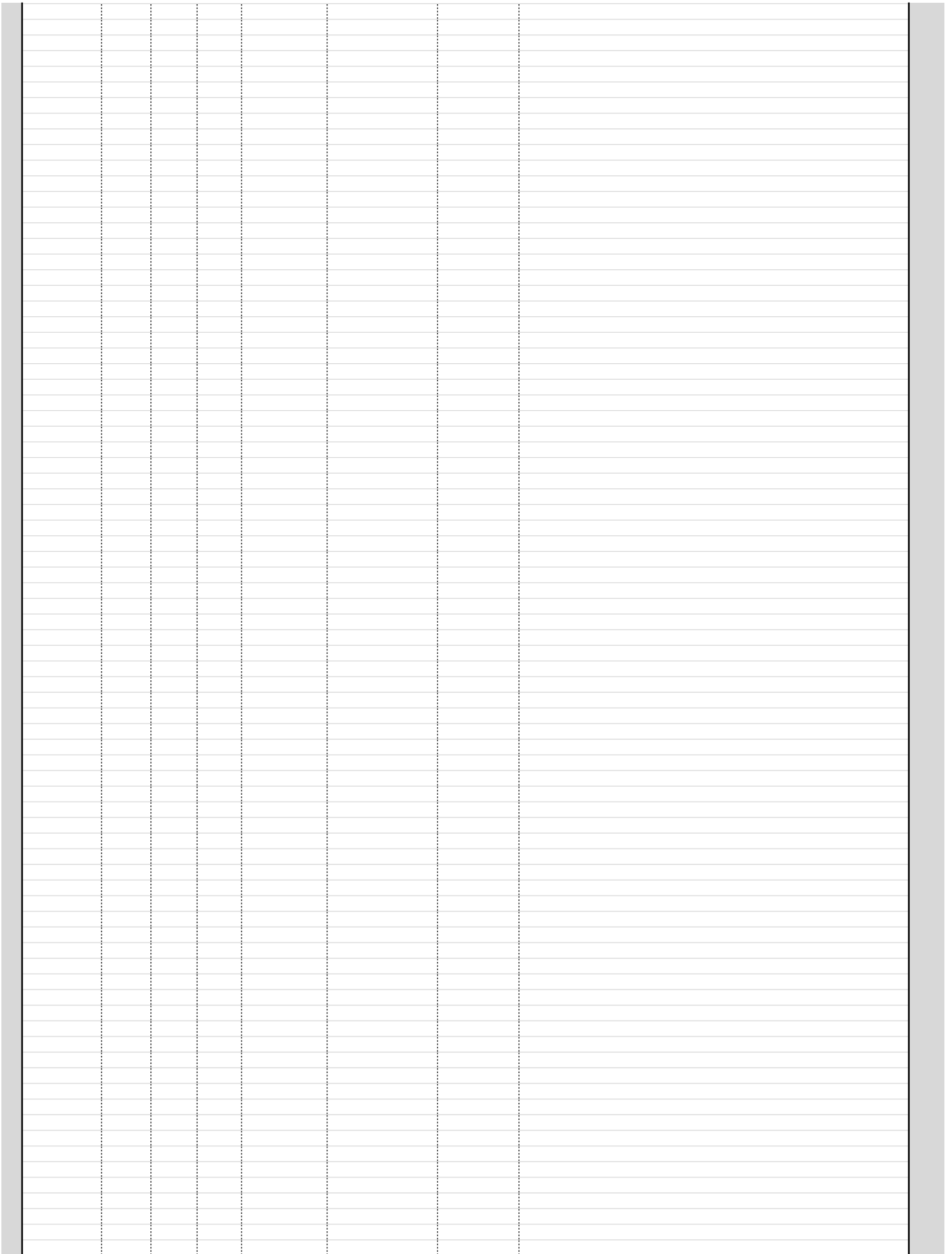


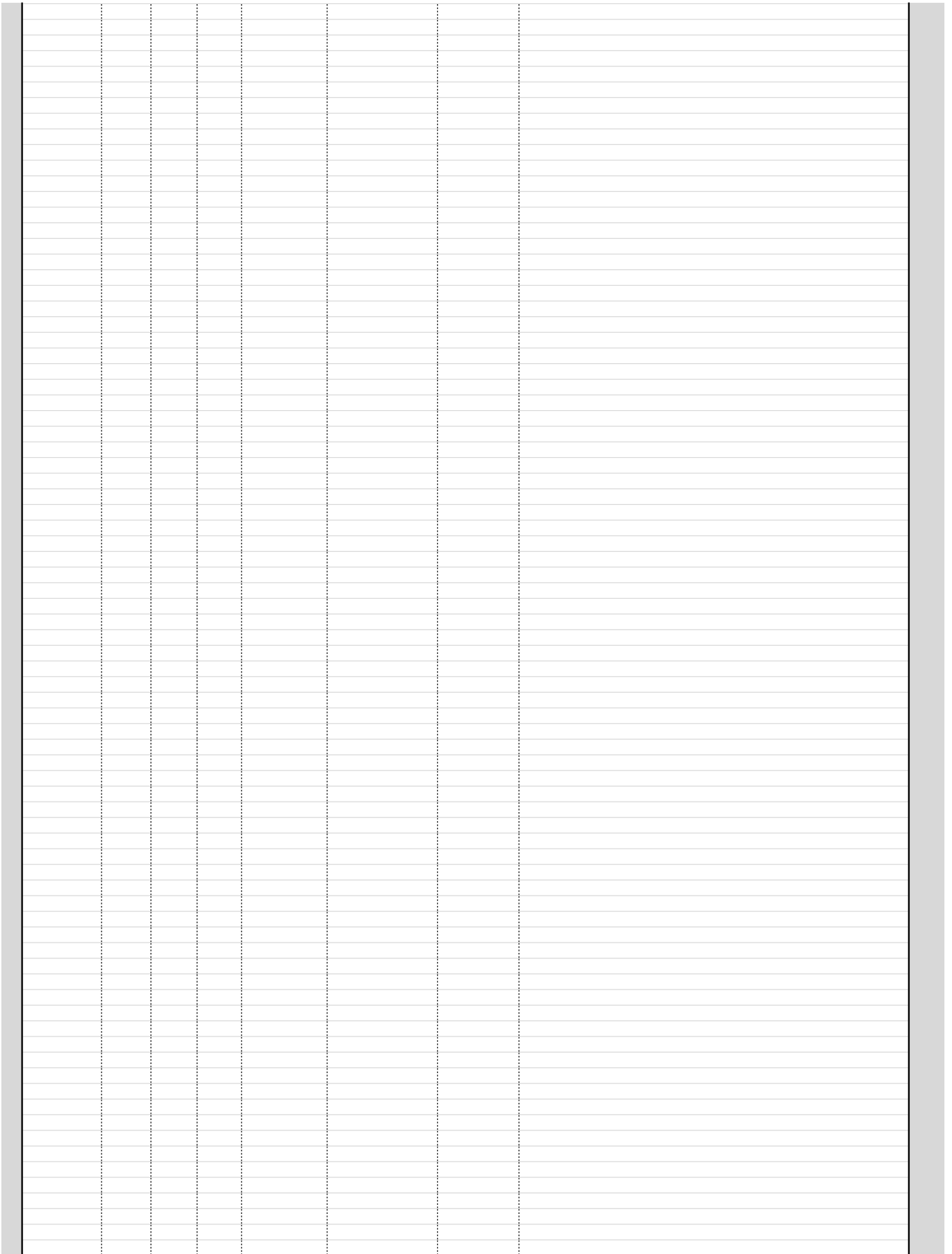


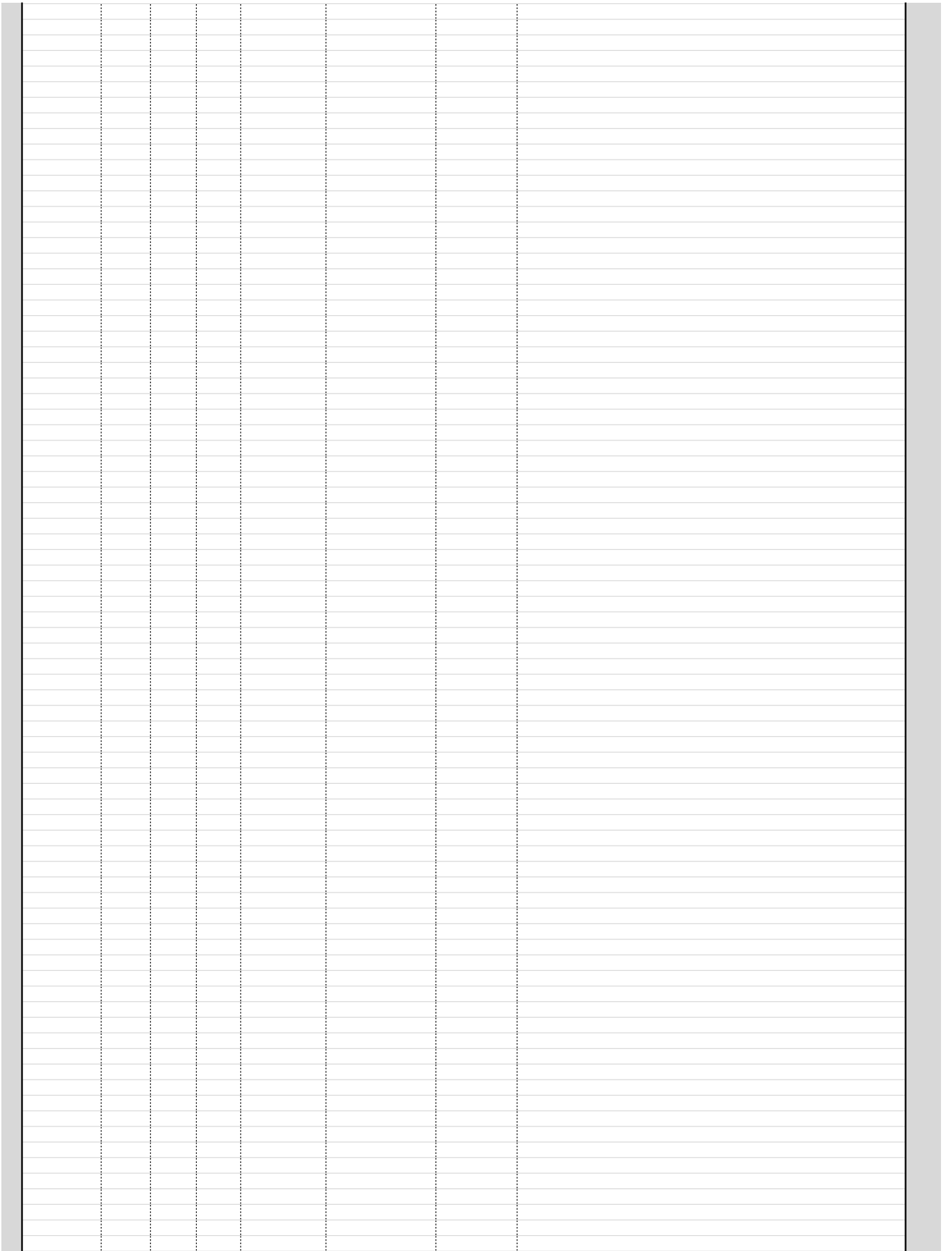


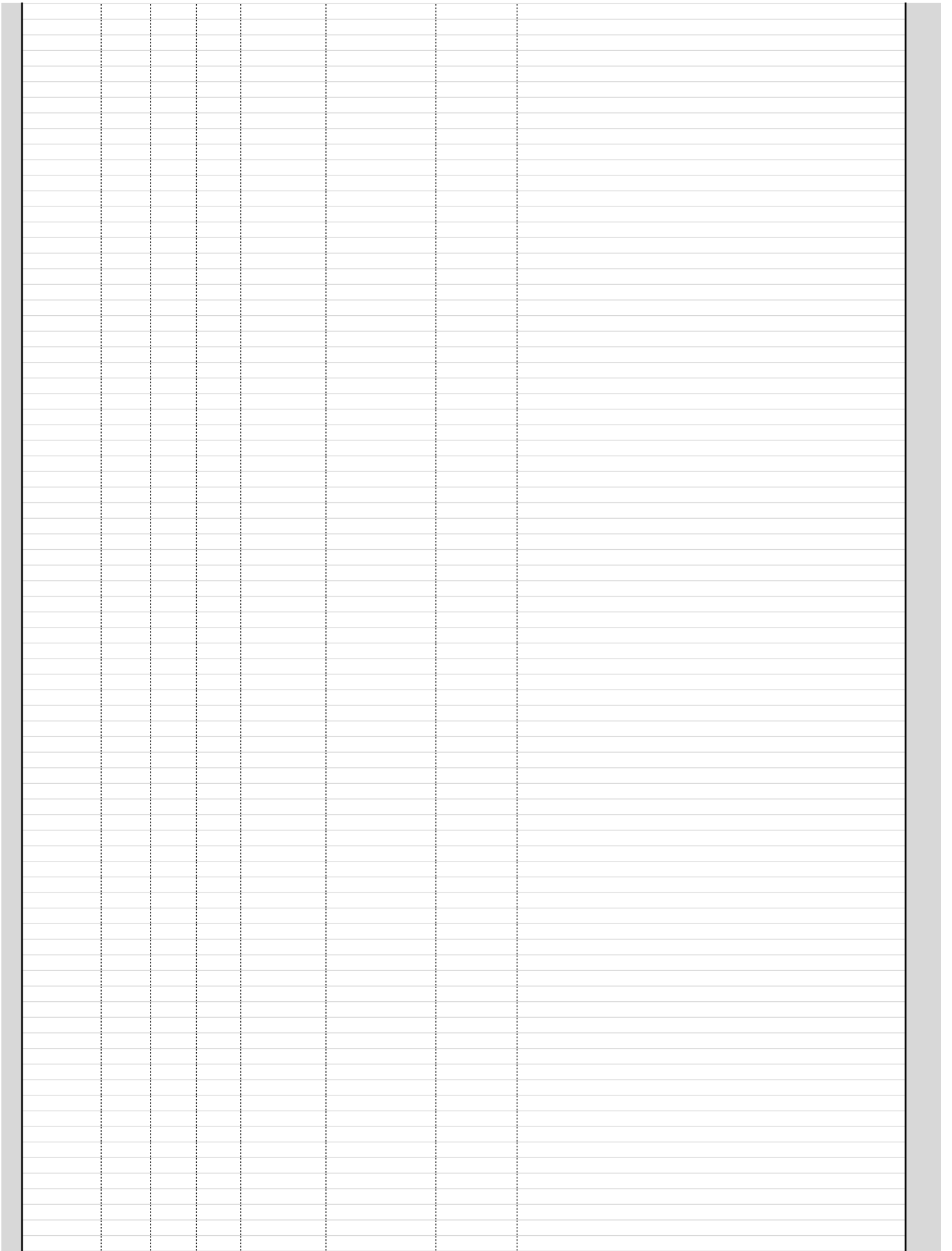


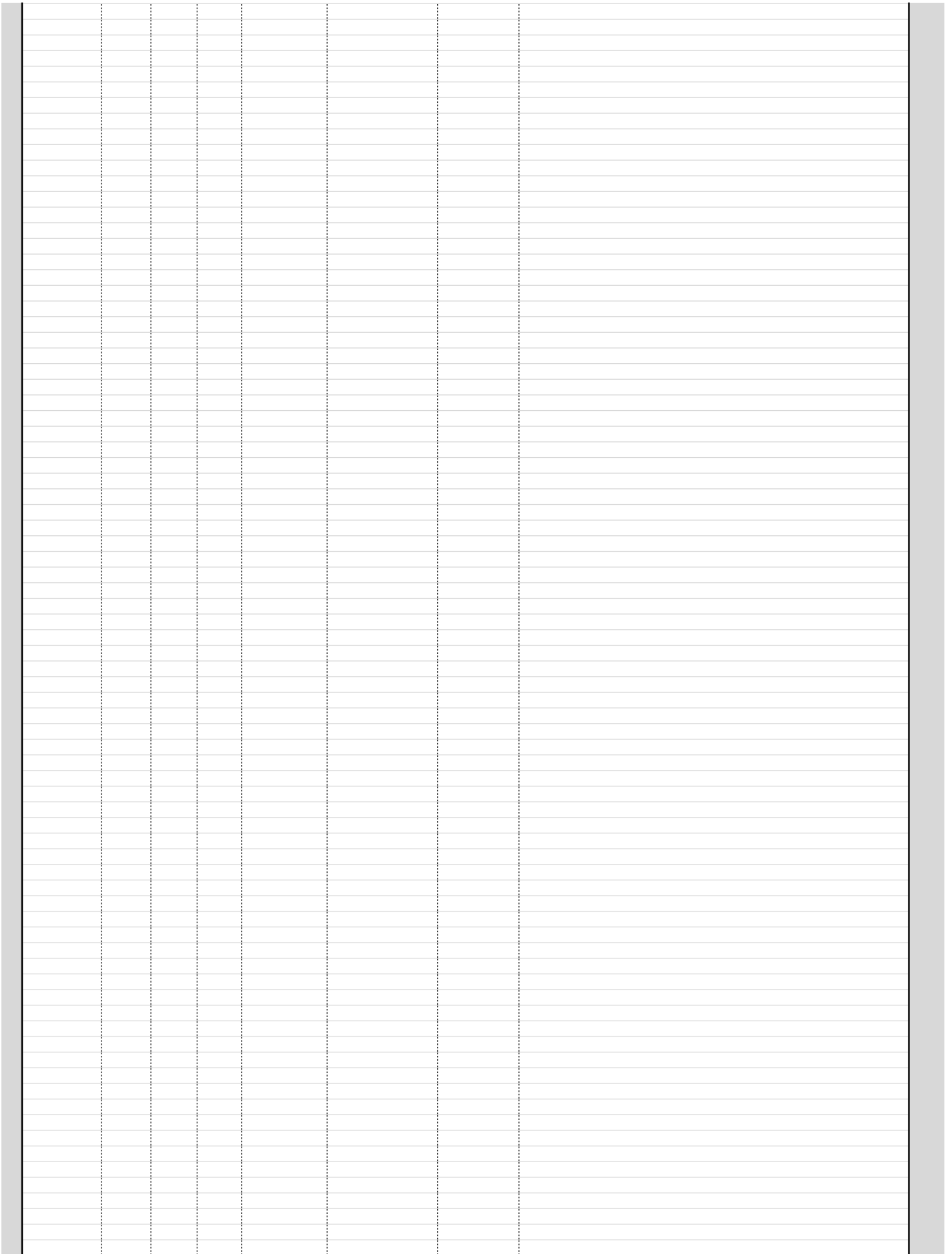


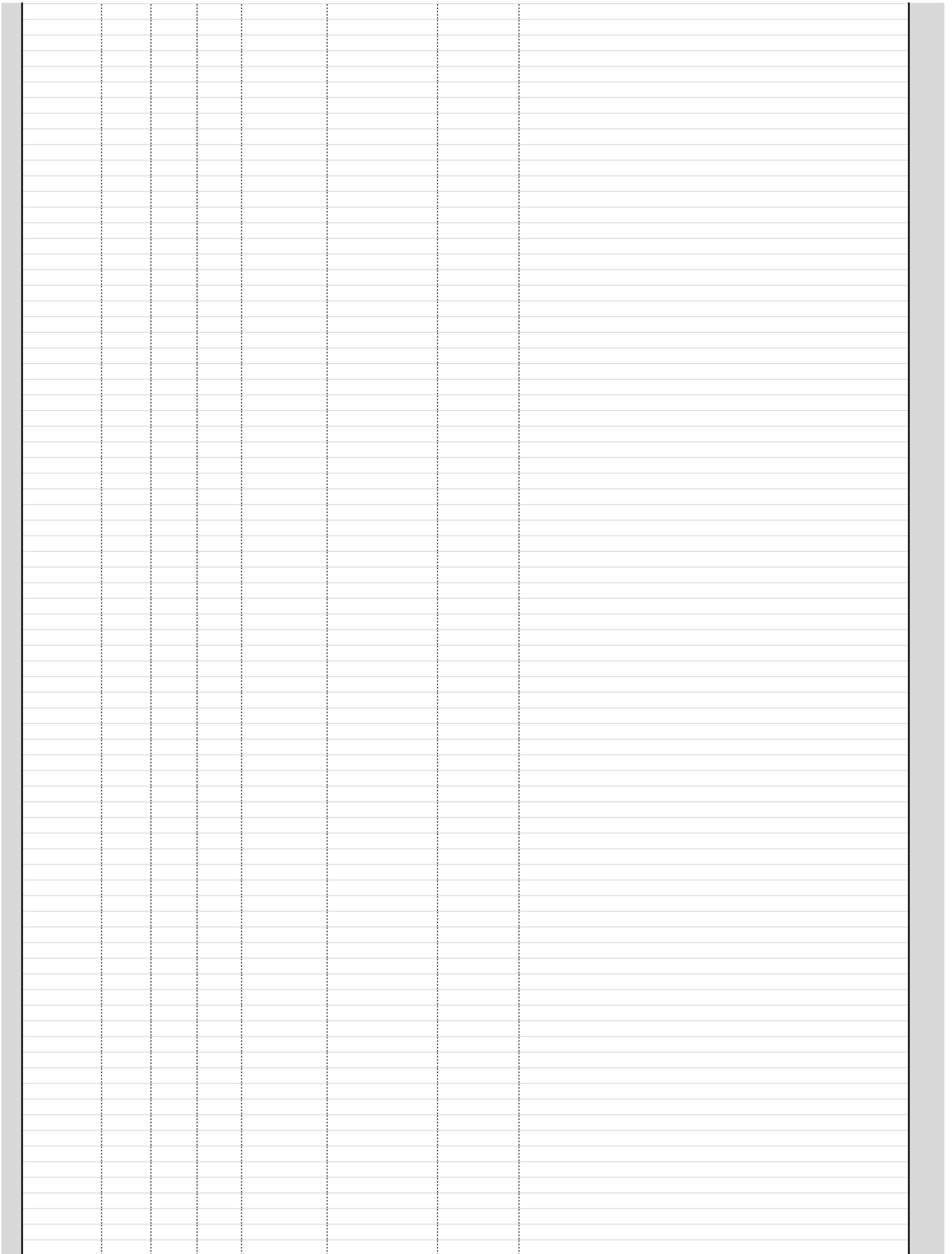


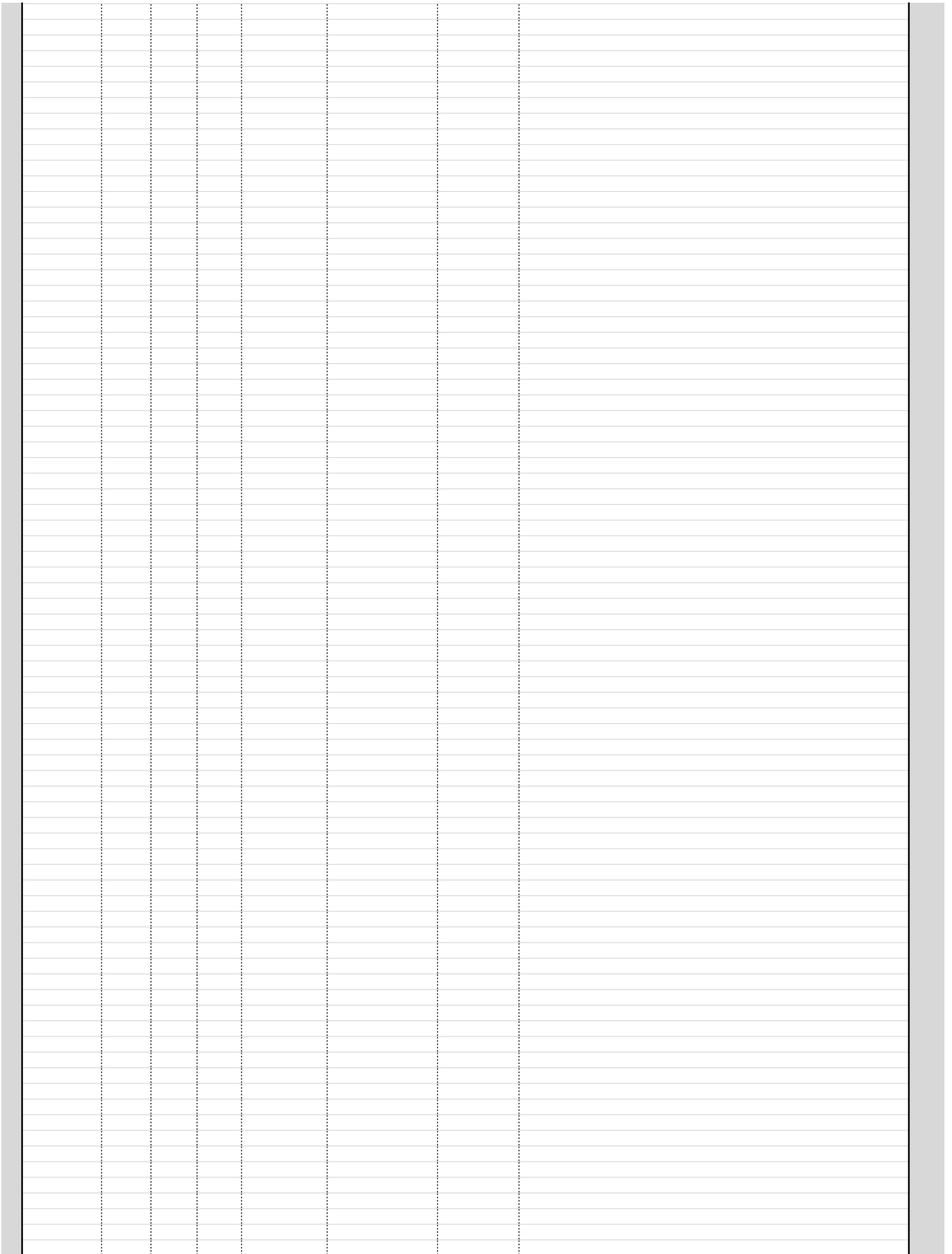


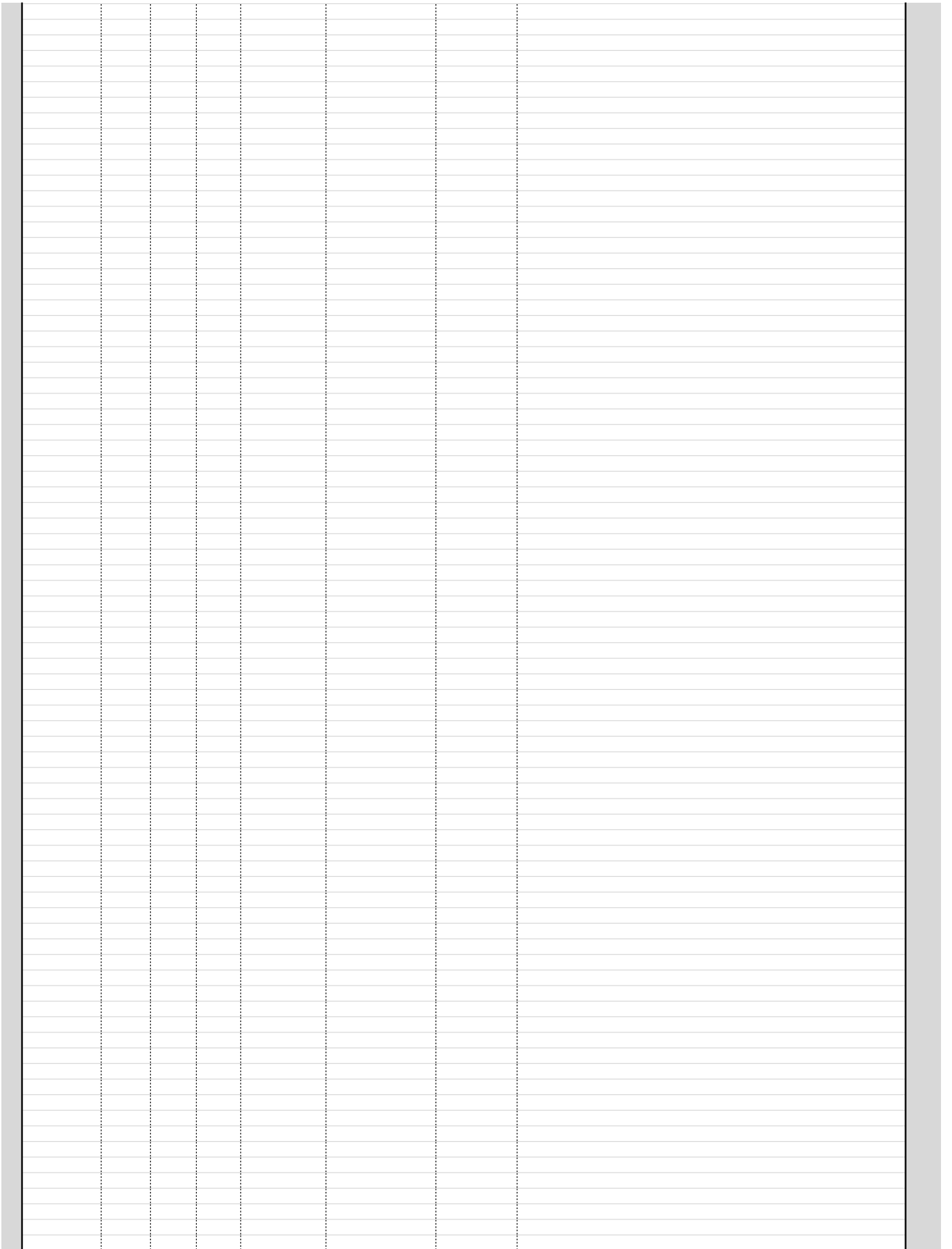


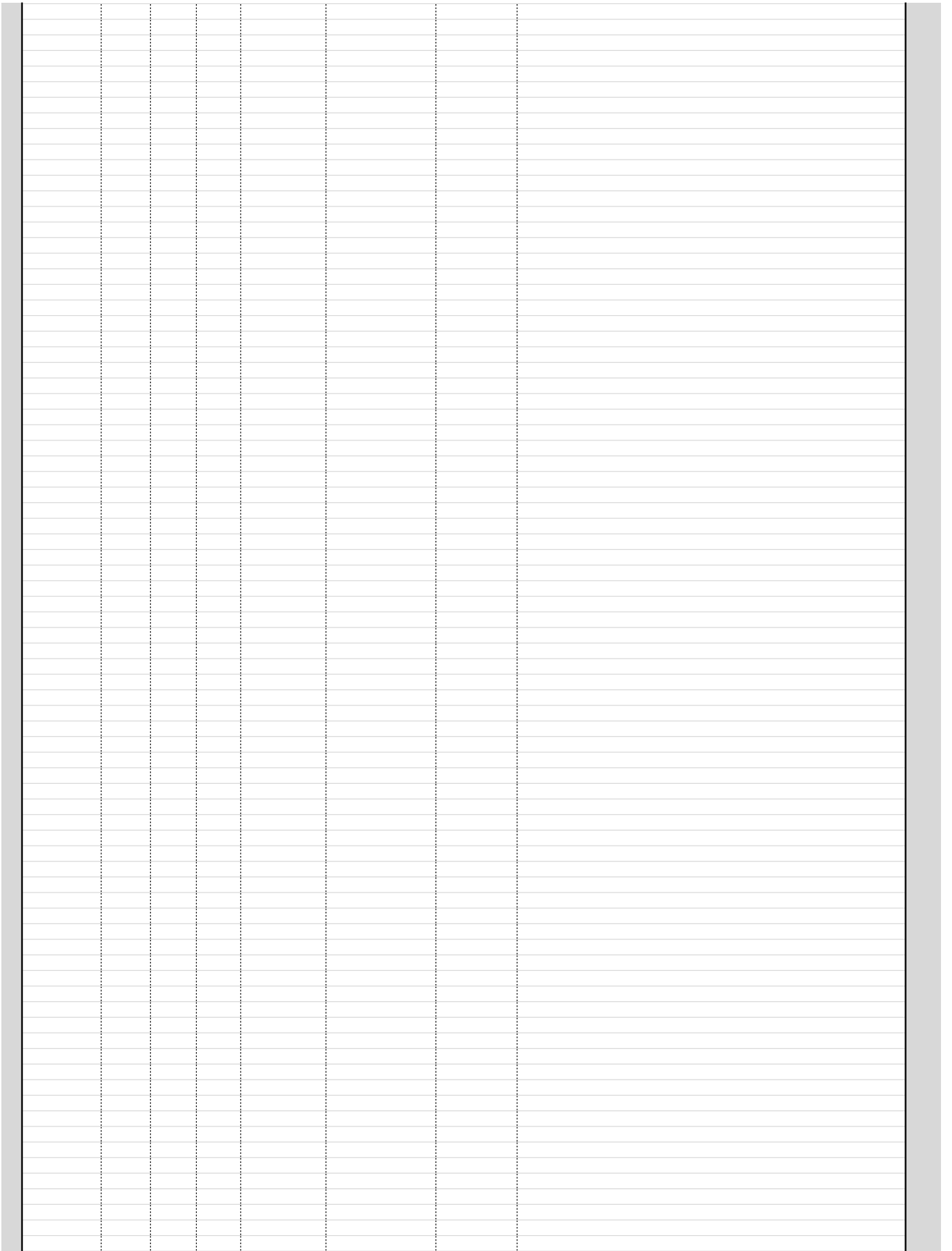


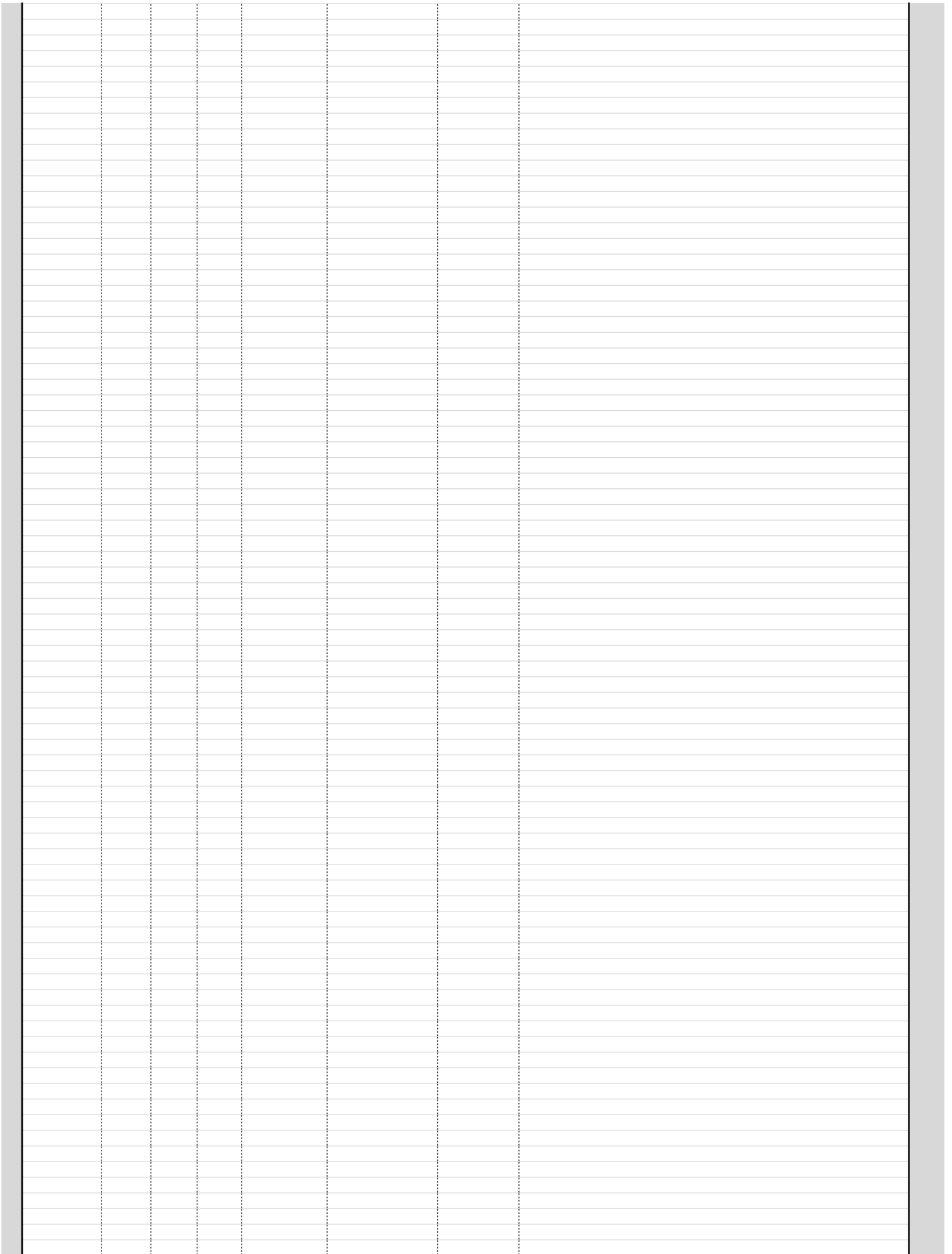


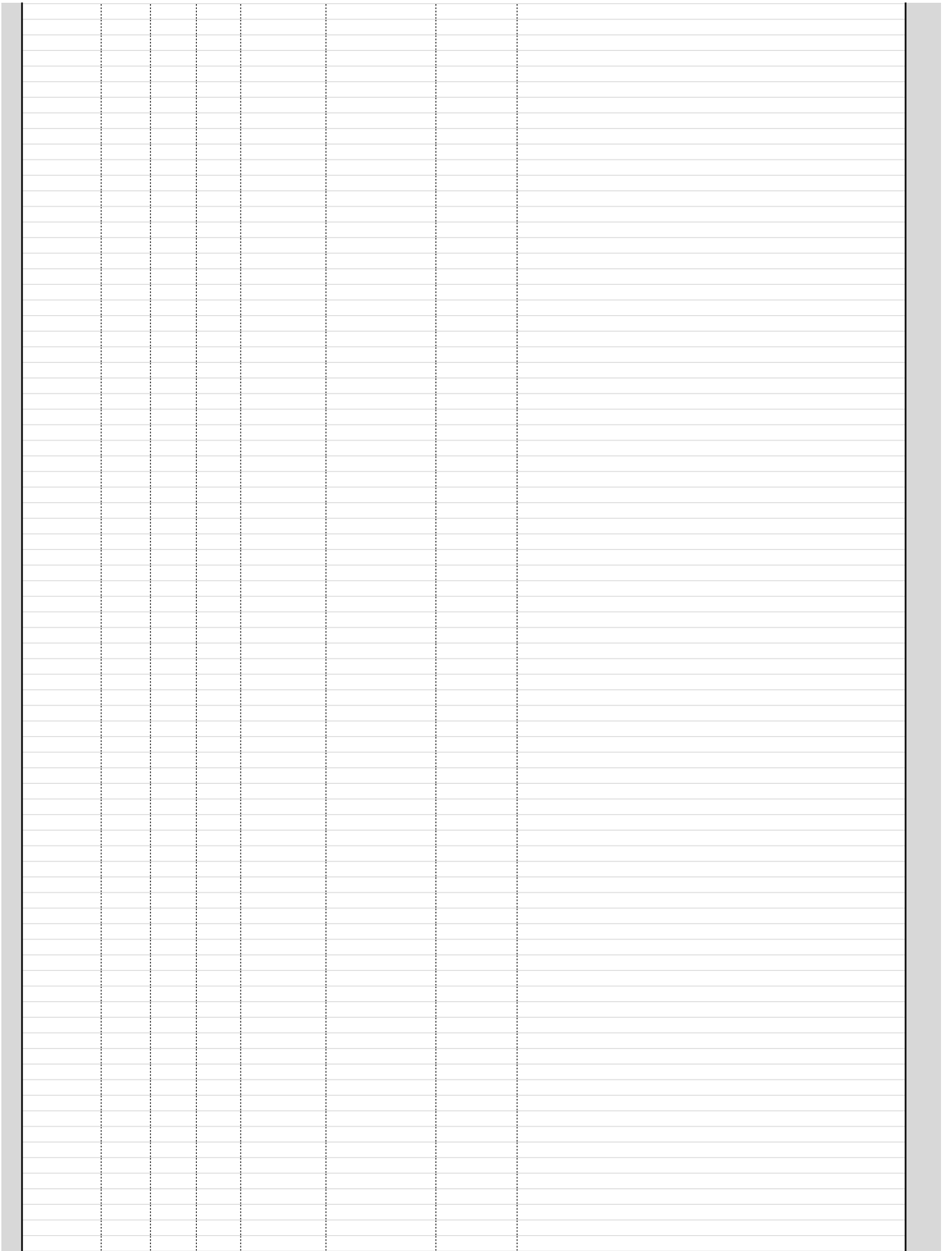


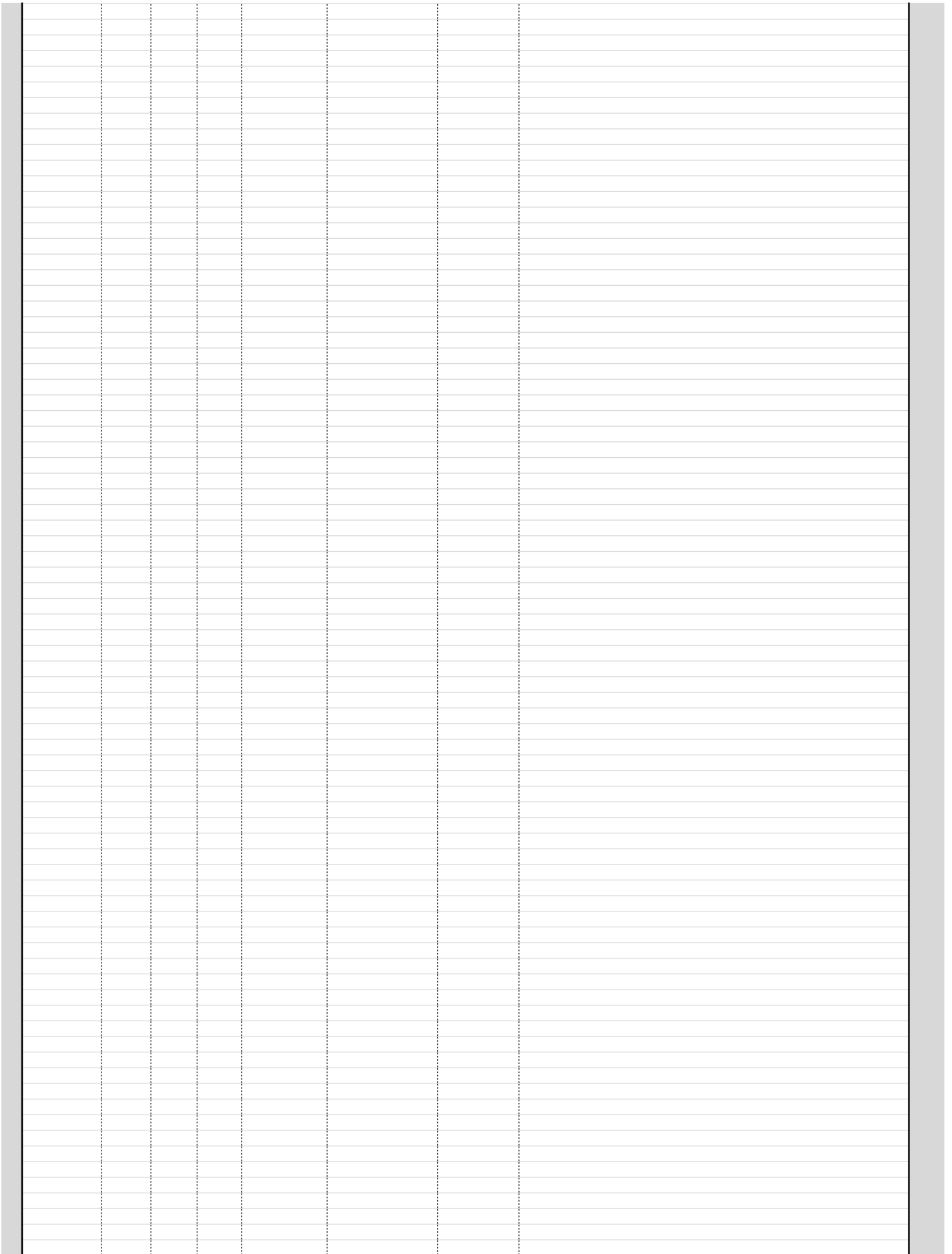


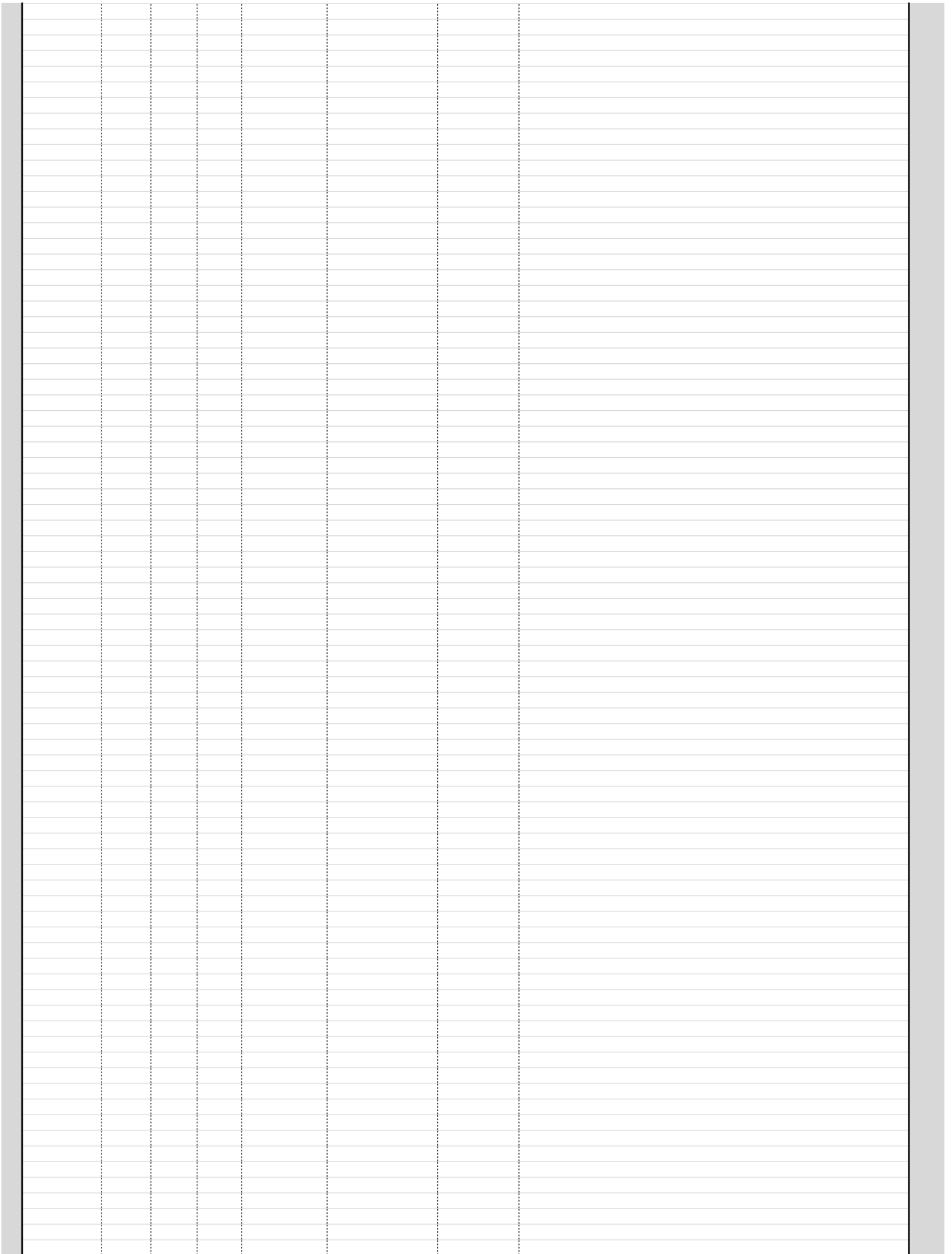


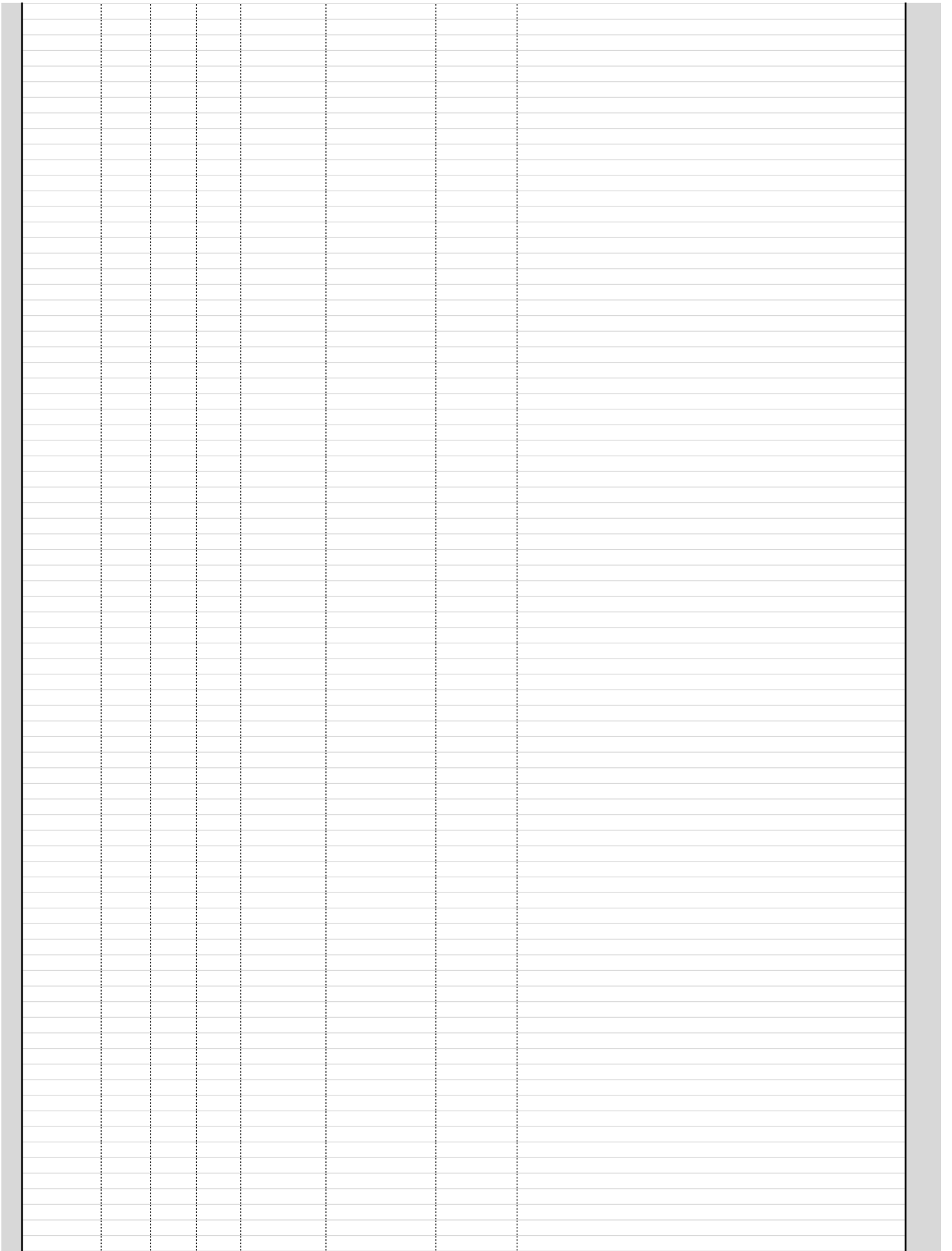


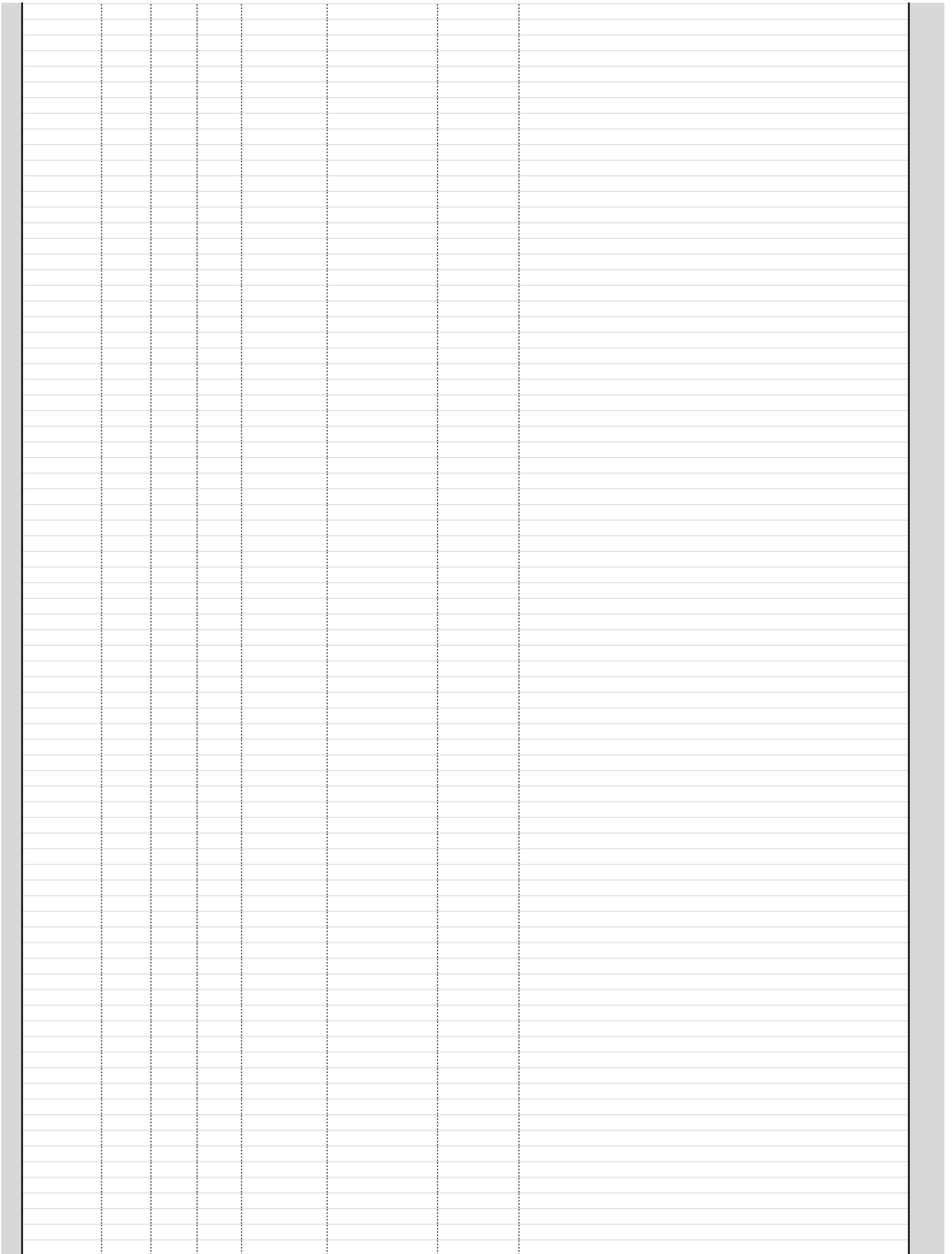


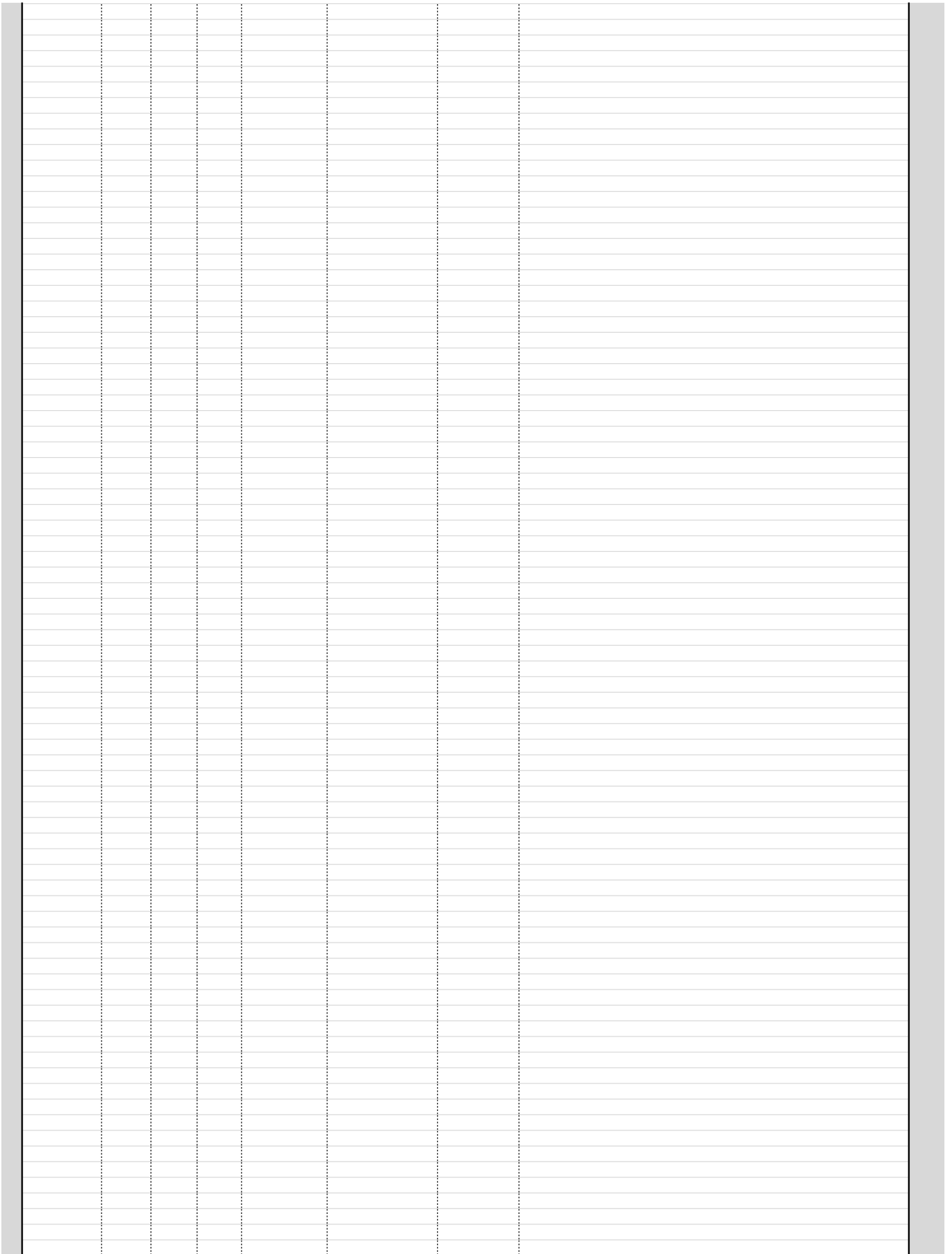


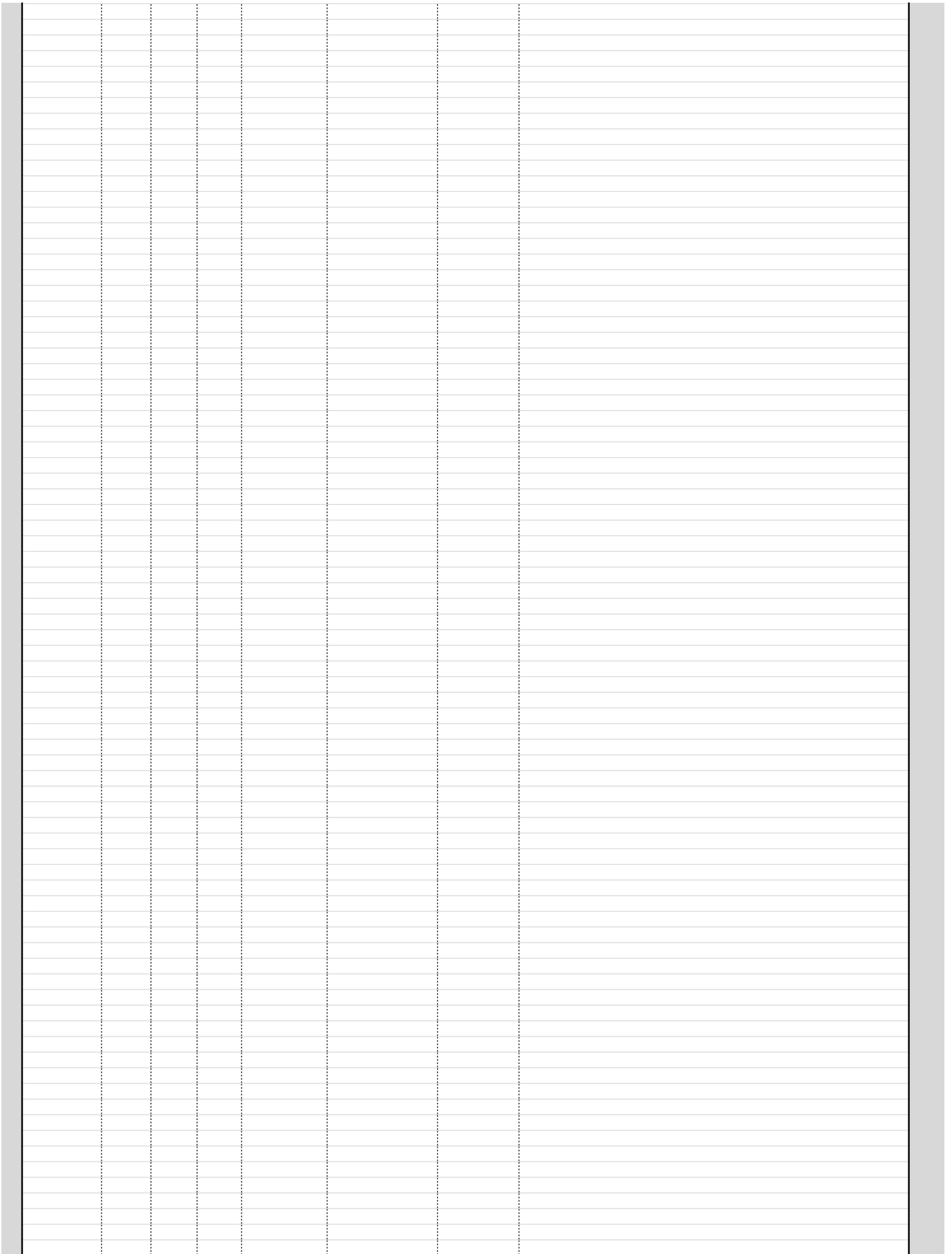


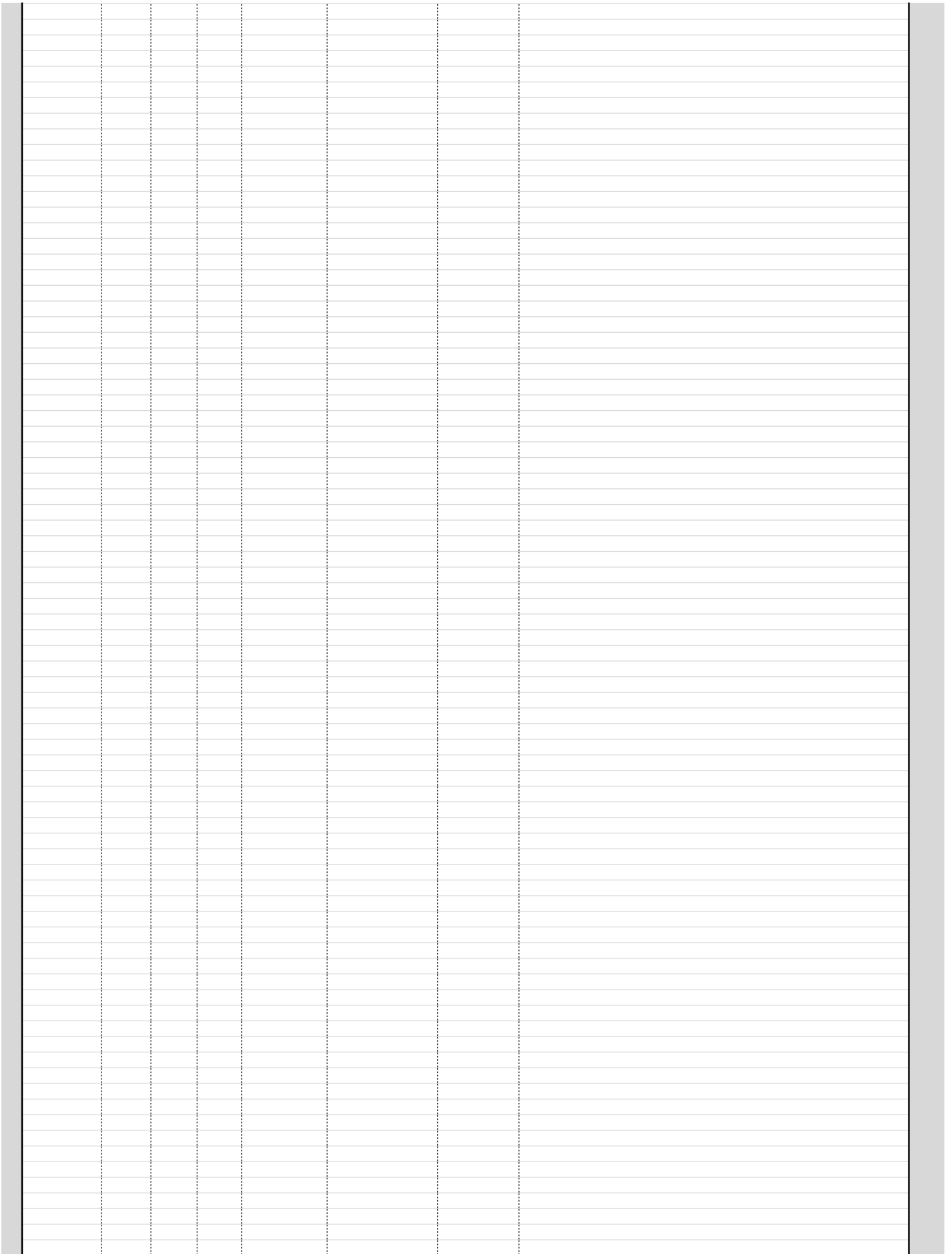


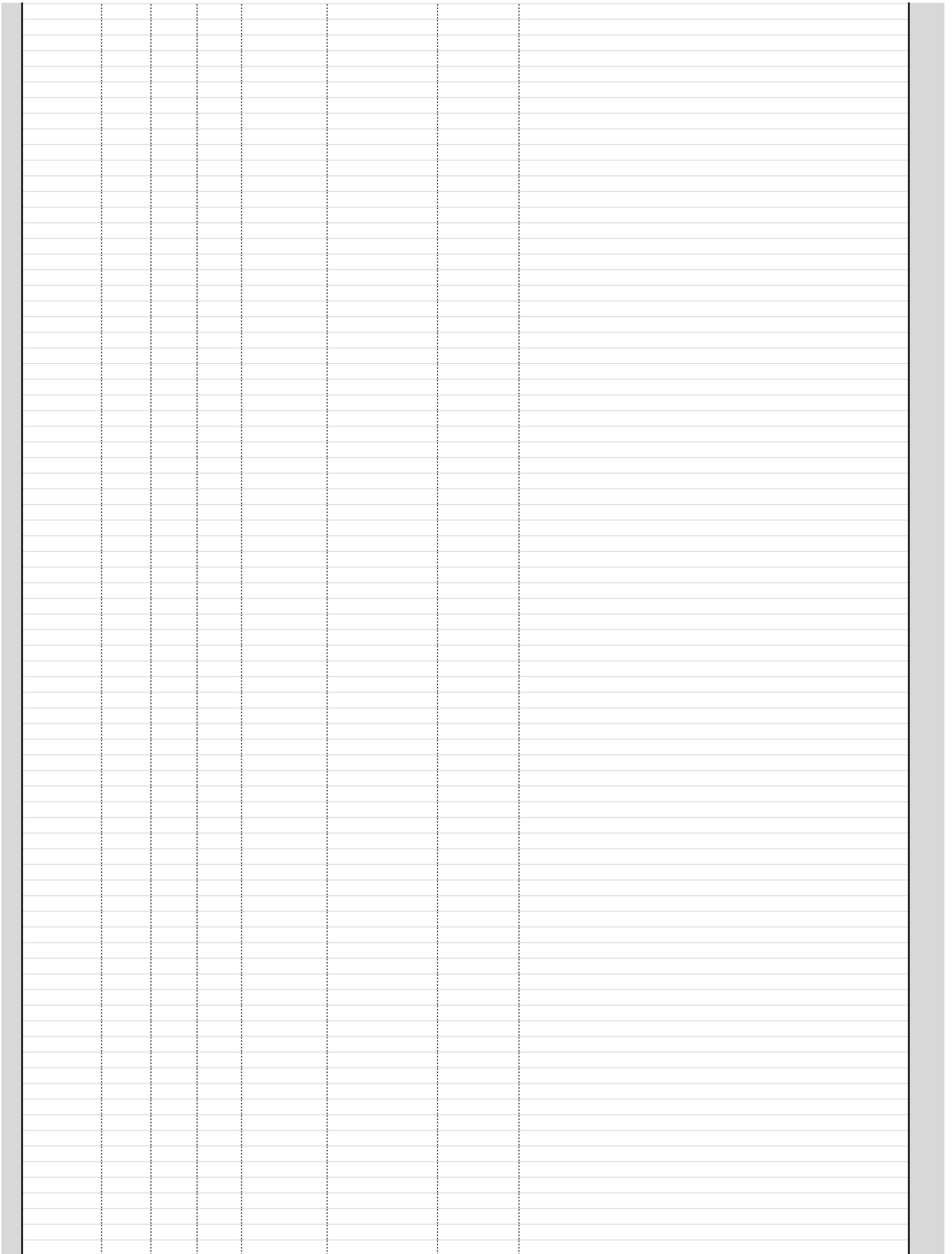


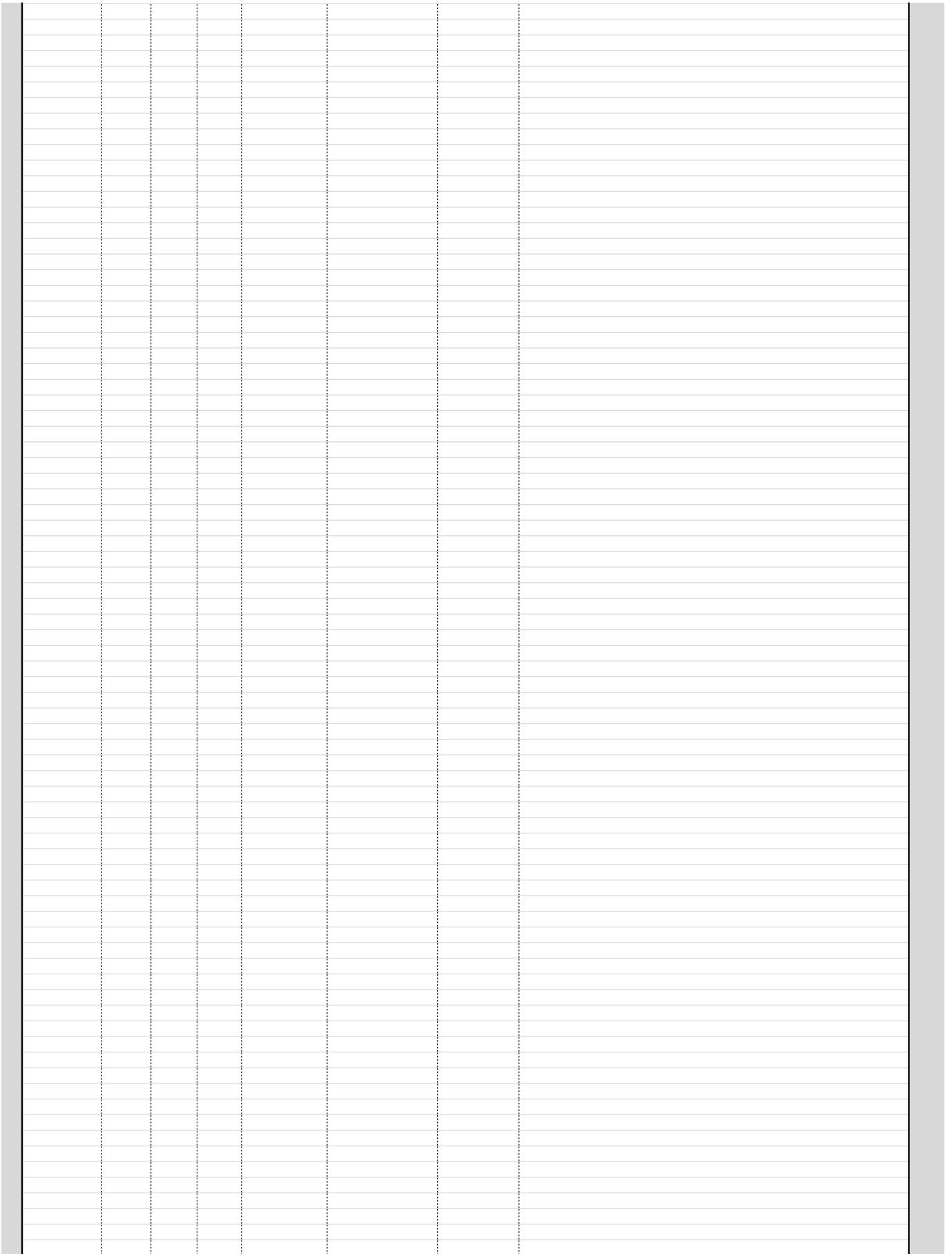


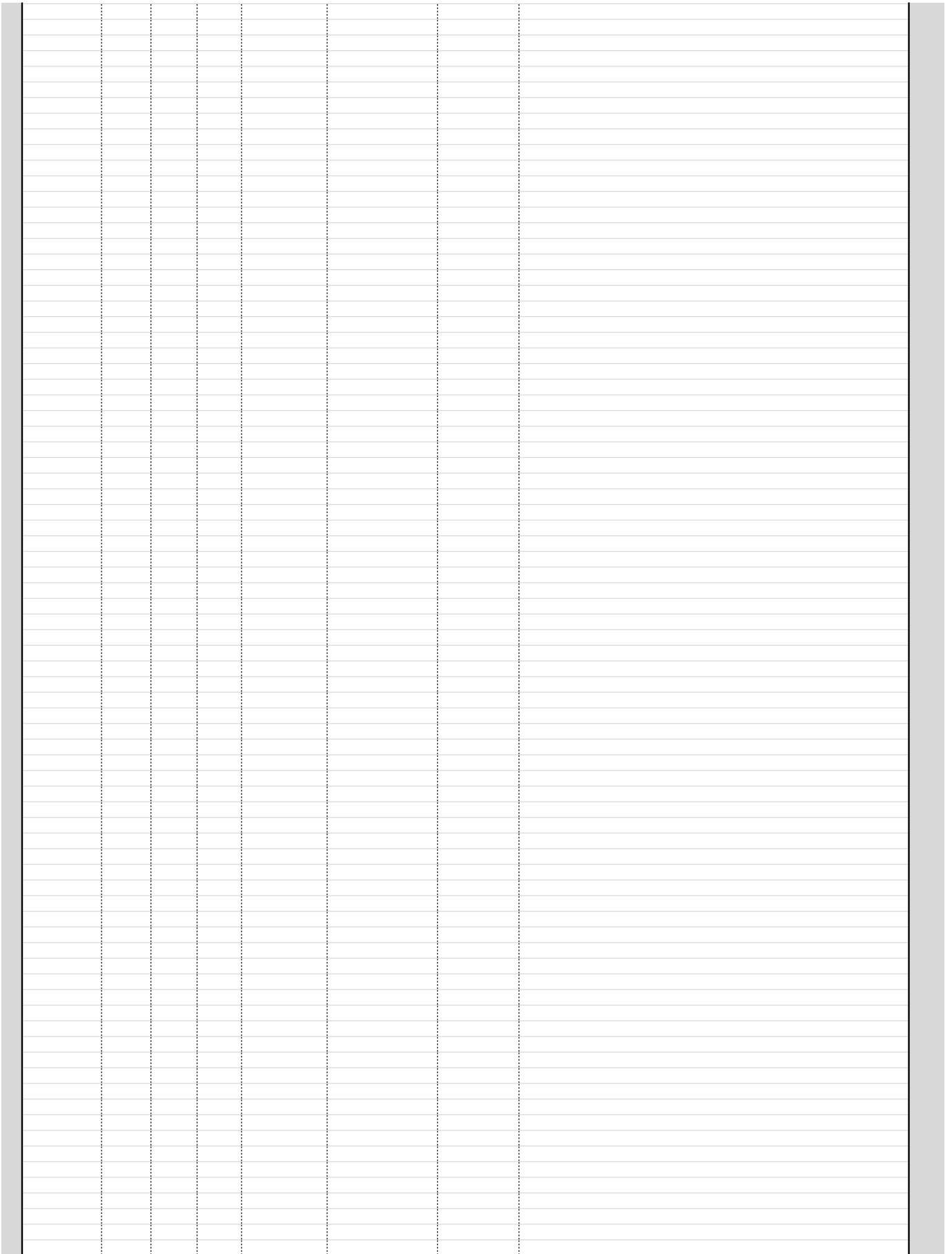


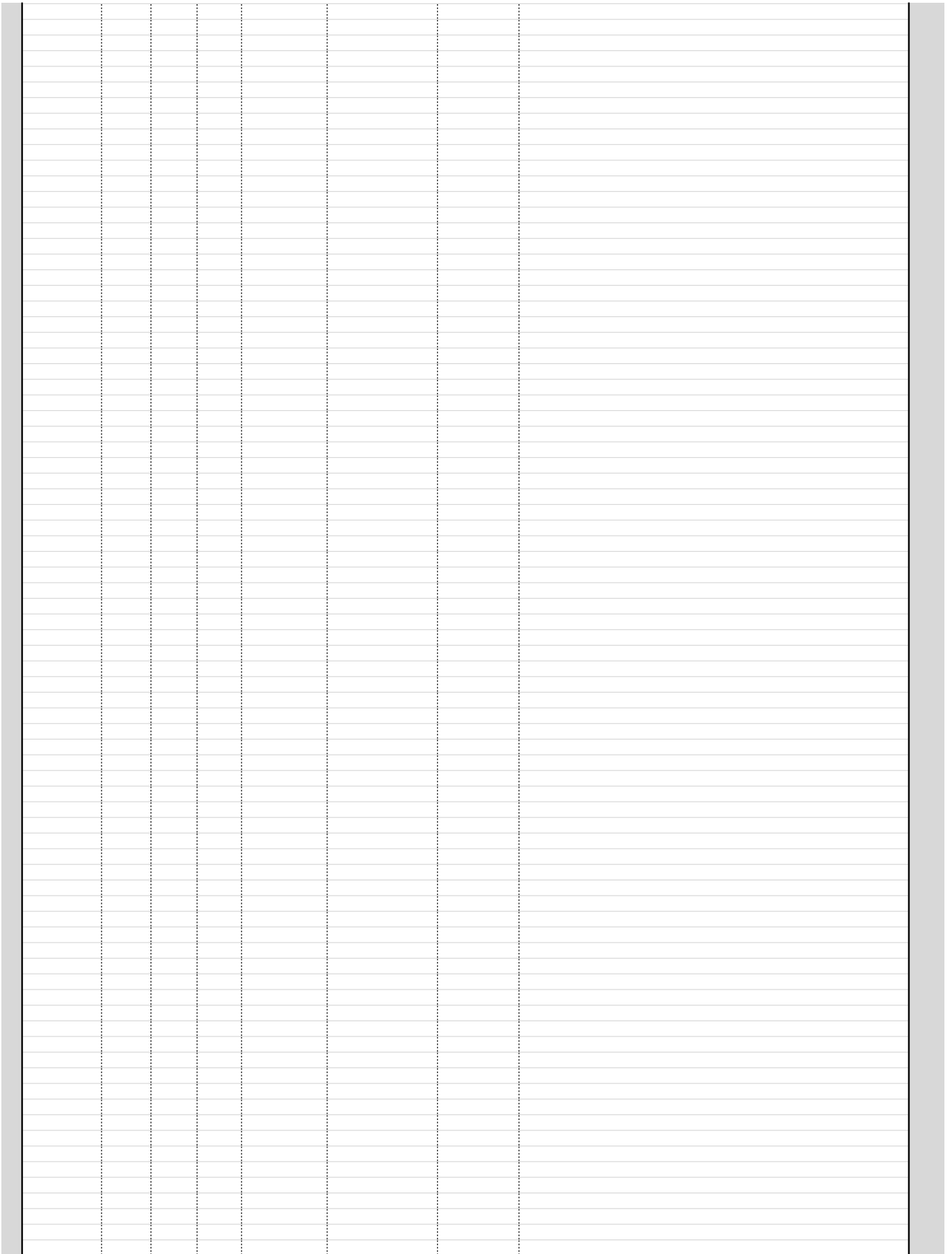


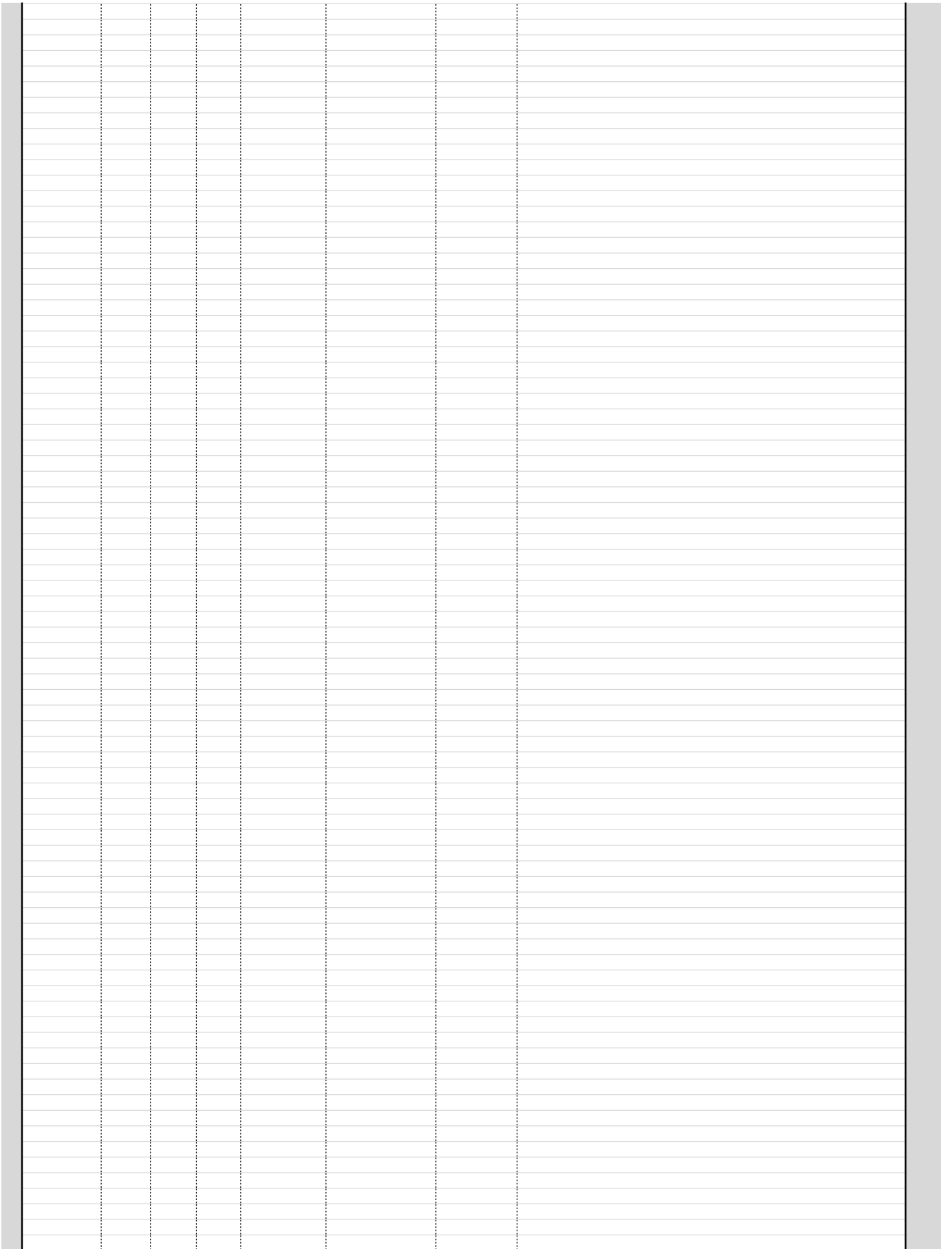


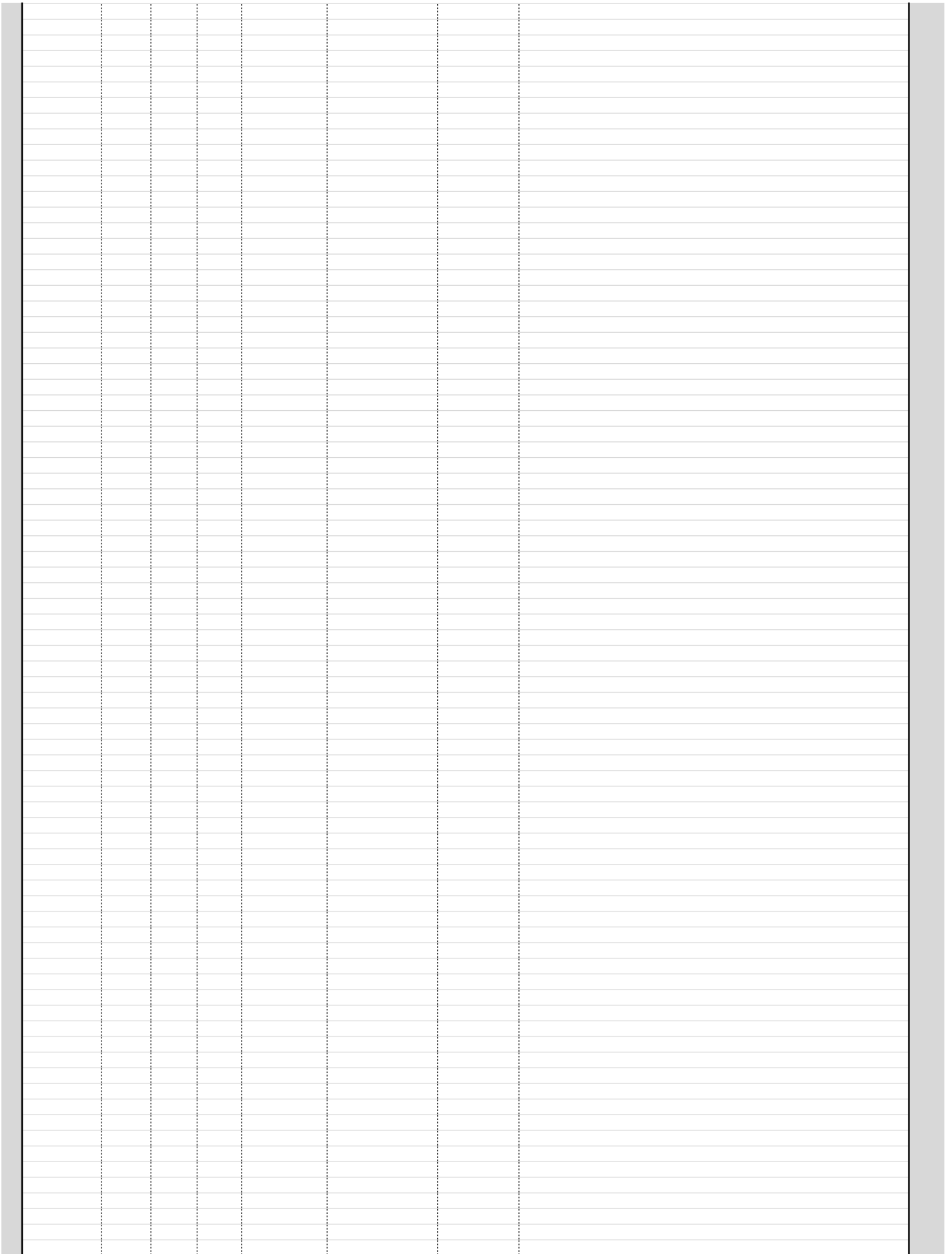


