

**Coming Home:  
MIGRATION AND  
REINTEGRATION**



"WALK TO BE WITH  
THE FAMILY"



"GIVE ANOTHER  
WORKERS"



"GIVE A CONSULTED HELP  
FOR BUSINESS"



"GIVE A LEARN"



"GIVE FOR EDUCATION  
OF CHILDREN"

# *Financial Planner*

REMITTANCE INVESTMENT ADVOCACY PROGRAMME



Overseas Workers Welfare Administration



OFW's



ATIKHA



IOM • OIM

Produced under the project:  
Improving Knowledge of Remittance Corridors and Enhancing Development  
through Inter-Regional Dialogue and Pilot Projects in South East Asia and Europe  
(Special Focus on Philippines and Indonesia)



IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in meeting the operational challenges of migrations; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants.

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# Foreword

*The world over, millions of individuals travel abroad to secure better jobs with an aim to improve the quality of life for the families they leave behind. These migrant workers often remit a substantial portion of their earnings to their families for their educational, health, personal and other financial needs. These remittances possess a significant development potential in countries of origin, including the Philippines, as they contribute to a significant part of the country's economic growth. In recent years the volume of annual remittances flows to the Philippines equate to 8% to 10% of GDP.*

*However, as remittances are private funds, their use, and their ultimate impact on social and economic development at the individual and national levels is at the discretion of the remitters and their households. While many migrants have developed skills to manage their finance to maximize profit for their families, many others are in great need of assistance in this area.*

*To address this need, the International Organization for Migration (IOM), with the support of the European Commission (EC), is focused on supporting migrant workers in the area of improving financial literacy. The aim of the IOM initiative is to assist migrants in managing their finances for the best benefit of their families and home countries. To achieve this, the IOM together with the Government of the Philippines and other partners developed financial planning and information tools targeting migrants and their families. This financial planner is developed as part of this effort and is disseminated through the organization of financial literacy workshops and other training activities.*

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# Introduction

*The International Organization for Migration and ATIKHA, in partnership with the Philippines Department of Labor and Employment's (DOLE) Overseas Workers Welfare Administration (OWWA), National Reintegration Center for Overseas Filipino Workers (NRCO), and the Bangko Sentral ng Pilipinas, developed this financial planner as a tool to assist migrant workers in managing their budget and remittances within a framework of wise-spending, savings and investment. This tool has been a product of consultation and research that identified value system and socio-cultural challenges that influence the spending, saving and investment habits of migrants and their families. The financial planner aims to aid migrant workers in translating their dreams to actions and making them come true.*

*This planner features a number of tools discussed in the Training Manual on financial literacy developed by ATIKHA in partnership with the Philippine government. They include tools that guide the budgeting process, planning for retirement and savings and entrepreneurial undertaking. It also features complementary and alternative instruments developed by the IOM intended to help monitor cash flows, property acquisition, investment portfolios, and overall financial standing.*

*Its features include monthly and yearly budget sheets which will help monitor the day to day expenses. Also included are monthly cash flow statements which should help migrants monitor "money-in and money-out". But perhaps of greatest interest in the planner is the Dream Map; this tool helps visualize and plan how one's dreams can be translated to financial objectives.*

*It is the hope of all involved that the use of this planner will help develop sound financial planning habits among OFWs and their families and help them reach their personal goals in a manner that better harness the overall development potential of remittances.*

**Introduction to Budget Sheets**

In most Filipino households there is the penchant to pay-off debts, expenditures as cash comes along without prior budgeting. It is also said migrants have become a major player in the growth of consumption spending; while not negative, indiscriminate spending can lead to important dreams or goals deferred. This tool introduces its users to an organized approach in monitoring their income flows as well as their maturing obligations and financial necessities.

**INSTRUCTIONS**

1. Determine the income you receive monthly as salary, then determine the amount of income the family receives. If the family does not receive a remittance on a monthly basis, then compute how much remittance they get on a monthly basis as converted into pesos. ALL AMOUNTS ARE IN PESOS
2. Notice that columns are labeled accordingly. You are guided to perform simple arithmetic in reference to the items in each column.
3. There are 2 budget sheets; 1 (landbased) and 2 (seafarer), both sheets can be used for families with mixed situations.
4. Remember the lecture on the budget sheets at the training.
5. Fill in the right boxes with right amounts. Remember to read, read, and read before writing things down!
6. Use your handy calculator to compute for the values.
7. Plan your expenses with this data, and don't forget to look back at your budget!

## Budgeting Sheet for OFW & Family\*

### Monthly

Monthly Salary of OFW [A]	Monthly Income of Family in the Philippines (Pesos) [B]	Monthly Remittance from OFW Philippine Peso [C]	TOTAL Monthly Income [D=C+B]
Monthly Expenses of OFW (Philippine Peso)		Monthly Expenses of Family (Pesos)	
Item	Amount	Item	Amount
Payment for life insurance, pension and other insurance, SSS, Pag-ibig [G.1]		Payment for life insurance, pension and other insurance,SSS, Pag-ibig [E.1]	
Payment for other investment [G.2]		Payment for other investment [E.2]	
Food		Food	
Clothing		Clothing	
House Rent		Utilities (Water, Electricity, Phone, etc.)	
Transportation		Rent (House/Apartment)	
Communication		Education	
Leisure		Transportation	
Others		Leisure	
		Others (Debt Payments, Installments, etc.)	
<b>Total Monthly Expenses of OFW [G]</b>		<b>Total Monthly Expenses of the Family [E]</b>	
<b>Monthly Savings of the OFW [H=A-C-G]</b>		<b>Monthly Savings of the Family [F=D-E]</b>	
<b>Total Monthly Savings of the OFW and the Family [I=H+F]</b>			
<b>Annual Saving [J=Ix12 months]</b>			
<b>ANNUAL SAVINGS AND INVESTMENT [K = (E.1+E.2+H.1+H.2) X 12 months +J ]</b>			

\* Developed by ATIKHA

# Budgeting Sheet for OFW & Family

## Year One

YEARLY Salary of OFW [A]	YEARLY Income of Family in the Philippines (Pesos) [B]	YEARLY Remittance from OFW Philippine Peso [C]	TOTAL Yearly Income [D=C+B]
Yearly Expenses of OFW (Philippine Peso)		Yearly Expenses of Family (Pesos)	
Item	Amount	Item	Amount
TOTAL Payment for life insurance, pension and other insurance, SSS, Pag-ibig [G.1]		TOTAL Payment for life insurance, pension and other insurance, SSS, Pag-ibig [E.1]	
TOTAL Payment for other investment [G.2]		TOTAL Payment for other investment [E.2]	
TOTAL Food		TOTAL Food	
TOTAL Clothing		TOTAL Clothing	
TOTAL House Rent		TOTAL Utilities (Water, Electricity, Phone, etc.)	
TOTAL Transportation		TOTAL Rent (House/Apartment)	
TOTAL Communication		TOTAL Education	
TOTAL Leisure		TOTAL Transportation	
TOTAL Others		TOTAL Leisure	
		TOTAL Others (Debt Payments, Installments, etc.)	
Total Yearly Expenses of OFW [G]		Total Yearly Expenses of the Family [E]	
Yearly Savings of the OFW [H=A-C-G]		Yearly Savings of the Family [F=D-E]	
Total Annual Savings of the OFW and the Family [I=H+F]			
ANNUAL SAVINGS AND INVESTMENT [J = E.1+E.2+H.1+H.2 +G ]			

