

# Financial Planning Framework

# Ano ang financial plan?

- Nakasulat na dokumento
- Paggawa ng makabuluhang desisyon sa paghawak ng pera
- Basehan ng aksyon sa buhay
- Para makamit ang mga pangarap

# Importance of Financial Planning

- Makikita ang “big picture” – short term at long term goals
- Map of your financial future
- Napapadali ang pagde-decision sa pera
- Para makamit ang mga pangarap sa buhay

# FINANCIAL PLAN VIDEO



# Steps in Financial Planning

1. Your financial starting point: Knowing where you are financially
2. Set financial goals and priorities
3. Decide on timeframe and a budget
4. Match financial goals with source of income
5. Implementing and monitor your progress

# 1. Your Financial Starting Point

- Financial life stages
- Financial literacy quick assessment
- Personal financial statements
  - Balance sheet or SALN
  - Money in and money out
- Adequacy of...
  - Savings
  - Insurance
  - Net worth

## 2. Financial goals and priorities

- Top five financial goals
  - Comfortable retirement
  - House
  - Education of children
  - Capital for business
  - Pay consumer debt

Priority	Financial Goal	Purpose
1	Matiwasay na retirement	Magandang pamumuhay na hindi inaalala ang pang-araw araw na gastusin at magkaroon ng quality time kasama ang pamilya at mga kaibigan
2	Bahay	Magkaroon ng sense of security at maipapamana sa mga anak
3	Mapagtapos ang mga anak	Magampanan ang responsibilidad at source ng pride bilang magulang

### 3. Decide on timeframe and a budget

- Appreciating government-mandated benefits
  - SSS/GSIS
  - PhilHealth
  - PagIBIG
  - OWWA
- Identifying expenses or costs involved in each financial goal
- Putting initial time frame estimate for each financial goal

Financial Goal	Budget	Time frame
Matiwasay na retirement	PhP50,000 per month	25 years from now
Bahay	PhP1.5 million	10 years from now
Mapagtapos ang mga anak	PhP1.2 million	8 to 12 years from now

# Match financial goals with source of income

- Possible sources of income – employment, entrepreneurship and investments
- Active income versus passive income
- Characteristics of investment products
- Match financial goals with source of income
- Adjusting timeframe of financial goal



Financial Goal	Budget	Source of Income
Matiwasay na retirement	PhP50,000 per month	PhP 15,000 from SSS
		PhP 35,000 from rental income



# Implement and monitor your progress

- Financial plan action guide
- Communicating financial plan for buy-in
- Conflict management
- Motivating and inspiring oneself to achieve financial goals

Source of Income	Action Guide
PhP 15,000 from SSS	<ul style="list-style-type: none"> <li>• Patuloy na magbigay ng maximum contribution sa SSS</li> </ul>
PhP 35,000 from rental income	<ul style="list-style-type: none"> <li>• Maglaan ng 10% galing sa suweldo para makaipon ng pang-down payment sa rental property</li> <li>• Humanap ng iba pang pagkakakitaan o sideline para mapabilis ang pagiipon sa down payment</li> <li>• Magpursigi sa trabaho para mabigyan ng prioridad sa housing loan ng kumpanya na gagamitin pampagawa ng rental property</li> <li>• Mag-apply sa PagIBIG ng housing loan na gagawing parentahan</li> </ul>

**IF YOU FAIL TO PLAN  
YOU PLAN TO FAIL**

The logo consists of a stylized square frame with a central circle, resembling a camera viewfinder or a target. The frame is composed of thick black lines, and the central circle is also a solid black dot.

**SEDPI**

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A Personal Finance Guidebook





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