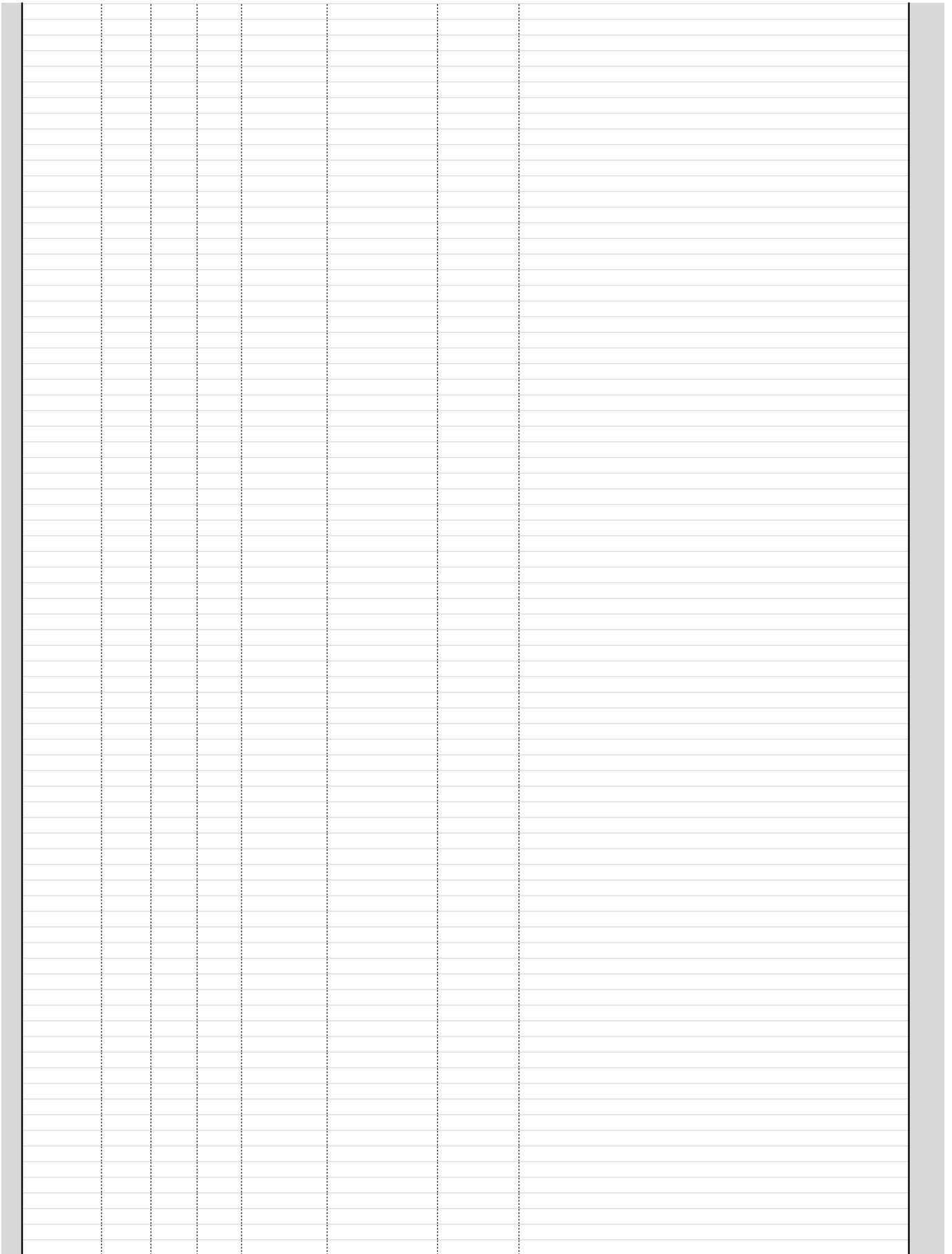


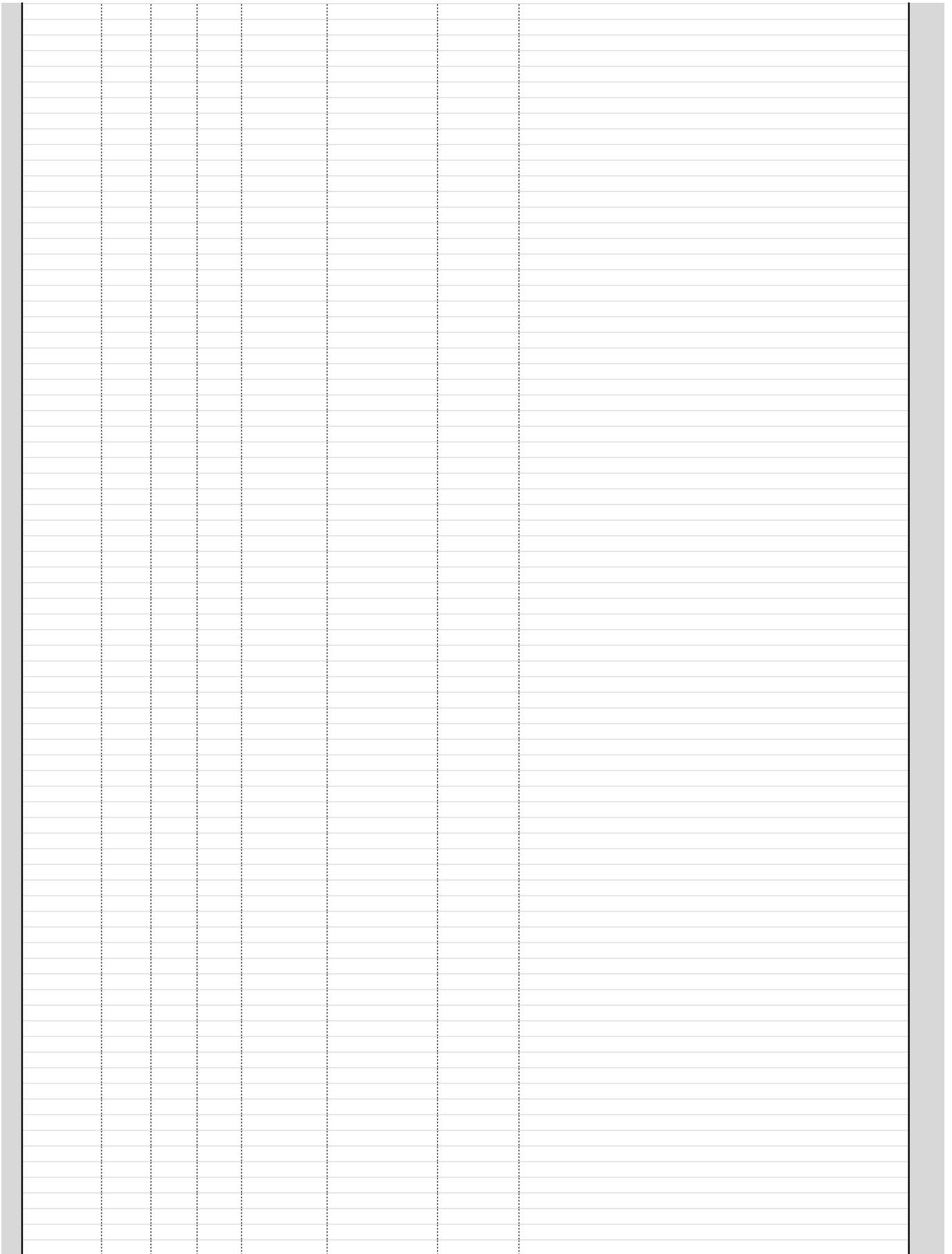


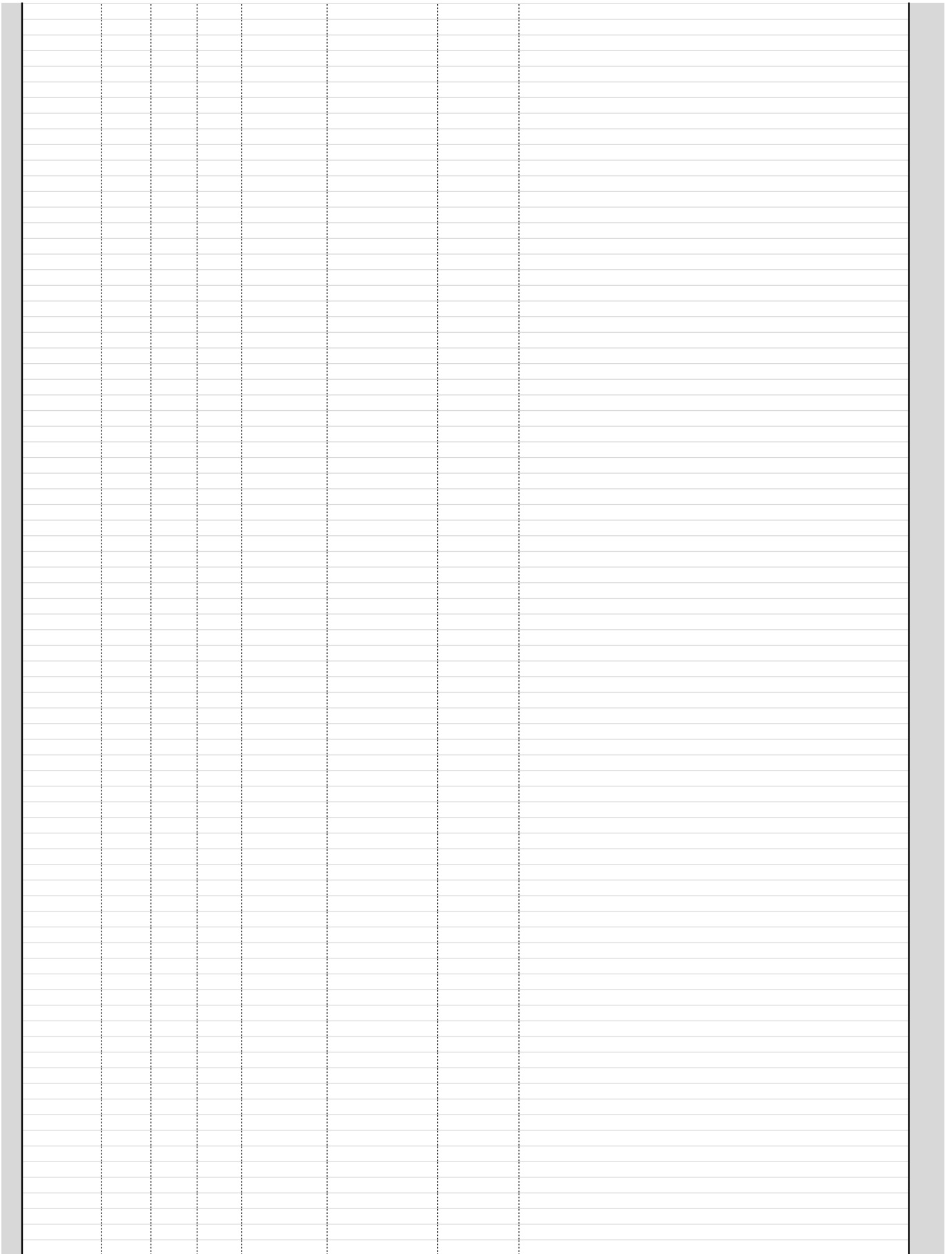


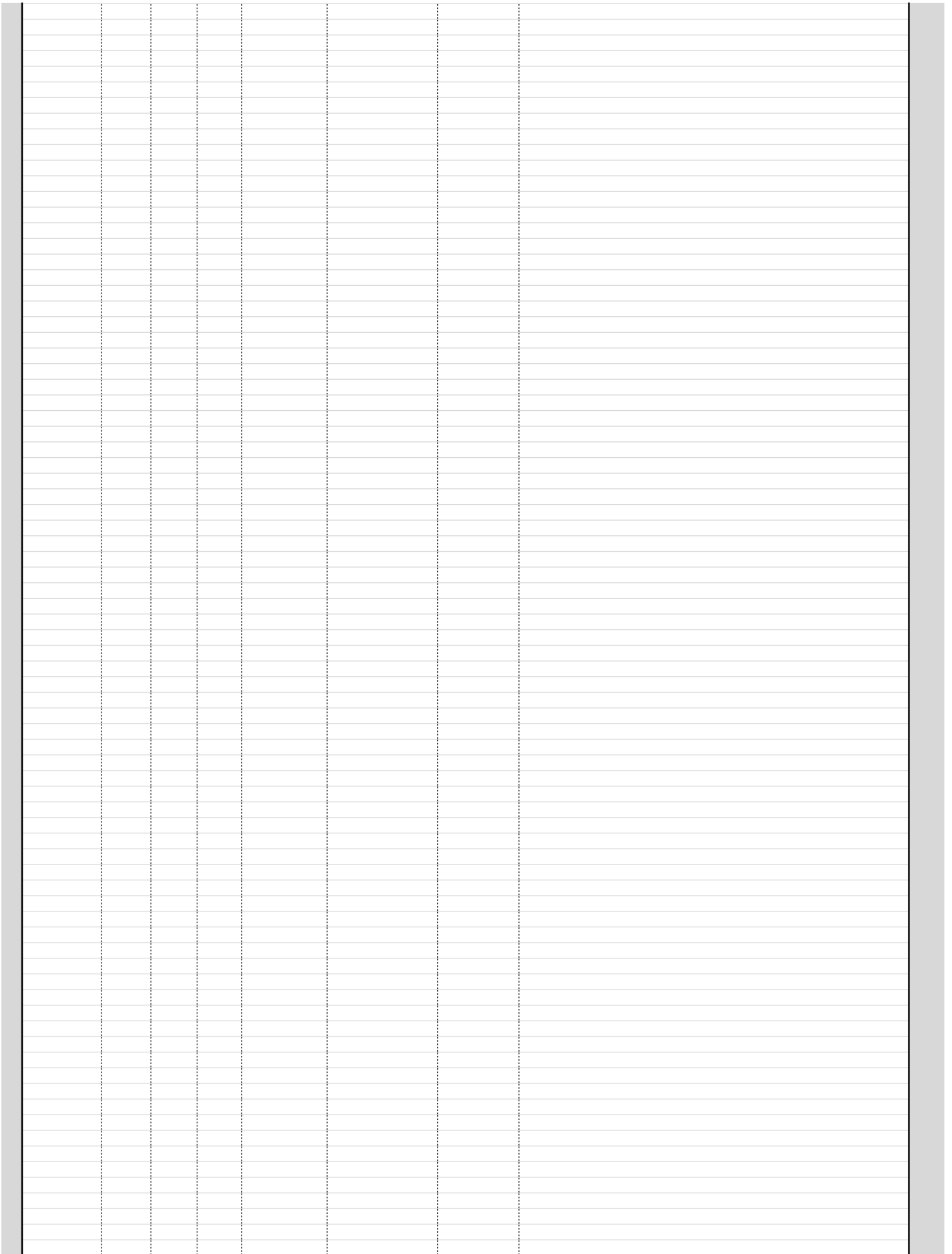


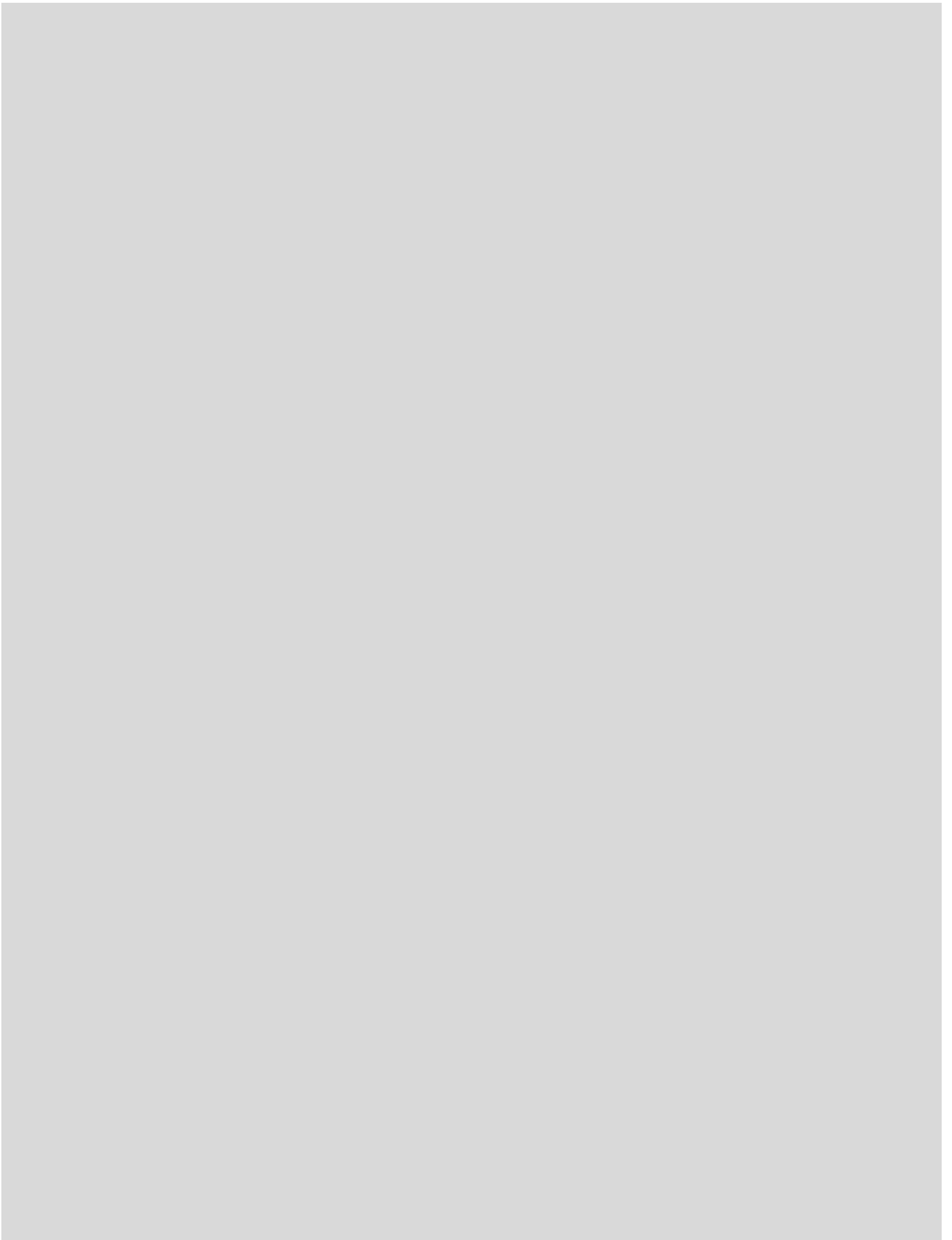


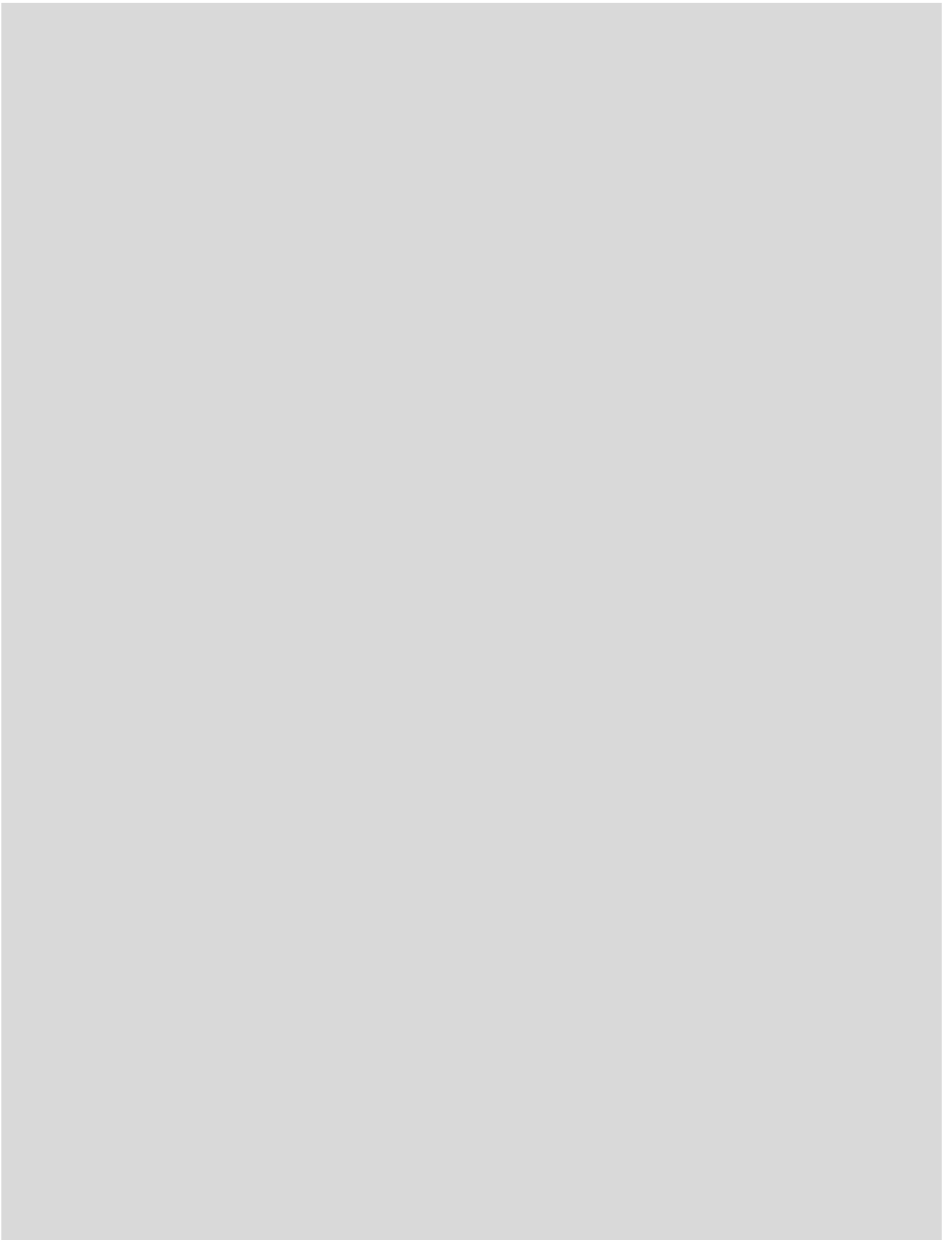


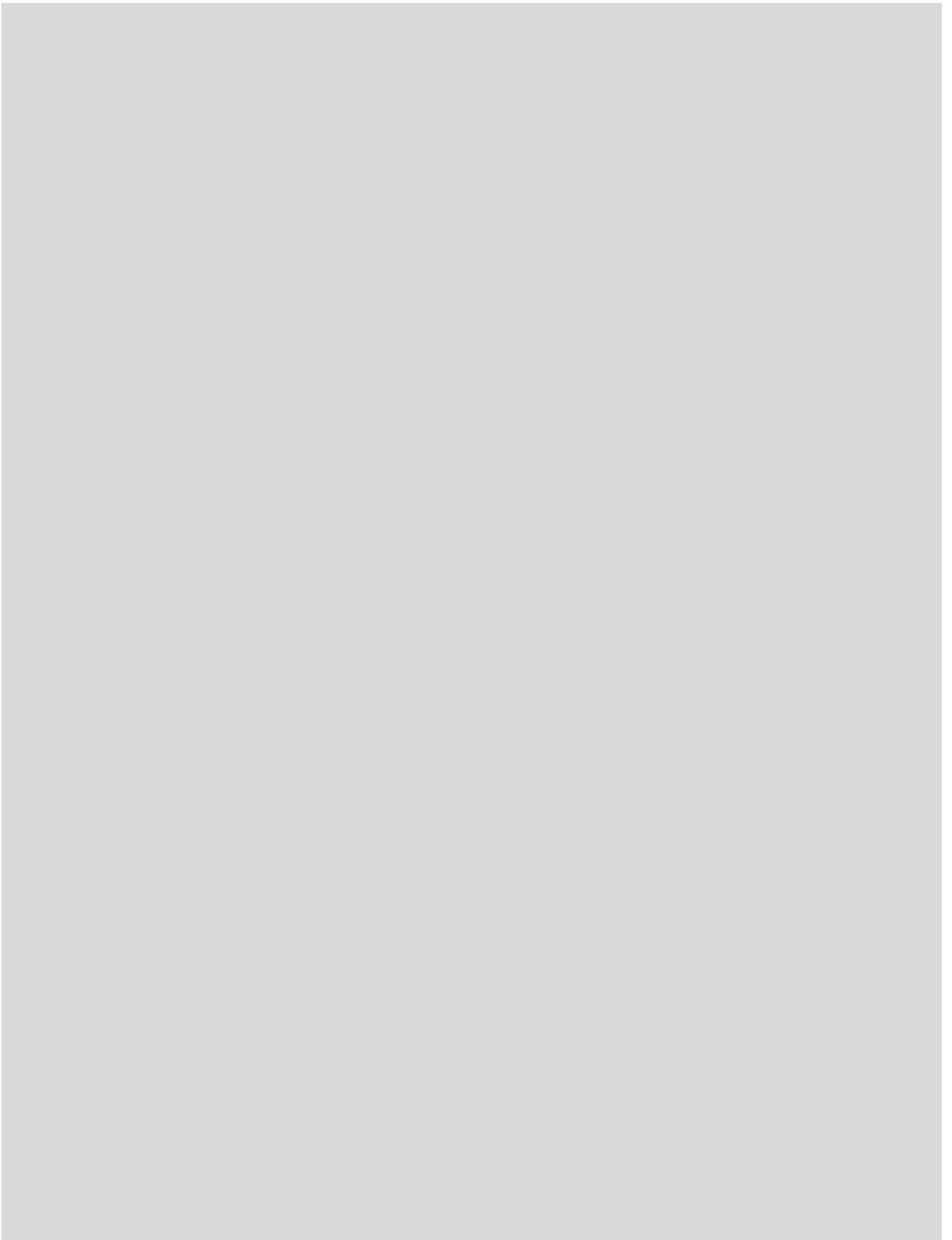


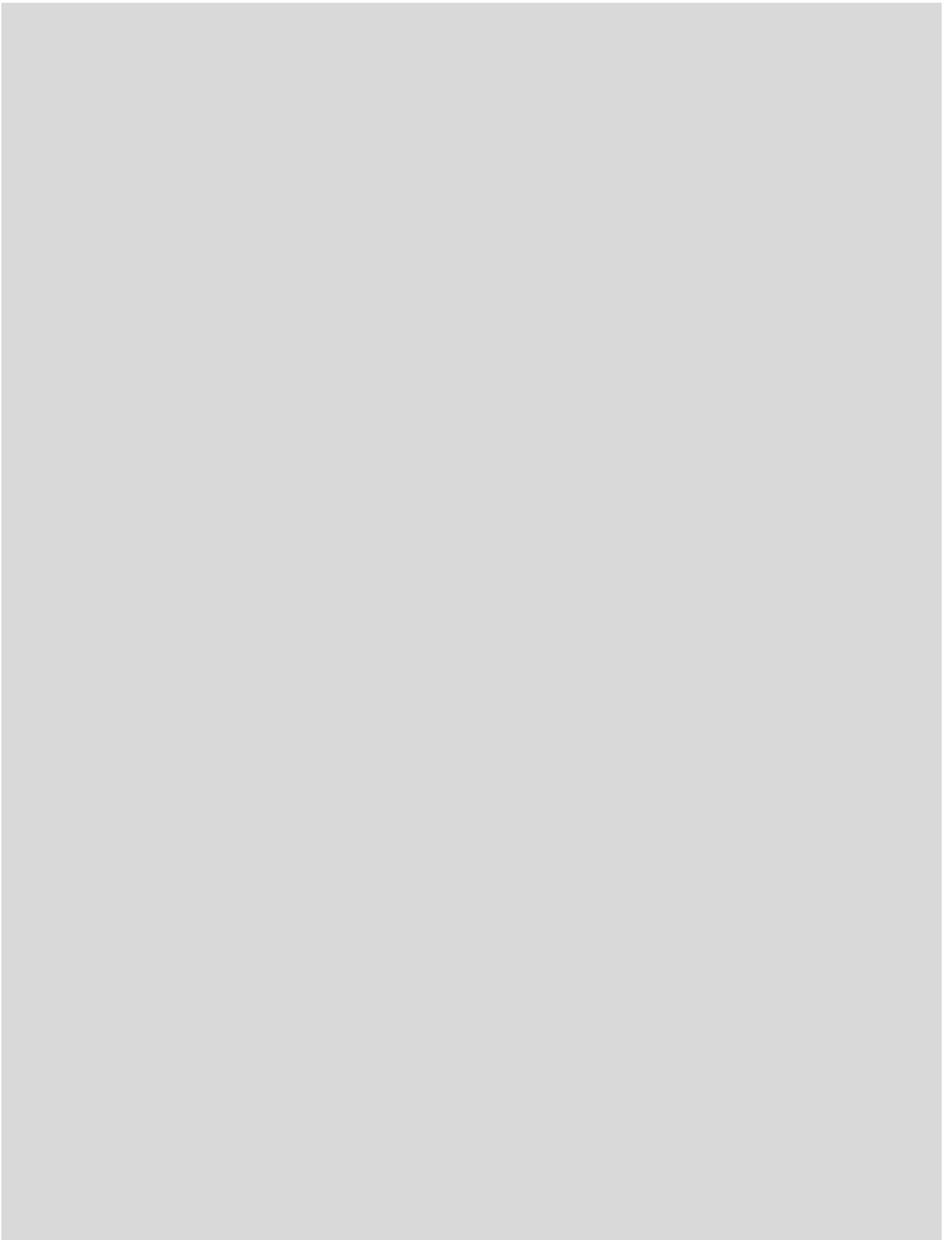


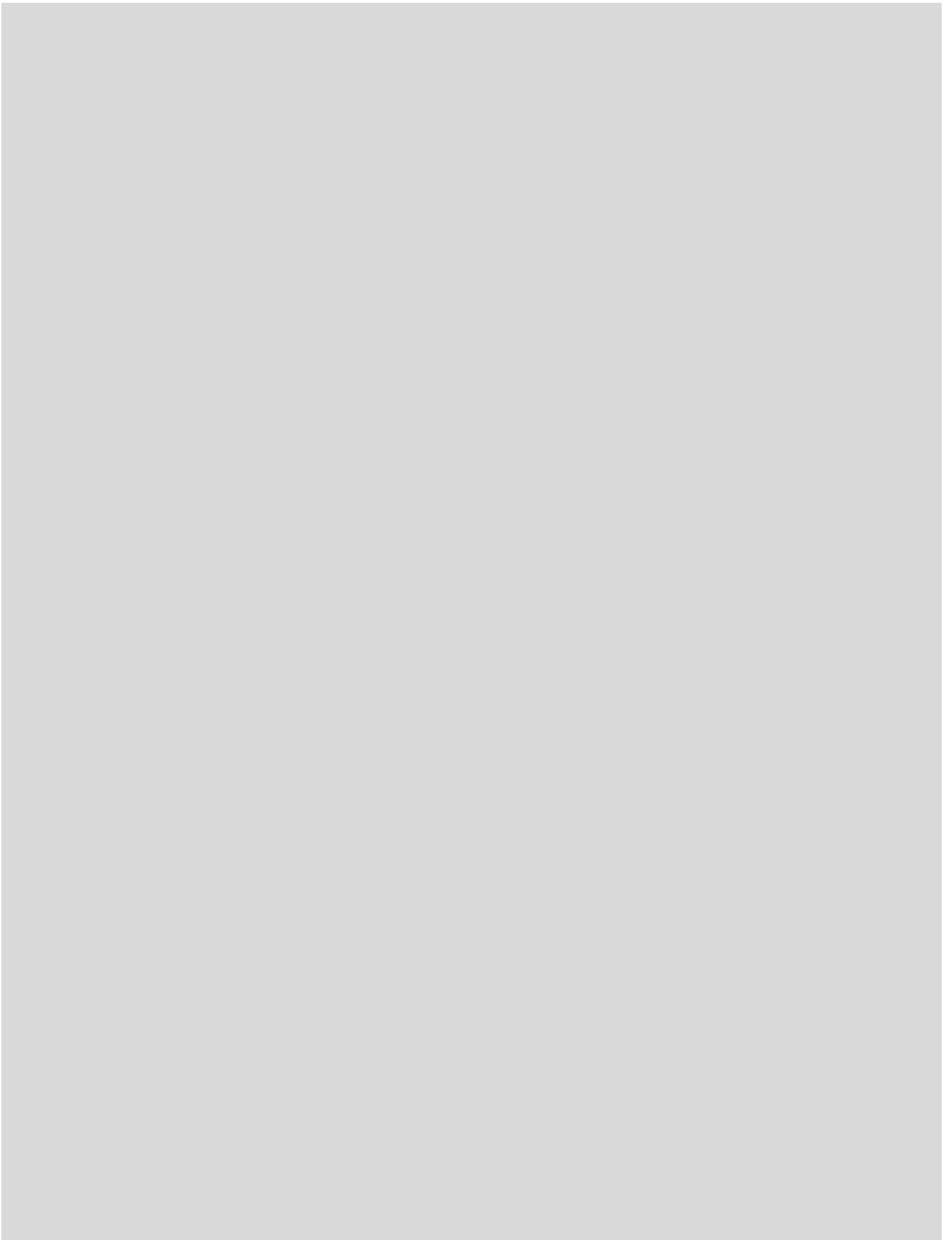


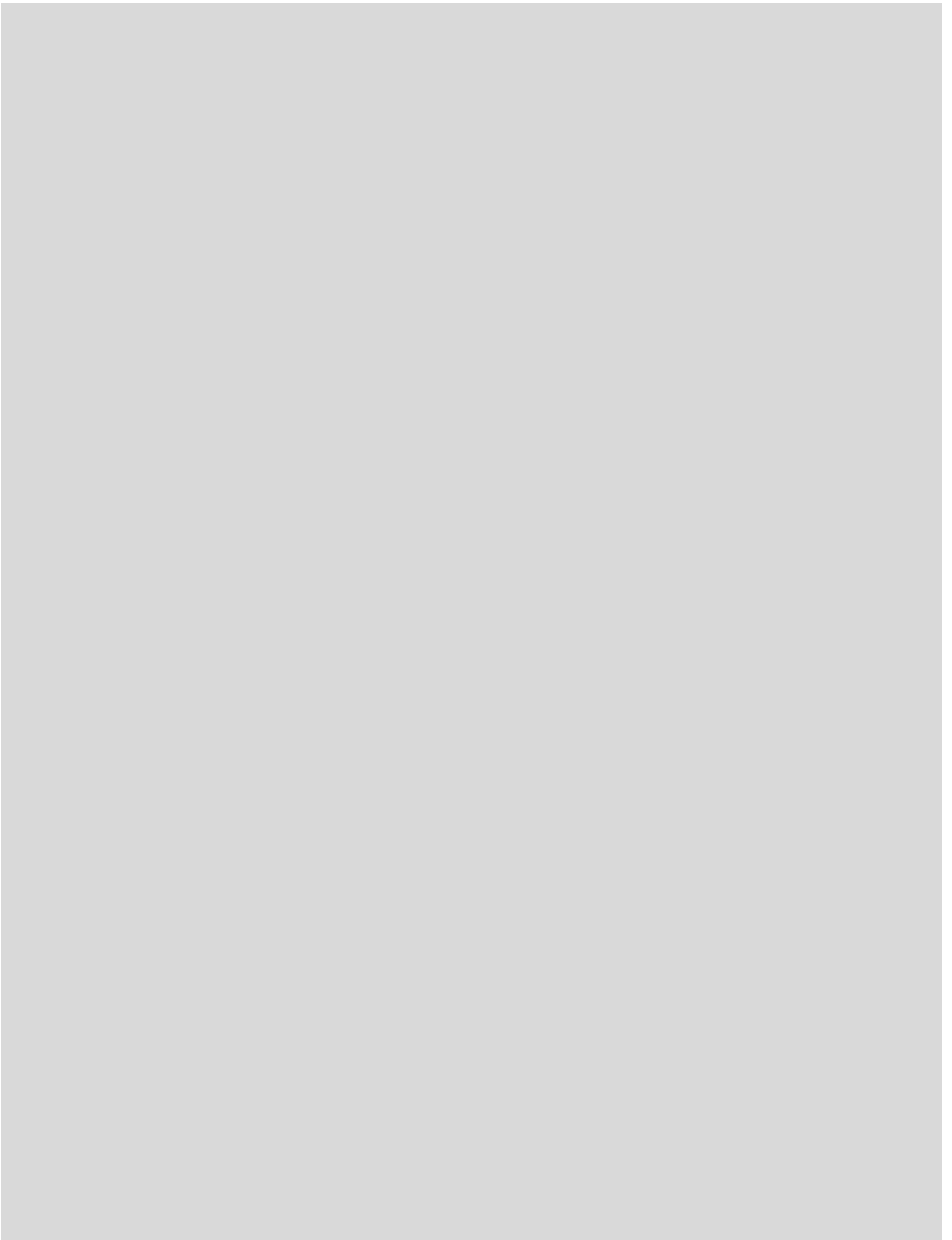


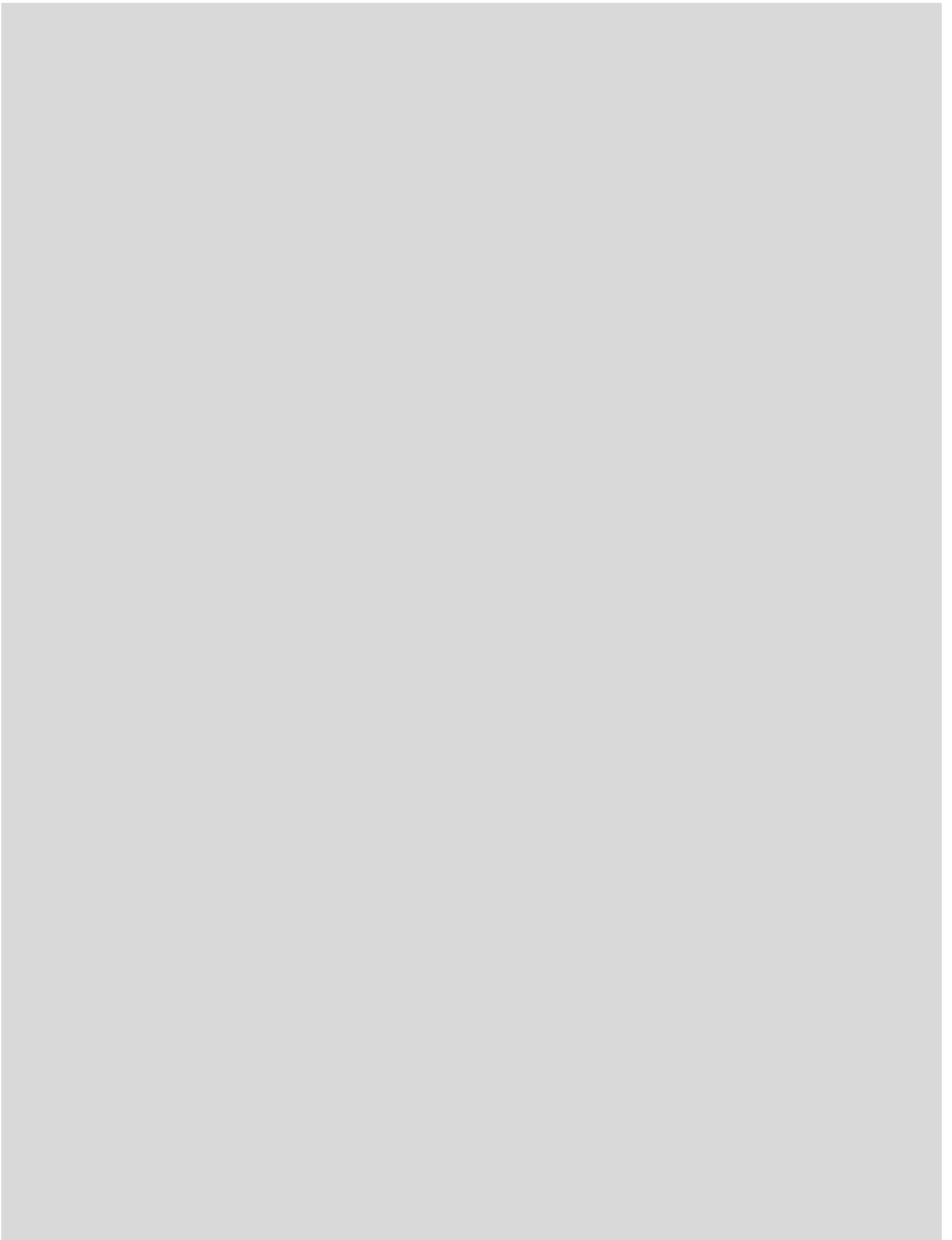


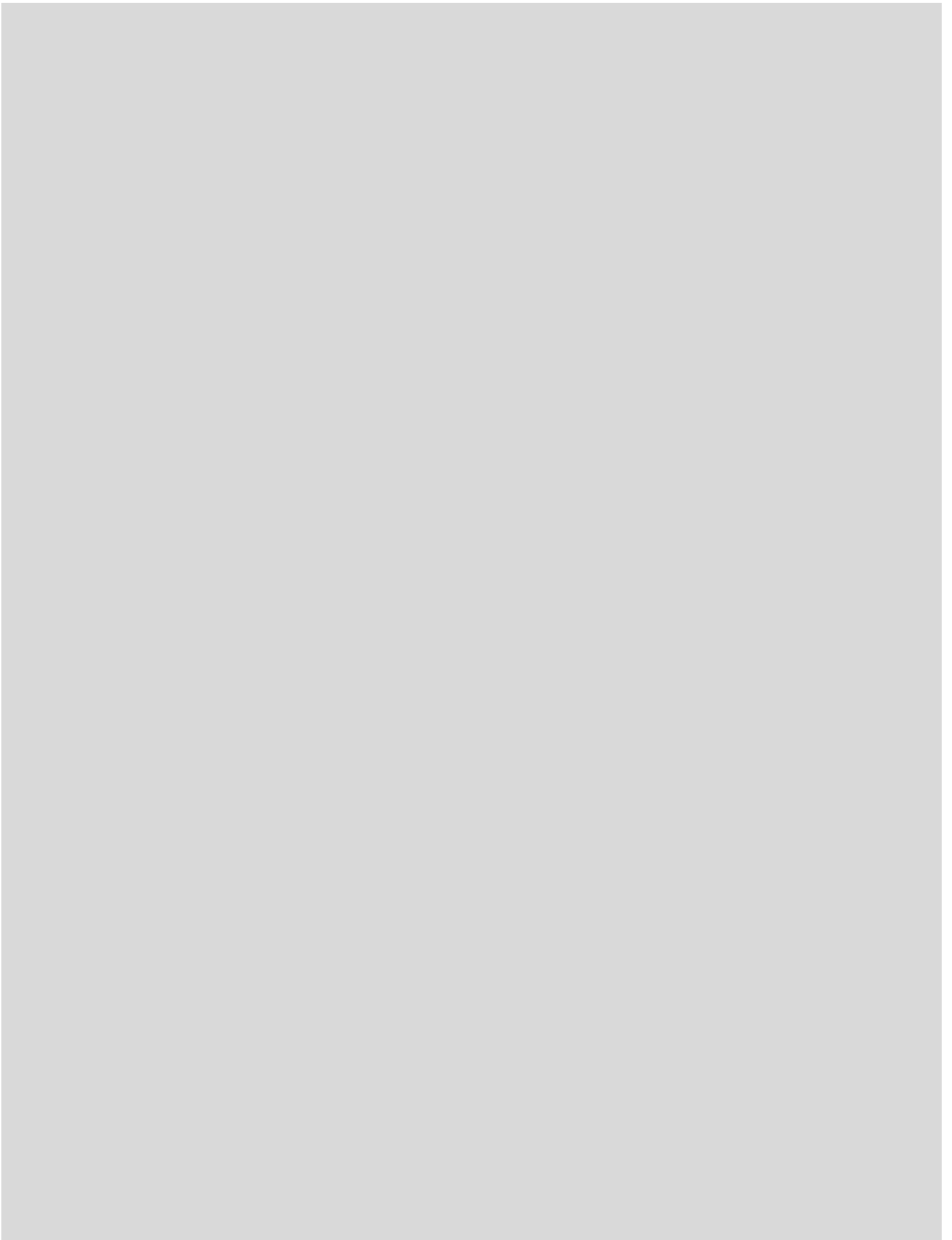


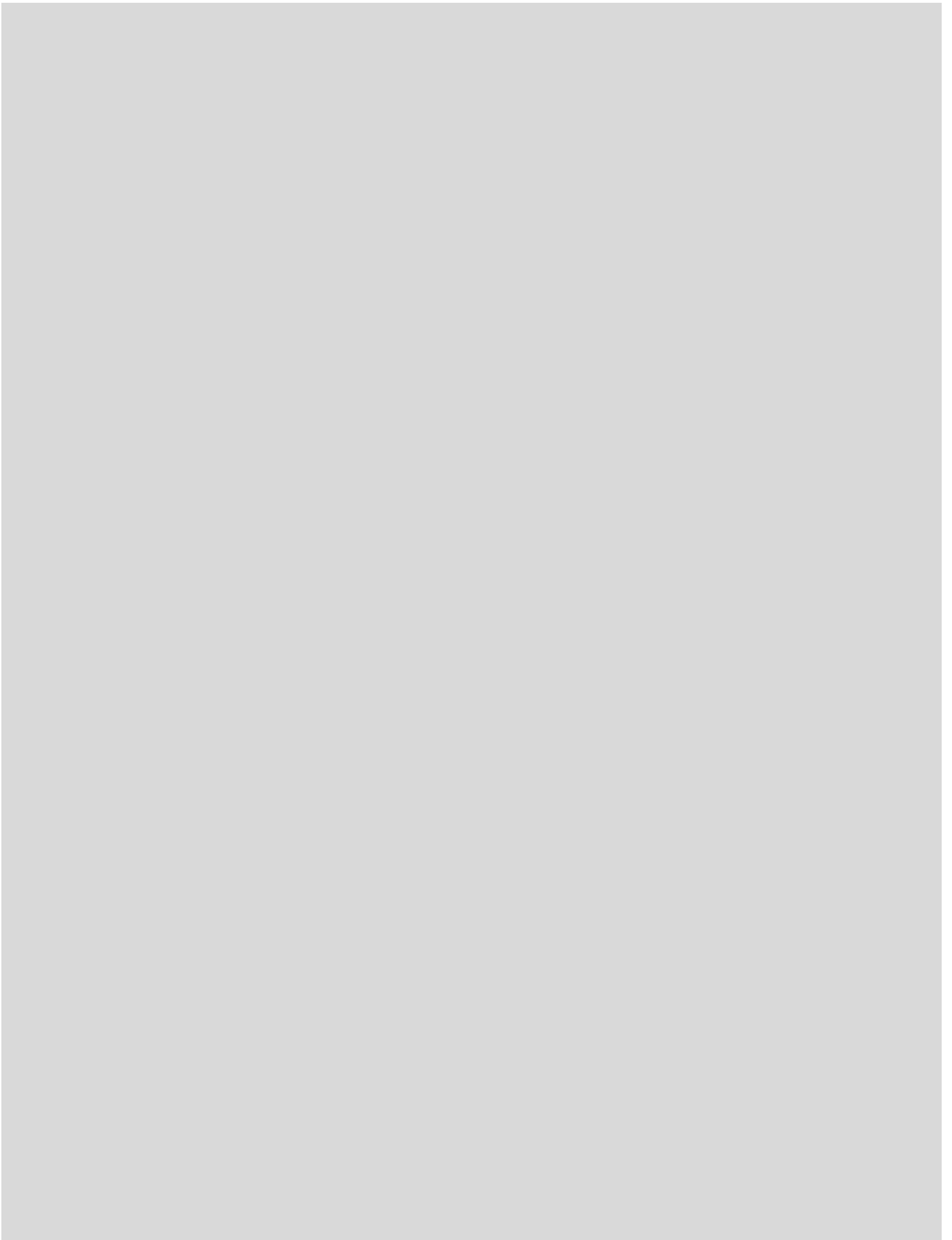


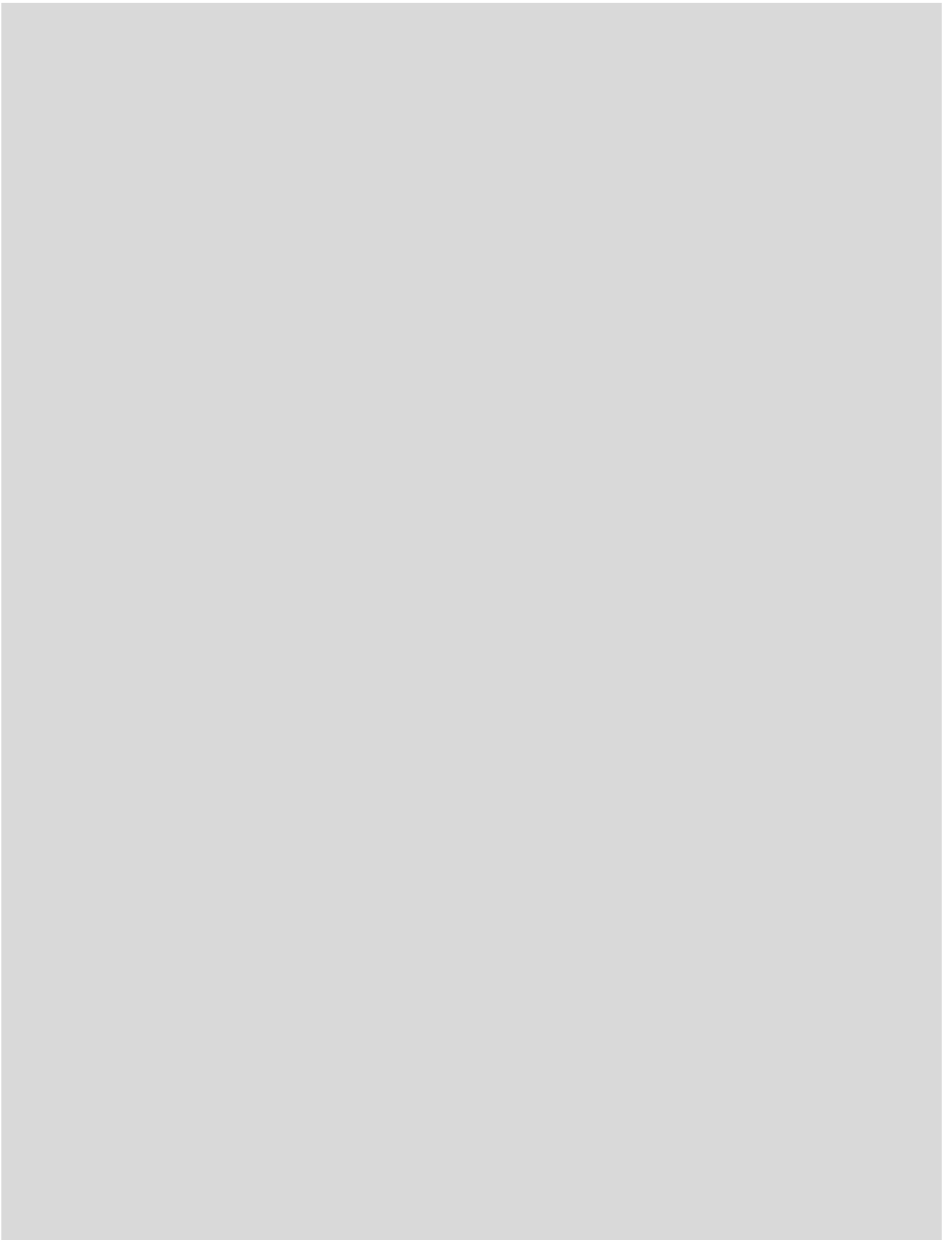


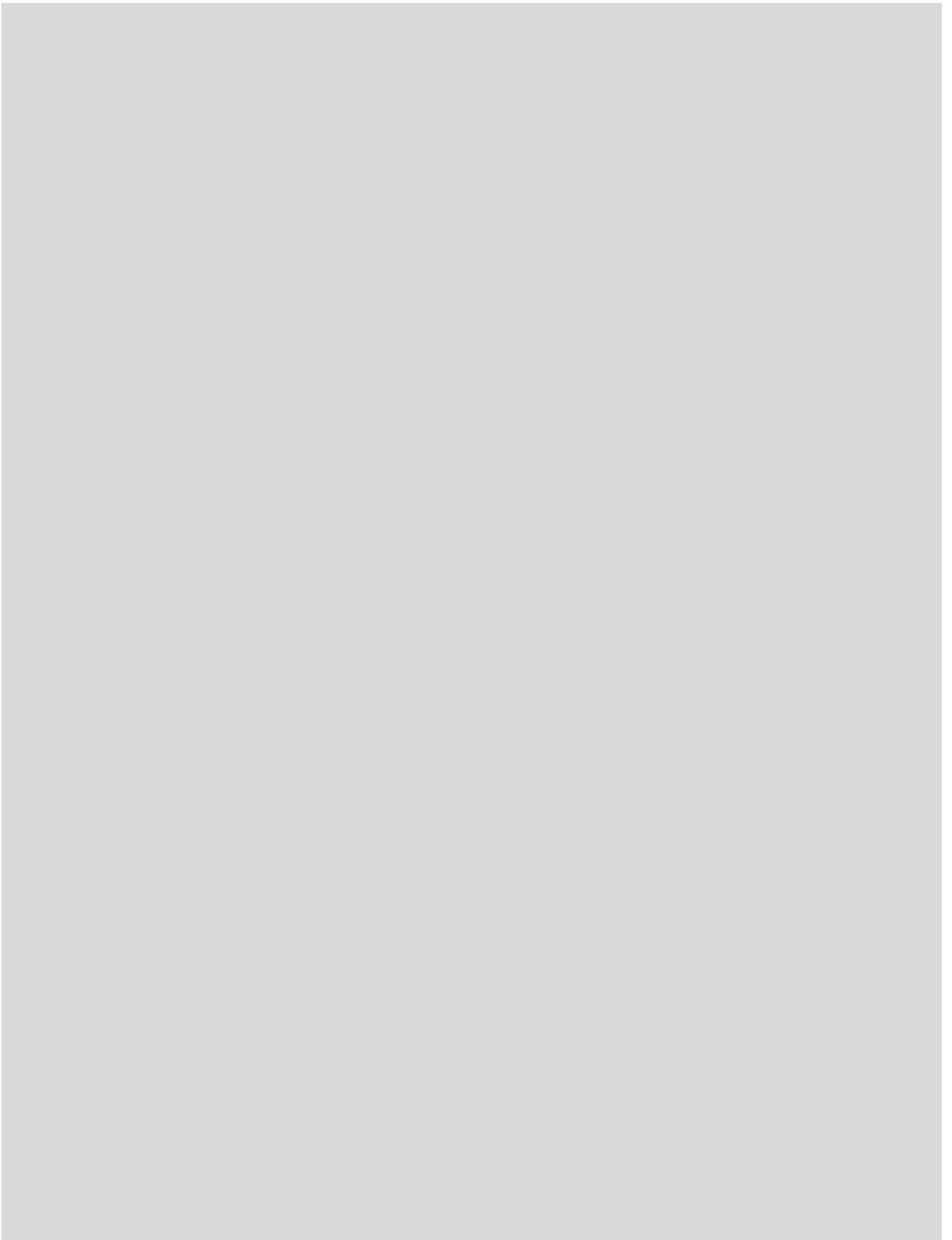


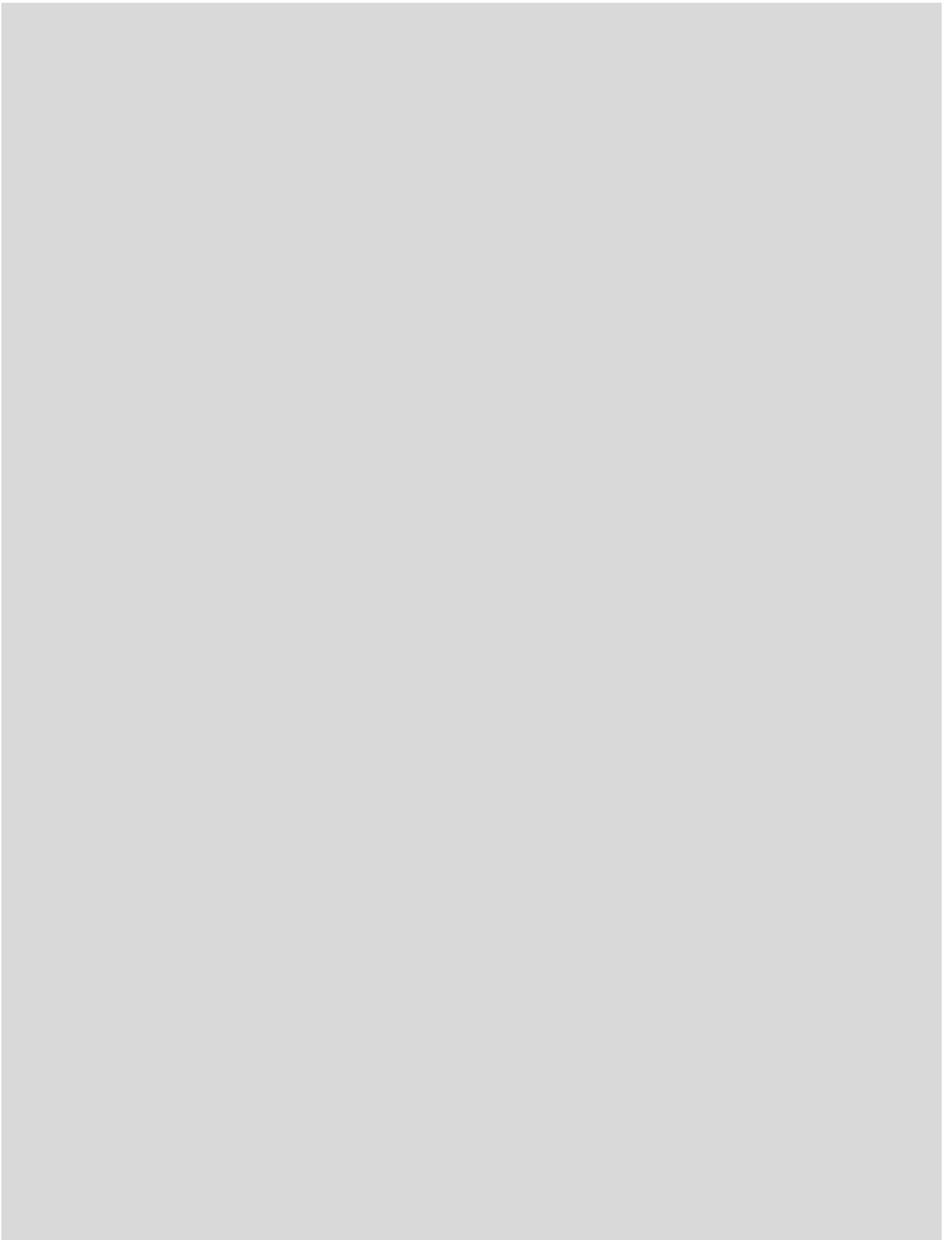


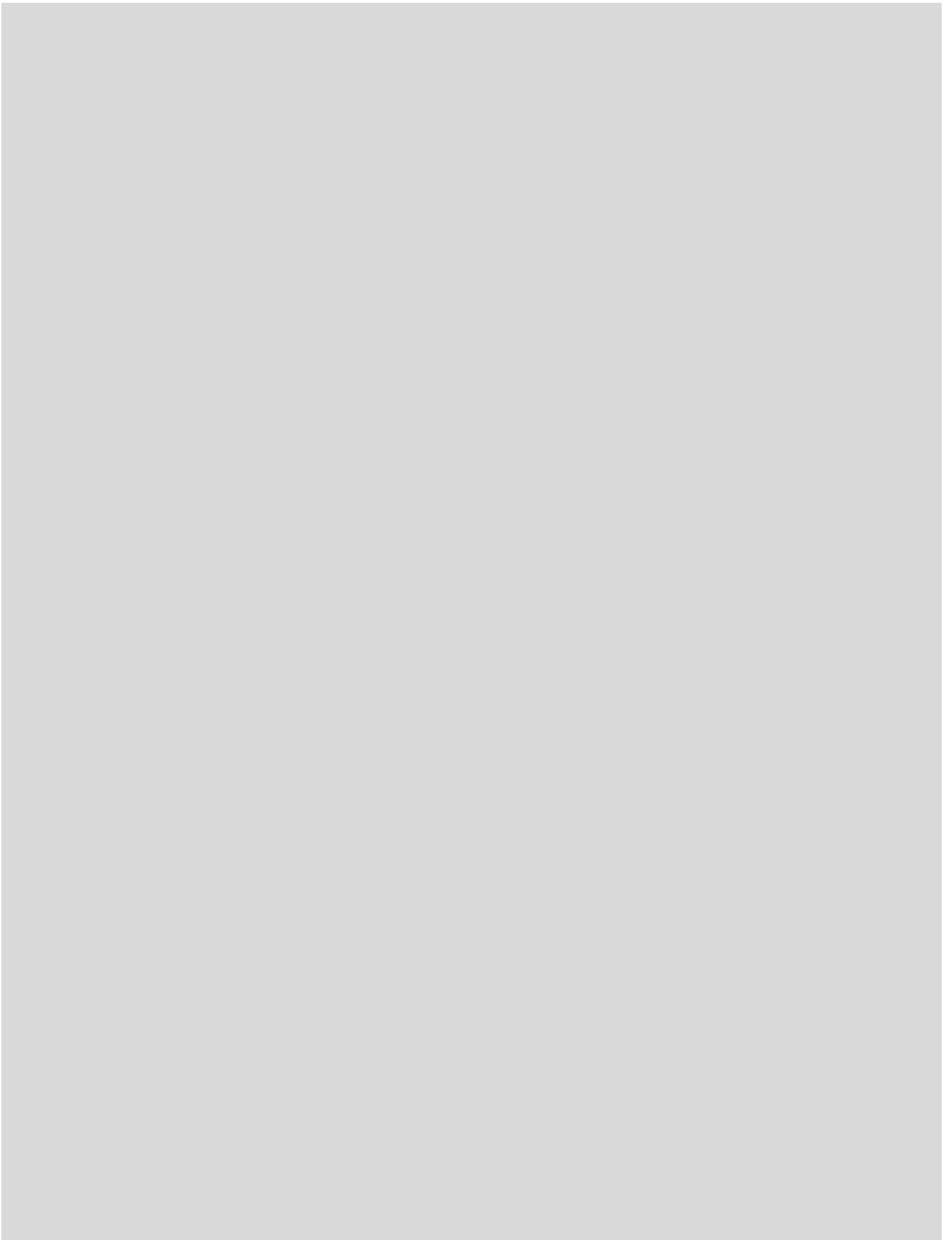


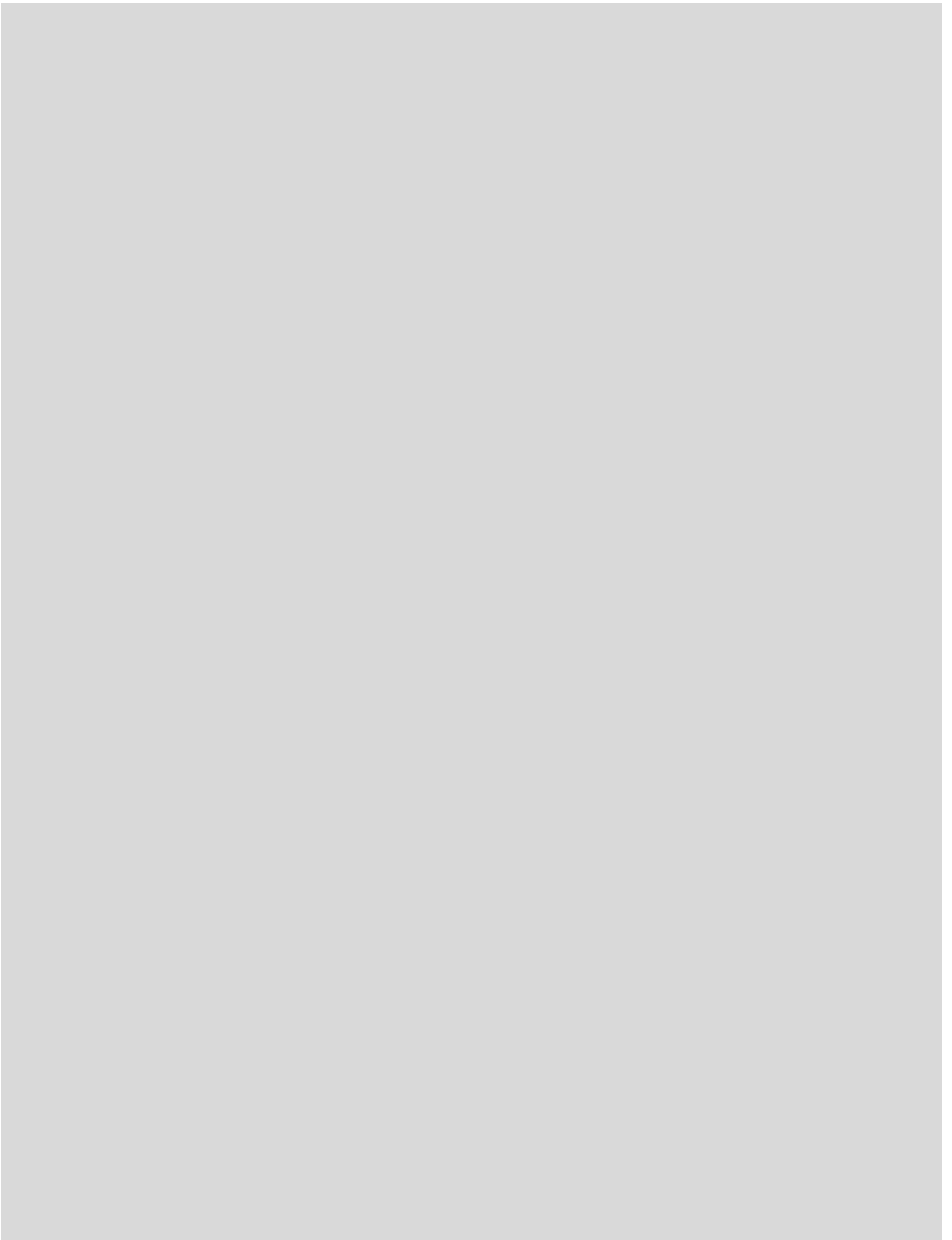






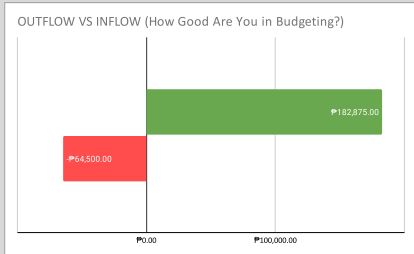
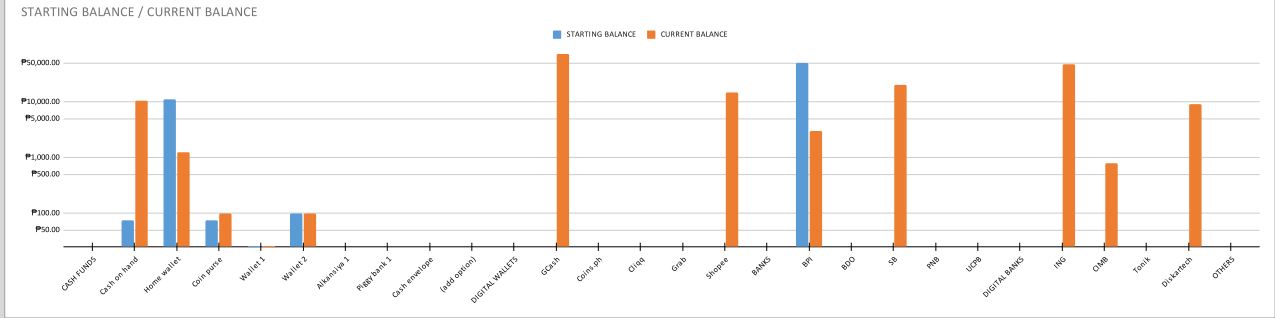
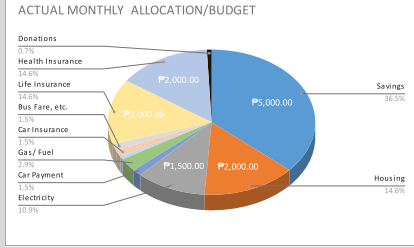
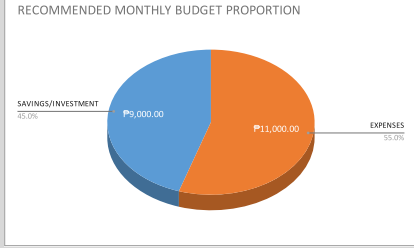




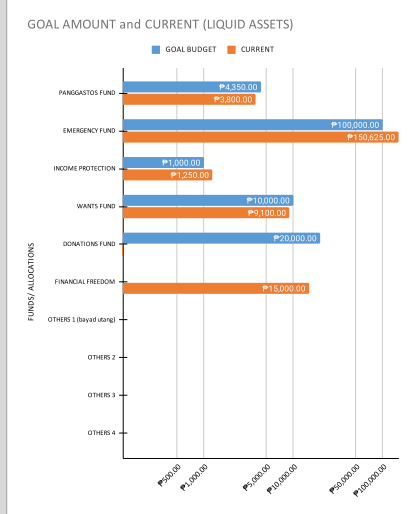
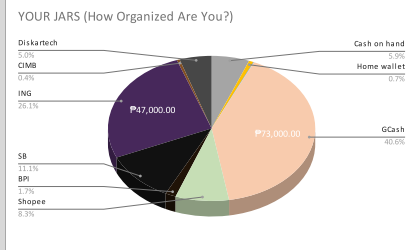