# Budgeting Sheet for Seafarer & Family\*

## Monthly

Monthly Salary of Seafarer (Dollars) [A]	Monthly Income of Family in the Philippines (Pesos) [B]	Monthly Allotment from the Seafarer Philippine Peso [C]	TOTAL Monthly Income [D=C+B]
Monthly Expenses of the Seafarer (Philippine Peso)		Monthly Expenses of Family (Pesos)	
Item	Amount	Item	Amount
Payment for life insurance, pension and other insurance, SSS, Pag-ibig [H.1]		Payment for life insurance, pension and other insurance, SSS, Pag-ibig [E.1]	
Payment for other investment [H.2]		Payment for other investment [E.2]	
Food		Food	
Clothing		Clothing	
House Rent		Utilities (Water, Electricity, Phone, etc.)	
Transportation		Rent (House/Apartment)	
Communication		Education	
Leisure		Transportation	
Others		Leisure	
		Others (Debt Payments, Installments, etc.)	
Total Monthly Expenses of the Seafarer [H]		Total Monthly Expenses of the Family [E]	
Monthly Savings of the Seafarer [I=A-C-H]		Monthly Savings of the Family [F=D-E]	
QUESTION: Given your net annual savings (L), how much will you set aside for your own Seafarer's Upgrading Education Fund? =M		Total Monthly Savings of the Seafarer and the Family [G=I+F]	
		10-Months Savings of the Seafarer and the Family [J=Gx10]	
		Vacation Buffer Fund (2x Total Monthly Expenses of the Family [K=2xE+M])	
NET ANNUAL SAVINGS [L=J-K]			
ANNUAL SAVINGS AND INVESTMENT [N = (E.1+E.2+H.1+H.2) X 12 months +L ]			

# Budgeting Sheet for Seafarer & Family

## Year One

YEARLY Salary of Seafarer (Dollars) [A]	YEARLY Income of Family in the Philippines (Pesos) [B]	YEARLY Allotment from the Seafarer Philippine Peso [C]	TOTAL Yearly Income [D=C+B]
YEARLY Expenses of the Seafarer (Philippine Peso)		YEARLY Expenses of Family (Pesos)	
Item	Amount	Item	Amount
TOTAL Payment for life insurance, pension and other insurance, SSS, Pag-ibig [H.1]		TOTAL Payment for life insurance, pension and other insurance, SSS, Pag-ibig [E.1]	
TOTAL Payment for other investment [H.2]		TOTAL Payment for other investment [E.2]	
TOTAL Food		TOTAL Food	
TOTAL Clothing		TOTAL Clothing	
TOTAL House Rent		TOTAL Utilities (Water, Electricity, Phone, etc.)	
TOTAL Transportation		TOTAL Rent (House/Apartment)	
TOTAL Communication		TOTAL Education	
TOTAL Leisure		TOTAL Transportation	
TOTAL Others		TOTAL Leisure	
		TOTAL Others (Debt Payments, Installments, etc.)	
Total YEARLY Expenses of the Seafarer [H]		Total YEARLY Expenses of the Family [E]	
YEARLY Savings of the Seafarer [I=A-C-H]		YEARLY Savings of the Family [F=D-E]	
		Total YEARLY Savings of the Seafarer and the Family [G=I+F]	
		Vacation Buffer Fund (2x Total Monthly Expenses of the Family [J=2xE+L])	
QUESTION: Given your net annual savings (K), how much will you set aside for your own Seafarer's Upgrading Education Fund? =L			
NET ANNUAL SAVINGS [K=G-J]			
TOTAL ANNUAL SAVINGS AND INVESTMENT [M = E.1+E.2+H.1+H.2 +K]			

**Introduction to the Dream Map**

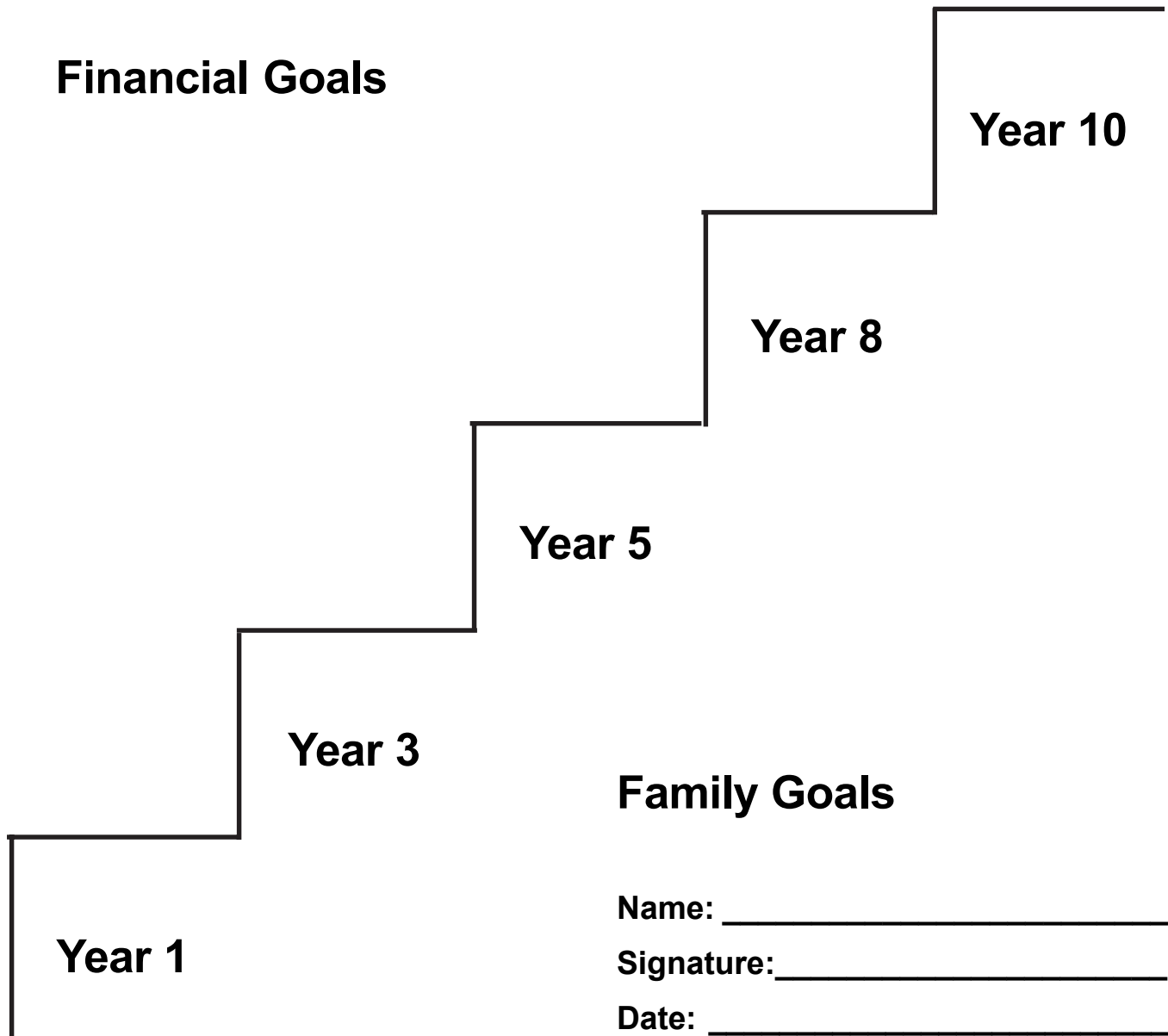
Below you will see the Dream Map. Like a road map, it will help you visualize your dreams and allow you to translate them into measurable financial objectives. So start drawing and reach for those dreams!

