



USAPANG
PERA

Set life goals
and priorities



Steps in Financial Planning

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

Life goal

- Personal dreams and aspirations
- Could be small or big
- Could be short term or long term
- Dictate how you will save, invest, and spend

Pera Progress

Mastery

#Usapang Pera S02E03

Pera Progress Mastery

- **Self mastery** – pagkilala at pagtanggap sa sarili
- **Situation mastery** – gaano ka kahanda sa emergencies o di inaasahang bagay
- **Pera mastery** – pagkakaroon ng iba't ibang income sources

Set realistic expectations

List all your problems and fears



**Write the positive equivalent of
your problems and fears**



Step 2a: Set life goals

Setting life goals	
Life challenge or fear in life 1 (Negative or problem statement)	
<i>Natatakot na mauwalan o maubusan ng pera ngayon at sa pagtanda</i>	
Life goal 1 (Positive statement)	Comfortable retirement
<i>Magkaroon ng maraming pera ngayon at sa pagtanda</i>	

Life challenge or fear in life 2 (Negative or problem statement)

Malungkot dahil hindi nakapagbakasyon abroad kasama ang pamilya

Life goal 2 (Positive statement)

Family vacation

Masaya dahil nakapagbakasyon abroad kasama ang pamilya

What makes you happy?

- Comfortable retirement
- Own house
- Education of children
- Capital for business
- Pay consumer debt

What makes you happy?

- ✓ **Comfortable retirement** – meaningful and productive retirement since 2009
- ✓ **House** – buily in 2010
- ✓ **Education of children** – None
- ✓ **Capital for business** – 6 corporations since 2004
- ✓ **Pay consumer debt** - None

Kilalanin at mahalín ang sarili



23 years old
50 year contract









 **SEDPI**
MICROFINANCE

2020.05.12 10:52

Focus and think long term

Prioritize your goals

- Warren Buffet's "not-to-do-list" strategy
- Focus on one main goal per year; and maximum of 3 goals per five years
- Too many goals are a source of distractions
- Difficult to achieve goals simultaneously
- Divide and conquer
- Ang pinaka mabilis na paraan na pagyaman ay kung magdadahan-dahan

**If you intend to “help” include
this in your financial goals**

Helping others

Financially

#usapang Pera S01E04

Explain your life goals

Priority	Life Goal	Purpose or Explanation
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	Sariling bahay	Magkaroon ng sense of security at maipamana sa mga anak
3	Mapagtapos ang mga anak	Magampanan ang responsibilidad bilang magulang at source din ng pride
4	Family vacation	Para maenjoy ang buhay kasama ang pamilya. Reward din ito sa pagtatrabaho para marecharge ulit.

Explain your life goals

Life Goal	Purpose or Explanation
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.

Explain your life goals

	~ ~ ~ ~
Sariling bahay	Magkaroon ng sense of security at maipamana sa mga anak

Explain your life goals

Mapagtapos ang mga anak	Magampanan ang responsibilidad bilang magulang at source din ng pride

Explain your life goals

Family vacation	Para maenjoy ang buhay kasama ang pamilya. Reward din ito sa pagtatrabaho para marecharge ulit.
-----------------	--

Explain your life goals

Priority	Life Goal	Purpose or Explanation
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	Sariling bahay	Magkaroon ng sense of security at maipamana sa mga anak
3	Mapagtapos ang mga anak	Magampanan ang responsibilidad bilang magulang at source din ng pride
4	Family vacation	Para maenjoy ang buhay kasama ang pamilya. Reward din ito sa pagtatrabaho para marecharge ulit.

Money is not the goal
Money is just a tool

Crafting life goals

- Set
- Prioritize
- Communicate

Create your mission statement

July 23, 2023



**To be happy and to be an
instrument of happiness.**





**Maging masaya at
maging instrument ng
kasiyahan.**



ANG PAGYAMAN, NAPAG-AARALAN AT NAPAGTUTULUNGAN