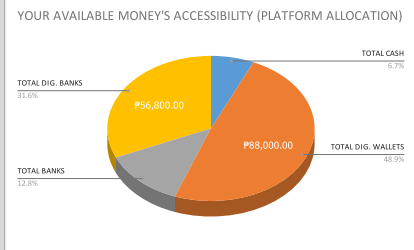


THESE ARE FORMULATED. YOU CAN ONLY EDIT THE YELLOW CELLS TO GUIDE YOU IN REBALANCING YOUR PORTFOLIO. CLICK THE CHART AND HOVER OVER A SLICE TO CHECK HIDDEN VALUES

YOUR LIQUID ASSETS - SPENDING



YOUR LIQUID ASSETS - SAVINGS



THIS VERSION ENDS HERE! TO UNLOCK THE FEATURES SHOWN IN THE SCREENSHOTS BELOW (INVESTMENT CHARTS AND THE 'YOUR INVESTMENT' SHEET) AND FOR COPYRIGHT PURPOSES, KINDLY FILL OUT THIS FORM AND ONCE SUBMITTED, THE LINK TO THE FULL VERSION WILL BE AVAILABLE TO YOU!

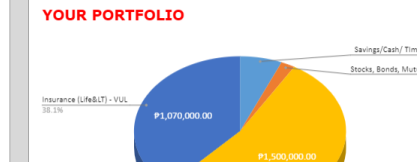
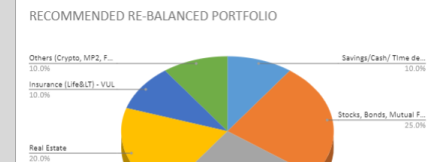
<https://bit.ly/3xzuFsi>

YOUR INVESTMENTS/ TOTAL ASSETS

SUGGESTED PORTFOLIO (from Rex Mendoza's InvestaFest Talk)

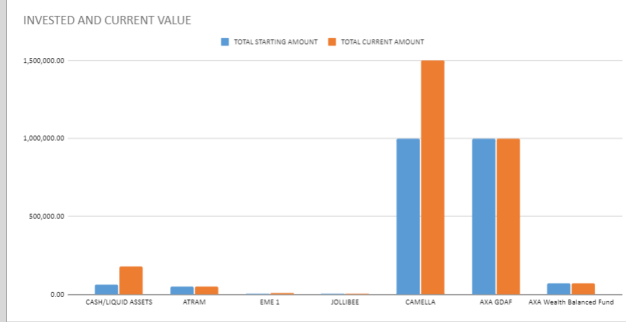
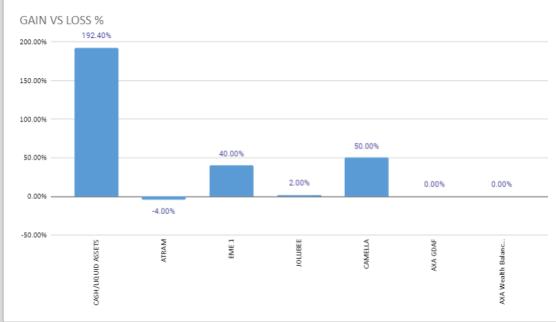
RECOM	%	CODE
5-10	0.10	Savings/Cash/ Time deposit C/TD
25-50	0.25	Stocks, Bonds, Mutual Funds, UITFs F/MF
20-25	0.20	Real Estate RE
5-10	0.10	Insurance (Life<) - VUL Ins