**INSTRUCTIONS**

1. Make a drawing/diagram of how you see yourself (and your loved ones) 5 years from now (use the diagram below as a template).
2. Be as creative or as simple as you want
3. Put a price on each item in your individual drawings.
4. You have just set your Life Goals into financial objectives.

**The Dream Map\***

**Financial Goals**



\* Developed by ATIKHA

### Introduction to Savings for Investment and Retirement

Planning to settle down somewhere? Or maybe you are aiming to invest in a new business? Then it's best to plan out that future with the Savings for Investment and Retirement Sheet. The two sheets will help you plan out how much how much you will eventually earn and you need to save . So plan away!

#### INSTRUCTIONS

1. Read the inputs in the boxes carefully and understand the example before writing anything!
2. Input the necessary amounts and figures; when told to, refer to the table of future values or table of how much to save.
3. Follow the instructions carefully.
4. After all the computations, you should arrive at how much you need to save to invest or to retire!

## Saving for Investment\*

	SAMPLE COMPUTATION	
Total Amount of Investment Required (Capital Required for Business, House and Lot and other Planned Investment)	PHP 1,000,000.00	
Number of Years to Save	5 years	
EARNING RATE OF INVESTMENTS (Depending on the Earning Rate of your Investments)	7%	
FACTOR TO BE USED TO DIVIDE (Refer to TABLE 2: How Much to Save Every Year; Earning Rate and Number of Years to Build your Savings for Investment)	5.7507	
REQUIRED YEARLY SAVINGS (Total Amount of Investment Required divided by Factor Derived from TABLE 2)	PHP 173,891.87	
Divided by 12	÷ 12	
REQUIRED MONTHLY SAVINGS (Required yearly savings divided by 12)	<b>PHP 14,490.99</b>	

## Saving for Retirement\*

	SAMPLE COMPUTATION	
Your Age now	40	
Number of Year to Build Retirement (Retirement age less your age now)	20	
INFLATION RATE ESTIMATE	5%	
Gross Monthly Income Designed During Retirement	PHP 25,000.00	
Subtract Current and Future Income Derived from Existing Investments	PHP 5,000.00	
Total Amount Needed During Retirement	PHP 20,000.00	
Multiplied	<b>x</b>	
Factor to be Used <b>(Refer to Table 1: Future Values; 5% and Number of Years to Build Retirement)</b>	2.6533	
Monthly Salary Upon Retirement	PHP 53,066.00	
Multiplied by number or months in one year	<b>x 12</b>	
Yearly Salary Upon Retirement	PHP 636,792.00	
Divide	<b>÷</b>	
EARNING RATE DURING RETIREMENT <b>(Depending on the Earning Rate of your Investment)</b>	12%	
TARGET EARNING ASSET <b>(1 year salary upon retirement divided by earning rate during retirement)</b>	PHP 5,306,600.00	
FACTOR TO BE USED TO DIVIDE <b>(Refer to TABLE 2: How Much to Save Every Year; earning rate and number of years to build retirement)</b>	72.052	
REQUIRED YEARLY SAVINGS <b>(Target earning asset divided by Factor Derived from Table 2)</b>	PHP 73,649.59	
Divided by	<b>÷ 12</b>	
REQUIRED MONTHLY SAVINGS <b>(Required yearly savings divided by 12)</b>	<b>PHP 6,137.47</b>	

\*Developed by the Colayco Foundation

Table 1: Future Value

Period	Inflation Rate																			
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%				
1	1.0100	1.0200	1.0300	1.0400	1.0500	1.0600	1.0700	1.0800	1.0900	1.1000	1.1200	1.1400	1.1500	1.1600	1.1800	1.2000				
2	1.0201	1.0404	1.0609	1.0816	1.1025	1.1236	1.1449	1.1664	1.1881	1.2100	1.2544	1.2996	1.3225	1.3456	1.3924	1.4400				
3	1.0303	1.0612	1.0927	1.1249	1.1576	1.1910	1.2250	1.2597	1.2950	1.3310	1.4049	1.4815	1.5209	1.5609	1.6430	1.7280				
4	1.0406	1.0824	1.1255	1.1699	1.2155	1.2625	1.3108	1.3605	1.4116	1.4641	1.5735	1.6890	1.7490	1.8106	1.9388	2.0736				
5	1.0510	1.1041	1.1593	1.2167	1.2763	1.3382	1.4026	1.4693	1.5386	1.6105	1.7623	1.9254	2.0114	2.1003	2.2878	2.4883				
6	1.0615	1.1262	1.1941	1.2653	1.3401	1.4185	1.5007	1.5869	1.6771	1.7716	1.9738	2.1950	2.3131	2.4364	2.6996	2.9860				
7	1.0721	1.1487	1.2299	1.3159	1.4071	1.5036	1.6058	1.7138	1.8280	1.9487	2.2107	2.5023	2.6600	2.8262	3.1855	3.5832				
8	1.0829	1.1717	1.2668	1.3686	1.4775	1.5938	1.7182	1.8509	1.9926	2.1436	2.4760	2.8526	3.0590	3.2784	3.7589	4.2998				
9	1.0937	1.1951	1.3048	1.4233	1.5513	1.6895	1.8385	1.9990	2.1719	2.3579	2.7731	3.2519	3.5179	3.8030	4.4355	5.1598				
10	1.1046	1.2190	1.3439	1.4802	1.6289	1.7908	1.9672	2.1589	2.3674	2.5937	3.1058	3.7072	4.0456	4.4114	5.2338	6.1917				
11	1.1157	1.2434	1.3842	1.5395	1.7103	1.8983	2.1049	2.3316	2.5804	2.8531	3.4786	4.2262	4.6524	5.1173	6.1759	7.4301				
12	1.1268	1.2682	1.4258	1.6010	1.7959	2.0122	2.2522	2.5182	2.8127	3.1384	3.8960	4.8179	5.3503	5.9360	7.2876	8.9161				
13	1.1381	1.2936	1.4685	1.6651	1.8857	2.1329	2.4098	2.7196	3.0658	3.4523	4.3635	5.4924	6.1528	6.8858	8.5994	10.699				
14	1.1495	1.3195	1.5126	1.7317	1.9799	2.2609	2.5785	2.9372	3.3417	3.7975	4.8871	6.2614	7.0757	7.9875	10.147	12.839				
15	1.1610	1.3459	1.5580	1.8009	2.0789	2.3966	2.7590	3.1722	3.6425	4.1772	5.4736	7.1379	8.1371	9.2655	11.974	15.407				
16	1.1726	1.3728	1.6047	1.8730	2.1829	2.5404	2.9522	3.4259	3.9703	4.5950	6.1304	8.1373	9.3576	10.748	14.129	18.488				
17	1.1843	1.4002	1.6528	1.9479	2.2920	2.6928	3.1588	3.7000	4.3276	5.0545	6.8660	9.2765	10.761	12.468	16.672	22.186				
18	1.1961	1.4282	1.7024	2.0258	2.4066	2.8543	3.3799	3.9960	4.7171	5.5599	7.6900	10.575	12.375	14.463	19.673	26.623				
19	1.2081	1.4568	1.7535	2.1069	2.5270	3.0256	3.6165	4.3157	5.1417	6.1159	8.6128	12.056	14.232	16.777	23.214	31.948				
20	1.2202	1.4859	1.8061	2.1911	2.6533	3.2071	3.8697	4.6610	5.6044	6.7275	9.6463	13.743	16.367	19.461	27.393	38.338				
21	1.2324	1.5157	1.8603	2.2788	2.7860	3.3996	4.1406	5.0338	6.1088	7.4003	10.804	15.668	18.822	22.574	32.234	46.005				
22	1.2447	1.5460	1.9161	2.3699	2.9253	3.6035	4.4304	5.4365	6.6586	8.1403	12.100	17.861	21.645	26.186	38.142	55.206				
23	1.2572	1.5769	1.9736	2.4647	3.0715	3.8198	4.7405	5.8715	7.2579	8.9543	13.552	20.362	24.891	30.376	45.008	66.247				
24	1.2697	1.6084	2.0328	2.5633	3.2251	4.0489	5.0724	6.3412	7.9111	9.8497	15.179	23.212	28.625	35.236	53.109	79.497				
25	1.2824	1.6406	2.0938	2.6658	3.3864	4.2919	5.4274	6.8485	8.6231	10.835	17.000	26.462	32.919	40.874	62.669	95.396				
26	1.2953	1.6734	2.1566	2.7725	3.5557	4.5494	5.8074	7.3964	9.3992	11.918	19.040	30.167	37.857	47.414	73.949	114.48				
27	1.3082	1.7069	2.2213	2.8834	3.7335	4.8223	6.2139	7.9881	10.245	13.110	21.325	34.390	43.535	55.000	87.260	137.37				
28	1.3213	1.7410	2.2879	2.9987	3.9201	5.1117	6.6488	8.6271	11.167	14.421	23.884	39.205	50.066	63.800	102.97	164.84				
29	1.3345	1.7758	2.3566	3.1187	4.1161	5.4184	7.1143	9.3173	12.172	15.863	26.750	44.693	57.575	74.009	121.50	197.81				
30	1.3478	1.8114	2.4273	3.2434	4.3219	5.7435	7.6123	10.063	13.268	17.449	29.960	50.950	66.212	85.850	143.37	237.38				
35	1.4166	1.9999	2.8139	3.9461	5.5160	7.6861	10.677	14.785	20.414	28.102	52.800	98.100	133.18	180.31	328.00	590.67				
40	1.4889	2.2080	3.2620	4.8010	7.0400	10.286	14.974	21.725	31.409	45.259	93.051	188.88	267.86	378.72	750.38	1,469.8				
45	1.5648	2.4379	3.7816	5.8412	8.9850	13.765	21.002	31.920	48.327	72.890	163.99	363.68	538.77	795.44	1,716.7	3,657.3				
50	1.6446	2.6916	4.3839	7.1067	11.467	18.420	29.457	46.902	74.358	117.39	280.00	700.23	1,083.7	1,670.7	3,927.4	9,100.4				
55	1.7285	2.9717	5.0821	8.6464	14.636	24.650	41.315	68.914	114.41	189.06	509.32	1,348.2	2,179.6	3,509.1	8,984.8	22,645				
60	1.8167	3.2810	5.8916	10.520	18.679	32.988	57.946	101.26	176.03	304.48	897.60	2,595.9	4,384.0	7,370.2	20,555	56,348				