5-10	0.10	Others (Crypto, MP2, FOREX, etc.) Others
TOTAL	1.00	

ASSET CLASS	AMOUNT
Cash/Time de...	P5,000.00
Stocks, Bonds, Mutual F...	P1,070,000.00
Real Estate	P1,500,000.00
Insurance (Life<) - VUL	P1,500,000.00



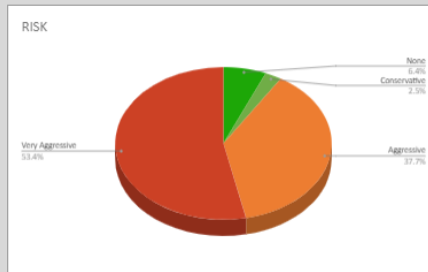
THESE ARE FORMULATED, YOU CAN ONLY EDIT THE YELLOW CELLS TO GUIDE YOU IN REBALANCING YOUR PORTFOLIO. CLICK THE CHART AND HOVER OVER A SLICE TO CHECK HIDDEN VALUES

Savings/Cash/Time Deposit	P179,899.73
Stocks, Bonds, Mutual Funds, UITFs	P60,100.00
Businesses	P0.00
Real Estate	P1,500,000.00
Insurance (Life<) - VUL	P1,070,000.00
Others (Crypto, MP2, etc.)	P0.00
TOTAL:	P2,809,999.73



RISK	AMOUNT
None	P179,899.73
Conservative	P70,000.00
Moderate	
Aggressive	P1,060,100.00
Very Aggressive	P1,500,000.00
TOTAL	P2,809,999.73

Cash are not risky (relatively "none")
 Bonds generally are conservative
 Mixed securities (Bonds + Stocks) are generally moderate
 Stocks generally are aggressive
 Every investment above stocks (Real Estate) is aggressive