Table 2: How Much to Save Every Year

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0100	2.0200	2.0300	2.0400	2.0500	2.0600	2.0700	2.0800	2.0900	2.1000	2.1200	2.1400	2.1500	2.1600	2.1800	2.2000
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781	3.3100	3.3744	3.4396	3.4725	3.5056	3.5724	3.6400
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731	4.6410	4.7793	4.9211	4.9934	5.0665	5.2154	5.3680
5	5.1010	5.2040	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847	6.1051	6.3528	6.6101	6.7424	6.8771	7.1542	7.4416
6	6.1520	6.3081	6.4684	6.6330	6.8019	6.9753	7.1533	7.3359	7.5233	7.7156	8.1152	8.5355	8.7637	8.9775	9.4420	9.9299
7	7.2135	7.4343	7.6625	7.8983	8.1420	8.3938	8.6540	8.9228	9.2004	9.4872	10.089	10.731	11.067	11.414	12.142	12.916
8	8.2857	8.5830	8.8923	9.2142	9.5491	9.8975	10.260	10.637	11.028	11.436	12.300	13.233	13.727	14.420	15.327	16.499
9	9.3685	9.7546	10.159	10.583	11.027	11.491	11.978	12.488	13.021	13.579	14.776	16.085	16.786	17.519	19.086	20.799
10	10.462	10.950	11.464	12.006	12.578	13.181	13.816	14.487	15.193	15.937	17.549	19.337	20.304	21.321	23.521	25.959
11	11.567	12.169	12.808	13.486	14.207	14.972	15.784	16.645	17.560	18.531	20.655	23.045	24.349	25.733	28.755	32.150
12	12.683	13.412	14.192	15.026	15.917	16.870	17.888	18.977	20.141	21.384	24.133	27.271	29.002	30.850	34.931	39.581
13	13.809	14.680	15.618	16.627	17.713	18.882	20.141	21.495	22.953	24.523	28.029	32.089	34.352	36.786	42.219	48.497
14	14.947	15.974	17.086	18.292	19.599	21.015	22.550	24.215	26.019	27.975	32.393	37.581	40.505	43.672	50.818	59.196
15	16.097	17.293	18.599	20.024	21.579	23.276	25.129	27.152	29.361	31.772	37.280	43.842	47.580	51.660	60.965	72.035
16	17.258	18.639	20.157	21.825	23.658	25.673	27.888	30.324	33.003	35.950	42.753	50.980	55.717	60.925	72.939	87.442
17	18.430	20.012	21.762	23.698	25.840	28.213	30.840	33.750	36.974	40.545	48.884	59.118	65.075	71.673	87.068	105.93
18	19.615	21.412	23.414	25.645	28.132	30.906	33.999	37.450	41.301	45.599	55.750	68.394	75.836	84.141	103.74	128.12
19	20.811	22.841	25.117	27.671	30.539	33.760	37.379	41.446	46.018	51.159	63.440	78.969	88.212	98.603	123.41	154.74
20	22.019	24.297	26.870	29.778	33.066	36.786	40.996	45.762	51.160	57.725	72.052	91.025	102.44	115.38	146.63	186.69
21	23.239	25.783	28.676	31.969	35.719	39.993	44.865	50.423	56.765	64.003	81.699	104.77	118.81	134.84	174.02	225.03
22	24.472	27.299	30.537	34.248	38.505	43.392	49.006	55.457	62.873	71.403	92.503	120.44	137.63	157.42	206.34	271.03
23	25.716	28.845	32.453	36.618	41.430	46.996	53.436	60.893	69.532	79.543	104.60	138.30	159.28	183.60	244.49	326.24
24	26.973	30.422	34.426	39.083	44.502	50.816	58.177	66.765	76.790	88.497	118.16	158.66	184.17	213.98	289.49	392.48
25	28.243	32.030	36.459	41.646	47.727	54.865	63.249	73.106	84.701	98.347	133.33	181.87	212.79	249.21	342.60	471.98
26	29.526	33.671	38.553	44.312	51.113	59.156	68.676	79.954	93.324	109.18	150.33	208.33	245.71	290.09	406.27	567.38
27	30.821	35.344	40.710	47.084	54.669	63.706	74.484	87.351	102.72	121.10	169.37	238.50	283.57	337.50	479.22	681.85
28	32.129	37.051	42.931	49.968	58.403	68.528	80.698	95.339	112.97	134.21	190.70	272.89	327.10	392.50	566.48	819.22
29	33.450	38.792	45.219	52.966	62.323	73.640	87.347	103.97	124.14	148.63	214.58	312.09	377.17	456.30	669.45	984.07
30	34.785	40.568	47.575	56.085	66.439	79.058	94.461	113.28	136.31	164.49	241.33	356.79	434.75	530.31	790.95	1,181.9
35	41.660	49.994	60.462	73.652	90.320	111.43	138.24	172.32	215.71	271.02	431.66	693.57	881.17	1,120.7	1,816.7	2,948.3
40	48.886	60.402	75.401	95.026	120.80	154.76	199.64	259.06	337.88	442.59	767.09	1,342.0	1,779.1	2,360.8	4,163.2	7,343.9
45	56.481	71.893	92.720	121.03	159.70	212.74	285.75	386.51	525.86	718.90	1,358.2	2,590.6	3,585.1	4,965.3	9,531.6	18,281
50	64.463	84.579	112.80	152.67	209.35	290.34	406.53	573.77	815.08	1,163.9	2,400.0	4,994.5	7,217.7	10,436	21,813	45,497
55	72.852	98.587	136.07	191.16	272.71	394.17	575.93	848.92	1,260.1	1,880.6	4,236.0	9,623.1	14,524	21,925	49,910	113,219
60	81.670	114.05	163.05	237.99	353.58	533.13	813.52	1,253.2	1,944.8	3,034.8	7,471.6	18,535	29,220	46,058	114,190	281,733

**Income sources** are normally the cash in-flow items but let us put attention to the cash out-flow items enumerated in column one of this ledger. This ledger tries to help you establish the net cash that you shall ultimately make available for regular expenditures after your allotment for savings and investment items.

Notice that you are presented with a general menu of savings and investment options in the first half of the ledger. You may have full or partial exposure to these particulars. Over a period of time your portfolio or your allotment portfolio may vary according to the market options you avail of and the amount of risk you take and in the second half of the ledger you shall deal with classified expenditure items. The proportion of the expense item will depend on lifestyle, living arrangements, and other factors. In any case this cash flow monitor provides its users a facility to determine how much net cash-on-hand must be kept with an assured amount of savings and investment for each period.

## Cash Flow Monitor\* (CFM)

### Introduction to the Cash Flow Monitor (CFM).

After having learned the basics of budgeting, setting targets and goals, we now introduce the Monthly Cash Flow Monitor. It is divided into 4 pages beginning with the first quarter all the way to the Yearly Total page. This tool aims to help you monitor the monthly money-in and money-out from you and your family to help you stick to your planned budget.

#### INSTRUCTIONS

1. Read and understand these instructions.
2. The first column is the *PARTICULARS* column. Take note of the details listed here, they will tell you which amounts to write.
3. Columns labeled 1-12 (on each page) are the month columns. Write the *TOTAL AMOUNT* of money-in or money-out for each *PARTICULAR* on the corresponding month.
4. For monthly columns, the End-of-Month balance will be the beginning balance of the succeeding month. For the Quarterly columns, the End-of-Quarter balance is the beginning balance of the next quarter.
5. In the columns labeled Q1, Q2, Q3, Q4, one each page, add the monthly amounts (i.e. month 1 + month 2 + month 3) and write the sum in the last column (i.e. Q1 column).
6. Remember to review your *MONTHLY TOTALS* and see if your budgeting is working!
7. On the last page (Yearly Total) write the *QUARTERLY TOTALS* in the columns labeled Q1-Q4.
8. Add the Q1-Q4 totals and write the sum in the column labeled *ANNUAL TOTAL* and now you know your yearly money-in and money-out!

# Cash Flow Monitor

First Quarter

Particulars	1	2	3	Q1 TOTAL
Balance, previous month				
Plus Cash income flows this month				
Total Cash Income Budget, Beg of the month (BOM)				
<b>Less:</b> Allotment for Savings & Time Deposits				
Less: Investment in Bonds, Stocks, Money Market,				
Less: Investment outlays on Business/Social Enterprise				
Less: Investment in Cooperative				
Less: Investmen Outlays on social insurance products				
Less: Investment outlays/amortization and acquisitions				
<b>Balance before Expenditures</b>				
<b>Less:</b> Food				
Clothing				
Rent				
Transportation				
Communication (phone & internet bills)				
Medical/Health				
Education				
Utilities (Water, Power, Cable)				
Social Events (bday, fiesta)				
Leisure & travel				
Donations				
Debt Amortization				
Balance End of Month (EOM)				

# Cash Flow Monitor

Second Quarter

Particulars	4	5	6	Q2 TOTAL
Balance, previous month				
Plus Cash income flows this month				
Total Cash Income Budget, Beg of the month (BOM)				
<b>Less:</b> Allotment for Savings & Time Deposits				
Less: Investment in Bonds, Stocks, Money Market,				
Less: Investment outlays on Business/Social Enterprise				
Less: Investment in Cooperative				
Less: Investmen Outlays on social insurance products				
Less: Investment outlays/amortization and acquisitions				
<b>Balance before Expenditures</b>				
<b>Less:</b> Food				
Clothing				
Rent				
Transportation				
Communication (phone & internet bills)				
Medical/Health				
Education				
Utilities (Water, Power, Cable)				
Social Events (bday, fiesta)				
Leisure & travel				
Donations				
Debt Amortization				
Balance End of Month (EOM)				

# Cash Flow Monitor

Third Quarter

Particulars	7	8	9	Q3 TOTAL
Balance, previous month				
Plus Cash income flows this month				
Total Cash Income Budget, Beg of the month (BOM)				
<b>Less:</b> Allotment for Savings & Time Deposits				
Less: Investment in Bonds, Stocks, Money Market,				
Less: Investment outlays on Business/Social Enterprise				
Less: Investment in Cooperative				
Less: Investmen Outlays on social insurance products				
Less: Investment outlays/amortization and acquisitions				
<b>Balance before Expenditures</b>				
<b>Less:</b> Food				
Clothing				
Rent				
Transportation				
Communication (phone & internet bills)				
Medical/Health				
Education				
Utilities (Water, Power, Cable)				
Social Events (bday, fiesta)				
Leisure & travel				
Donations				
Debt Amortization				
Balance End of Month (EOM)				

# Cash Flow Monitor

Fourth Quarter

Particulars	9	10	12	Q4 TOTAL
Balance, previous month				
Plus Cash income flows this month				
Total Cash Income Budget, Beg of the month (BOM)				
<b>Less:</b> Allotment for Savings & Time Deposits				
Less: Investment in Bonds, Stocks, Money Market,				
Less: Investment outlays on Business/Social Enterprise				
Less: Investment in Cooperative				
Less: Investmen Outlays on social insurance products				
Less: Investment outlays/amortization and acquisitions				
<b>Balance before Expenditures</b>				
<b>Less:</b> Food				
Clothing				
Rent				
Transportation				
Communication (phone & internet bills)				
Medical/Health				
Education				
Utilities (Water, Power, Cable)				
Social Events (bday, fiesta)				
Leisure & travel				
Donations				
Debt Amortization				
Balance End of Month (EOM)				

# Cash Flow Monitor

Total for the Year

Particulars	Q1	Q2	Q3	Q4	ANNUAL TOTAL
Balance, previous month					
Plus Cash income flows this month					
Total Cash Income Budget, Beg of the month (BOM)					
<b>Less:</b> Allotment for Savings & Time Deposits					
Less: Investment in Bonds, Stocks, Money Market,					
Less: Investment outlays on Business/Social Enterprise					
Less: Investment in Cooperative					
Less: Investmen Outlays on social insurance products					
Less: Investment outlays/amortization and acquisitions					
<b>Balance before Expenditures</b>					
<b>Less:</b> Food					
Clothing					
Rent					
Transportation					
Communication (phone & internet bills)					
Medical/Health					
Education					
Utilities (Water, Power, Cable)					
Social Events (bday, fiesta)					
Leisure & travel					
Donations					
Debt Amortization					
Balance End of Month (EOM)					

**Introduction to the Family Balance Sheet**

The following is the Family Balance Sheet. It is meant to be a representation of your family's total assets, liabilities and capital at a specific time (normally at the end of the year). Accomplishing the Balance Sheet should tell you the current worth of your assets as well as help you keep track of your spending and outstanding liabilities (debts). The guiding equation in the preparation to the Balance sheet is;  $ASSETS = LIABILITIES + CAPITAL$

**INSTRUCTIONS**

1. Enter the corresponding amounts in the right boxes. Make sure to take note of entries in the box before inputting amounts. You can find out the amounts by looking at your bank passbook, receipts, bank statements, insurance payments and other similar statements.
2. For the amount in your fixed assets (personal and business) the original acquisition cost must be monitored in consideration of their value appreciation or depreciation. Periodic depreciation is spread over estimated service life. Note depreciable (a) and appreciable (b) items.
3. Add the amounts you have listed down; this is your TOTAL ASSETS
4. Repeat step 1 to list down the amounts for liabilities, do the same for capital.
5. Add the sum of the liabilities to the sum of your capital, this is your TOTAL LIABILITES and CAPITAL.
6. If you did this right, TOTAL ASSETS should BE EQUAL to the TOTAL LIABILITIES and CAPITAL.
7. If you have more liabilities/ capital then you must be deficit spending; you have too many debts more than the money you have.

**Family Balance Sheet\***  
As of particular date \_\_\_\_\_

CURRENT ASSETS	
Cash on Hand	
Cash in Bank	
Peso Savings Account	
Foreign Exchange Savings Account	
Peso Time Deposit	
Foreign Exchange Time Deposit	
Others	
FIXED ASSETS	
PERSONAL	
(b) Residential House & Lot	
(b) Condominium Unit	
(b) Lot	
(b) House in Progress	
(b) Memorial Lot	
(a) Furniture & Fixtures	
(a) Household Appliances	
(b) Jewelry, Collectibles & Antiquities	
BUSINESS USE	
(a) Family Store/Business Place	
(b) Farm Lot	
(a) Farm Tools & Equipment	
(a) Business Technology & Equipment	
(a) Business Furniture and Fixtures	
(a) Business/Office Appliances	
TOTAL ASSETS	
LIABILITIES AND CAPITAL	
LIABILITIES	
House & Lot Amortization	
Lot Amortization	
Insurance Premium Payable	
Credit Card Payable	
Car Loan Amortization	
Health Insurance Premium	
Utilities Expense	
TAX Liabilities	
Other Liabilities	
CAPITAL	
Interest Income from Savings/Time Deposit	
Stocks and Securities	
Bonds	
Earnings from Business	
Other Capital	
TOTAL LIABILITIES AND CAPITAL	

a: Determine net of depreciation  
b: Items which must be monitored of their market value

\* Developed by the International Organization for Migration (IOM)



**Introduction to PRE-NEED plans (purpose-specific life insurance products)**

Securing the future through social security investments or pre-need plans with State run or private run institutions has become an important option in planning your financial portfolio. Pre-need plans and trust-funds with specific objectives help secure contingencies as well as major outlays in some anticipated future time.

**INSTRUCTIONS**

1. Recall the necessary references and information to fill out the ledgers. This means keeping track of those official receipts, contract of coverage, certificate of full payment, insurance policy, life plan, memorial plan, etc.
2. Diligently fill-up the right boxes with the right amounts and information. Don't forget to read carefully before filling up!

**Social Insurance and Pre-Need Plans\***

Item	Company	Mature Value	Cost of Purchase	Amort Yrs	Regular Amort
<b>Education</b>					
- Child 1					
- Child 2					
- Child 3					
- Child 4					
<b>Health Card</b>					
- Myself					
- Spouse					
- Child 1					
- Child 2					
- Child 3					
- Child 4					
<b>Other Dependents</b>					
<b>Pension</b>					
<b>Life Insurance</b>					
<b>Memorial Plan</b>					
<b>Others</b>					

\* Developed by the International Organization for Migration (IOM)

**Introduction to Savings and Investment**

Having a hard time keeping track of those investments, the new house, insurance and all those other monthly bills? Then stress no more and keep them under control with the long-term investments ledgers. The following sheets should help you keep track of those losses and benefits from your assets and investments.

**INSTRUCTIONS**

1. Recall the necessary information to fill out the ledgers. This means keeping track of those bank statements, time deposit slips, bonds or stock certificates, certificate of money market placements, etc
2. Diligently fill-up the right boxes with the right amounts and information. Don't forget to read carefully before filling up!
3. It is important to monitor this ledger regularly to see if you have put all your eggs in one basket or have acquired a balanced investment portfolio to even out risk and optimize profits.