 Cryptocurrency and Forex (investments with high volatility) are very aggressive

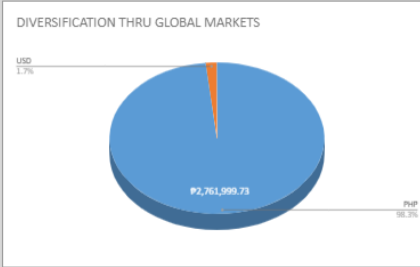


YOUR ALLOCATION (How Diversified Are You?)
 EGGS IN ONE BASKET?

DIVERSIFICATION BY ASSET CLASS = YOUR PORTFOLIO

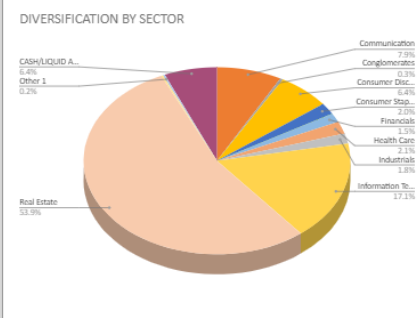
DIVERSIFICATION BY CURRENCIES, GLOBAL/OFFSHORE FUNDS

CODE	AMOUNT	FOREX (1X = PHP)	IN PESO
PHP P	2,761,999.73	P1.00	P2,761,999.73
USD S	996.26	P48.18	P48,000.00
J/ten Y			P0.00
BPounds E			P0.00
Euro E			P0.00
AUD AUD			P0.00
Canadian E CAD			P0.00
NZ Dollar NZD			P0.00
Swiss Franc CHF			P0.00
Other Curr Others			P0.00
TOTAL			P2,809,999.73



DIVERSIFICATION BY INDUSTRY

INDUSTRY	AMOUNT P
Communication	P221,330.00
Conglomerates	P5,600.00
Consumer Discretionary	P180,100.00
Consumer Staples	P55,200.00
Energy	P490.00
Financials	P43,220.00
Health Care	P60,000.00
Industrials	P49,260.00
Information Technology	P481,000.00
Materials	P0.00
Mining & Oil	P0.00
Property	P0.00
Real Estate	P1,515,400.00
Services	P0.00
Utilities	P6,500.00
Other 1	P7,000.00
Other 2	P0.00
Other 3	P0.00