**Savings & Investment Portfolio\***

Investment Mode	Company	Year Acquired	Face Value	Market Value	ROI
Time Deposit					
Treasury Bond					
Other Bond Instruments					
Other Bank Instruments					
Money Market Placements					
<b>Stocks</b>					
- Company 1					
- Company 2					
Cooperative					
Micro-enterprise					
Small-Medium Enterprise					
Social Enterprise					
Franchise					
Others					

\* Developed by the International Organization for Migration (IOM)

## Handa ka na bang Mag-negosyo?\*

Bago magnegosyo, kailangang makita natin kung may sapat na kakayahan tayo para umpisahan at patakbuhan ito. Ang mga sagot natin sa sumusunod na tanong ang tutulong sa atin na masukat ang ating kakayahan. Kailangang sagutin natin ng tapat ang mga ito. Pagkatapos ay bibilangin natin ang ating “score” para malaman natin kung saang aspeto pa tayo kailangan magpakahusay bago tayo mag-negosyo.

### ALAMIN ANG ATING KAKAYAHAN

Ang bawat paksa ay may limang pares na pangungusap. Bilugan ang letra ng pangungusap na pinakabagay sa iyo. Maging tapat sa pagsagot nito. Ang ehersisyong ito ang magsasabi kung ikaw ay may kakayahan, karanasan, suporta at karakter na kailangan sa pagpatakbo ng negosyo.

#### Unang Paksa

1. A. Mayroon akong trabaho ngayon.  
B. Wala akong trabaho ngayon.
2. A. Hindi maganda ang aking naging trabaho bago ko naisipang magsimula ng isang negosyo.  
B. Maganda ang takbo ng aking trabaho bago ko naisipang magnegosyo.
3. A. Nagtatrabaho ako upang kumita ng pera. Wala akong interes o kaligayahan sa kasalukuyang trabaho.  
B. Mayroon akong natutunan sa bawat trabahong pinasukan. Interesado ako sa aking trabaho sa kasalukuyan.
4. A. Gusto kong magnegosyo para mabigyan ng magandang buhay ang aking pamilya.  
B. Gusto kong magnegosyo para maging matagumpay. Ang mga mayaman ay nag aari ng sariling negosyo.
5. A. Kailangan natin ng maraming pabor mula sa ibang tao para magtagumpay sa ating mga gawain.  
B. Naniniwala ako na ang tagumpay o pagbagsak ng isang negosyo ay dahil sa sarili kong pagpatakbo at kakayahan.

#### Ikalawang Paksa

1. A. Ayoko ng risiko o “risk” kahit na malaki ang posibleng ganansya.  
B. Kumbinsido ako na upang umunlad sa buhay, dapat akong humarap ng risiko o “risk”.
2. A. Naniniwala akong may mga oportunidad sa kabila ng mga risiko o “risk”.

- B. Kung ako ay may pagpipilian, mas nais ko ang siguradong pamamaraan.
3. A. Kung gusto ko ang isang ideya, susubukan ko ito nang hindi na iniisip kung may bentahe o may panganib.  
B. Susubukan ko ang isang ideya kung napagisipan ko na ang mga bentahe at panganib.
4. A. Tatanggapin ko na maaring akong malugi at mawala ang perang inilagay ko sa negosyo.  
B. Mahirap para sa aking tanggapin na maaring akong malugi at mawala ang perang inilagay ko sa negosyo.
5. A. Gusto kong kontrolado ko ang lahat ng gawain o bagay.  
B. Tanggap ko na hindi ko kayang kontrolin ang bawat bagay. Pero dapat may sapat akong kakayahan para makontrol ang ilan.

#### Ika-3 Paksa

1. A. Hindi ako madaling sumuko sa harap ng matinding pagsubok.  
B. Kung mahirap matamo ang isang bagay, hindi na ito dapat ipaglaban.
2. A. Apektado ako ng matinding kabiguan.  
B. Hindi ako naapektuhan ng kabiguan sa matagal na panahon.
3. A. Naniniwala ako na kaya kong panghawakan ang mga pangyayari.  
B. May hangganan ang kakayanan ng tao. Malaki ang papel ng kapalaran at swerte sa ating buhay.
4. A. Kapag ako ay tinanggihan ng isang tao, nalulungkot ako at kinakalimutan na lang ito.  
B. Kapag ako ay tinanggihan ng isang tao, tinatanggap ko ito ng maluwag at ginagawa ang lahat para magbago ang kaniyang pag iisip

5. A. Kalmado ako sa isang krisis para mapagisipan ang tamang solusyon.
- B. Nalilito ako at kinakabahan pagdating ng isang krisis.

#### **Ika-4 na Paksa**

1. A. Hindi ko isasama ang aking pamilya sa pagdesisyon sa negosyo para hindi sila maapektuhan nito.
- B. Isasama ko ang aking pamilya sa lahat ng importanteng desisyon sa negosyo.
2. A. Maiintindihan ako ng aking pamilya kung mababawasan ang panahon ko para sa kanila dahil sa negosyo.
- B. Sasama ang loob ng aking pamilya kung mababawasan ang panahon ko para sa kanila dahil sa negosyo.
3. A. Kung hindi masyadong matagumpay ang negosyo, magagalit ang aking pamilya dahil sa nilang harapin.
- B. Kung hindi masyadong matagumpay ang negosyo, haharapin ng aking pamilya ang mga kahirapang maaring mangyari.
4. A. Ang aking pamilya ay tutulong sa panahong nahihirapan ang negosyo.
- B. Maaring hindi tumulong ang aking pamilya sa panahong nahihirapan ng negosyo.
5. A. Mag aalala ang kapamilya kung ako ay mag sisimula ng isang negosyo.
- B. Sumasang ayon ang pamilya ko sa pagsisimula ko ng isang negosyo.

#### **Ika-5 Paksa**

1. A. Nahihirapan ako sa pagharap sa isang problema. Nag-aalala ako at ayaw ko itong pagsisipan.
- B. Hindi ako takot humarap sa problema. Pinagiisipan ko ito at binibigyan ng solusyon.
2. A. Kung ako ay nasa mahirap na sitwasyon, hinaharap ko ito ng buong lakas. Ang kahirapan ay isa lamang pagsubok sa aking kakayahan at maligaya ko itong hinaharap.
- B. Kung ako ay nasa mahirap na sitwasyon, kinakalimutan ko na lamang ito at hinahayaang lumipas.
3. A. Sasabay na lamang ako sa agos at maghihintay ng magandang pangyayari.
- B. Hindi ako maghihintay ng magandang pangyayari. Ako ang gagawa nito.
4. A. Lagi akong naghahanap ng kakaibang gagawin,
- B. Gusto ko lang gawin ang mga bagay kung saan ako magaling.

5. A. Makakatulong sa akin ang lahat ng ideya. Sinusubukan ko ang mga ito para malaman kung alin ang mabisa.
- B. Ang mga tao ay may kanya-kanyang ideya pero hindi ko maaring subukan lahat. Mas gusto kong subukan at gawin ang sariling kong ideya.

#### **Ika-6 na Paksa**

1. A. Kukunin ko para sa aking pamilya ang halagang kaya lang ibigay ng negosyo.
- B. Kukunin ko mula sa negosyo ang lahat na kailangan ng aking pamilya.
2. A. Kung may kaibigan o kapamilya na nangangailangan ng pera, tutulungan ko sila kahit mahirapan ang negosyo.
- B. Kung may kaibigan o kapamilya na nangangailangan ng pera, kukuha ako mula sa personal kong kinita. Hindi ako dapat kumuha sa perang kailangan ng negosyo.
3. A. Hindi ko dapat pabayaang ang negosyo alang-alang sa pamilya o mga kaibigan.
- B. Ang aking pamilya at mga kaibigan ay mataas ang proridad. Nauuna sila sa negosyo.
4. A. Kaiba sa ordinaryong customer, ang kapamilya at kaibigan ay makakakuha ng espesyal na serbisyo o benepisyo mula sa negosyo.
- B. Tulad ng ibang customer, dapat lang bayaran ng kapamilya at kaibigan ang mga produkto, serbisyo at kagamitan ng negosyo.
5. A. Hindi ko pauutangin mula sa negosyo ang sinuman dahil lamang sila ay kapamilya o kaibigan.
- B. Palagi kong pauutangin ang kapamilya at kaibigan.

#### **Ika-7 Paksa**

1. A. Madali akong nakakapagdesisyon. Natutuwa akong mabigyan ng pagkakataong makapagdesisyon.
- B. Nahihirapan akong gumawa ng isang desisyon.
2. A. Nakakagawa ako ng mahirap na desisyon nang di kumukunsulta ang iba.
- B. Humihingi ako ng payo sa iba't ibang tao kung mayroong mahirap na dedesisyunan.

3. A. Pinapagpaliban kong gumawa ng isang mahirap na desisyon.  
B. Madali akong nakakapagdesisyon kung kinakailangan.
4. A. Pinagiisipan kong mabuti at tinitingnan ang lahat na alternatibo bago mag desisyon.  
B. Ang aking desisyon ay base sa aking nararamdaman at intuisyon. Nalalaman ko agad kung ano ang desisyon.
5. A. Nag-aalala akong madalas na baka ako magkamali.  
B. Hindi ako nag-aalala magkamali dahil sa ganitong paraan ako matututo.

**Ika-8 Paksa**

1. A. Gagawin ko lamang ang produkto at serbisyong gusto ko.  
B. Gagawin ko lamang ang produkto at serbisyong gusto o kailangan ng mga customer.
2. A. Kung gusto ng kustomer ay ang murang produkto at serbisyo, sisikapin kong maabot ang kanilang kagustuhan  
B. Kung gusto ng customer ay ang murang produkto at serbisyo, pwede na silang maghanap sa iba.
3. A. Kung gusto ng customer ang umutang, pag-aaralan ko kung paano ito gagawin nang hindi makakasama sa negosyo.  
B. Hindi ako magpapautang.
4. A. Kung kinakailang lumipat sa ibang lugar para umunlad ang negosyo, handa akong gawin ito.  
B. Hindi ako handang lumipat sa ibang lugar. Ang mga customer at supplier ang dapat pumunta sa akin.
5. A. Pag-aaralan ko ang mga pangangailangan at mga uso sa merkado. Sisikapin kong baguhin aking ugali at pagtrabaho para makasabay sa mga ito.  
B. Masmagaling kung magtrabaho ako sa paraang nalalaman ko. Napakahirap sabayan ang mga pangangailangan at uso sa panahon.

**Ika-9 na Paksa**

1. A. Gusto kong kalmado at pabandyng-bandyng. Hindi ako makapagtrabaho ng maayos kung may pressure.

- B. Mas nais kong magtrabaho ng may pressure. Natutuwa ako sa mga pag subok.
2. A. Gusto kong magtrabaho ng maraming oras. Okay lang gamitin ko ang libreng oras ko sa pagtatrabaho.  
B. Sa aking palagay importante ang magkaroon ng libreng oras malayo sa trabaho. Hindi tayo kailangang magtrabaho sa lahat ng oras.
3. A. Hindi ko papayagang mabawasan ang oras ko sa pamilya at kaibigan dahil lamang sa negosyo.  
B. Handa akong bawasan ang aking oras sa pamilya at kaibigan dahil sa negosyo.
4. A. Pwede kong ipagpaliban ang pagpapasarap, pasyal at hilig kung kinakailangan.  
B. Sa aking palagay mas magandang magkaroon ng maraming oras para sa aking mga hilig at para sa pag-relax.
5. A. Handa akong magtrabaho ng lubus-lubusan.  
B. Handa akong magtrabaho at gawin ang kinakailangan lamang.

**Ika-10 Paksa**

1. A. Ayaw ko ng negosasyon. Mas madaling sundin ko na lang ang gusto ng iba.  
B. Gusto kong makipag negosasyon at madalas ko itong nagagawa nang di nakakasakit ng ibang tao.
2. A. Maayos akong makipag usap sa kapwa tao.  
B. Nahihirapan akong makipag usap sa kapwa tao.
3. A. Hindi ako interesado sa opinion at paniniwala ng ibang tao.  
B. Gusto kong makinig sa mga opinion at at paniniwala ng ibang tao.
4. A. Kung ako ay makikipag negosasyon, masgusto kong makinig na lang hintayin kung ano ang mangyayari..  
B. Kung ako ay makikipag negosasyon, iniisip ko kung ano ang pabor sa akin at kung ano ang pabor sa taong kanegosasyon ko.
5. A. Naniniwala ako na para maging matagumpay ang negosasyon, kailangang humanap ng paraan para makuha ng lahat ang kanilang ninanais.  
B. Ako ang magnenegosyo kaya ang aking opinion ang pinaka-importante. Natural lamang na may matatalo.

Paksa Blg.	Score	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
<b>Total</b>		

### SCORING

TOPIC 1	A	B	TOPIC 2	A	B	TOPIC 3	A	B	TOPIC 4	A	B	TOPIC 5	A	B
1	2	0	1	0	2	1	2	0	1	0	2	1	0	2
2	0	2	2	2	0	2	0	2	2	2	0	2	2	0
3	0	2	3	0	2	3	2	0	3	0	2	3	0	2
4	2	0	4	2	0	4	0	2	4	2	0	4	2	0
5	0	2	5	0	2	5	2	0	5	0	2	5	2	0

TOPIC 6	A	B	TOPIC 7	A	B	TOPIC 8	A	B	TOPIC 9	A	B	TOPIC 10	A	B
1	2	0	1	2	0	1	0	2	1	0	2	1	0	2
2	0	2	2	2	0	2	2	0	2	2	0	2	2	0
3	2	0	3	0	2	3	2	0	3	0	2	3	0	2
4	0	2	4	2	0	4	2	0	4	2	0	4	0	2
5	2	0	5	0	2	5	2	0	5	2	0	5	2	0