Other 4	P0.00
CASH/LIQUID ASSETS	P179,899.73
TOTAL	P2,808,999.73



[1] Suggested savings percentage should be at 10 - 45%

THIS WILL DICTATE "PURPOSE" COLUMN

[2] Feel free to remodel these yourself

[3] Budget and monthly expenses

[4] Input according to the jars available to you. Just be sure to organize them depending on platforms (Cash; Digital Wallets; Banks; Digital Banks; Others)

[5] Input the balance after counting, this will serve as your base value for the timeframe

[6] Calculated based from "YOUR LIQUID ASSETS LOG" sheet

[7] For additional columns, you can unhide Q and R

[8] DONT FORGET TO LABEL THESE

[9] can be per cutoff (0.5) per month (1) or per year (12); any with month as base

[10] Difference between this and "NET" is your total starting balance

[11] Your entire savings should be 10 - 45 percent of your salary

THIS WILL DICTATE "PURPOSE" COLUMN

[12] Based on your actual spendings. "Your Budget - Actual"

YOU CAN TWEAK THIS. But as your Financial Advisor, I highly suggest these percentages

[13] Recommended amount you'll set aside per goal, per time frame (no. of months)

[14] The balance you want your FUNDS to contain at the given moment

[15] Your "Panggastos Fund". Not the same with "Expenses"

Kumbaga pondo mo panggastos, hindi ito 'yung ginastos mo.

[16] This is your actual expenditures based from the previous sheet

[17] How much is left of your Panggastos Fund.

Starting Balance (Panggastos Fund) - Current Balance (Panggastos Fund) = How much you actually spent

[18] The amount you need to save to be a month ahead relative to your expenses.

a month ahead = next equivalent timeframe you've set on "no of months"

[19] (THIS IS FORMULATED)

I suggest to save 5x of your monthly income. But of course you can set your own goal and edit this

[20] Insurance, HMO's, and other tools to protect your income and investments

[21] How much you need to save for Auto-Debit per equivalent timeframe (no. of months)

[22] Play, travel, and enjoy!

[23] Your giving back fund: Charity, donations, tulong, pautang

[24] Money you use to invest. For your retirement or other money-growing goals. Let your money work for you!

[25] Better leave this blank unless you know how much you want. If you want to input something here for this particular timeframe, you can use the "recommended value" on the left

[26] This is not a basic sum. It is formulated in a way that you need to allot a month/cut-off ahead for your Panggastos Fund

[27] Extra Slots!

[28] Search for a money jar

[29] AUTOMATICALLY FILLED

[30] AUTOMATICALLY FILLED

[31] Qualify if it's a gain (+)
or a loss (-)

[32] - Either track per transaction (detailed-approach; i.e. per commute/payment); or track by bulk (per salary/ per withdrawal)

-- DEBTS are still considered GAINS. just input the word debt in the remarks

[33] Anything containing the word 'debt' will be highlighted red

[34] Risk appetite differs from person to person, and from goals to goals. Below is a guide but please talk to your trusted Financial Advisor for your Risk Assessment