



FINANCIAL PLANNING

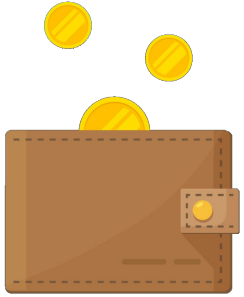


What is financial planning?

A comprehensive evaluation of an individual's (or household's) current and future financial state to predict and manage future cash flows, expenditures, and asset values.



Why make a financial plan?



**Control
over spending**



**Sustainable
lifestyle**



**Security
from risk**



**Freedom
from debt**



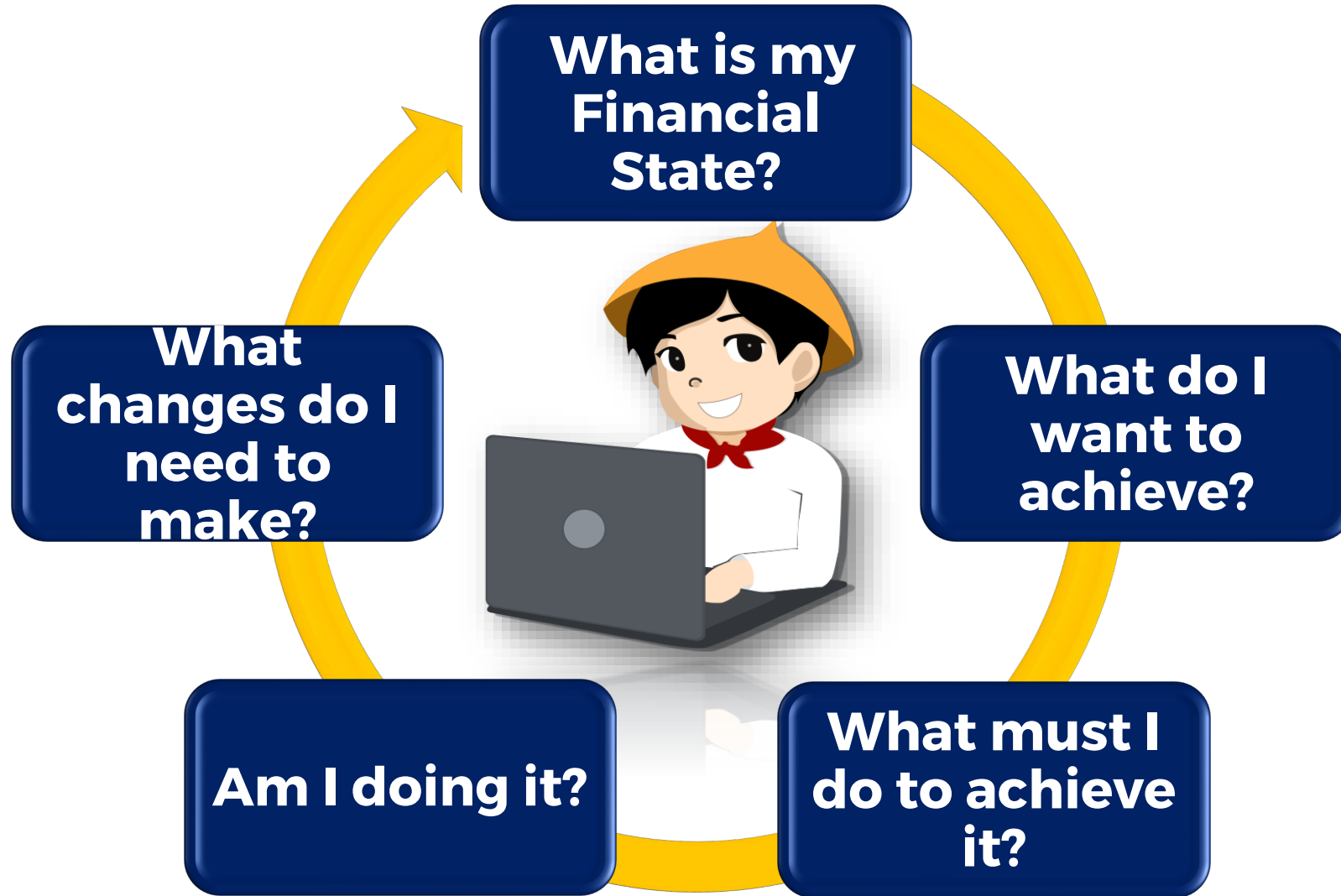
**Freedom
from worry**



**Realizing
goals**



The Financial Planning Cycle



**What do I want to
achieve?**



Visioning Exercise

Step 1

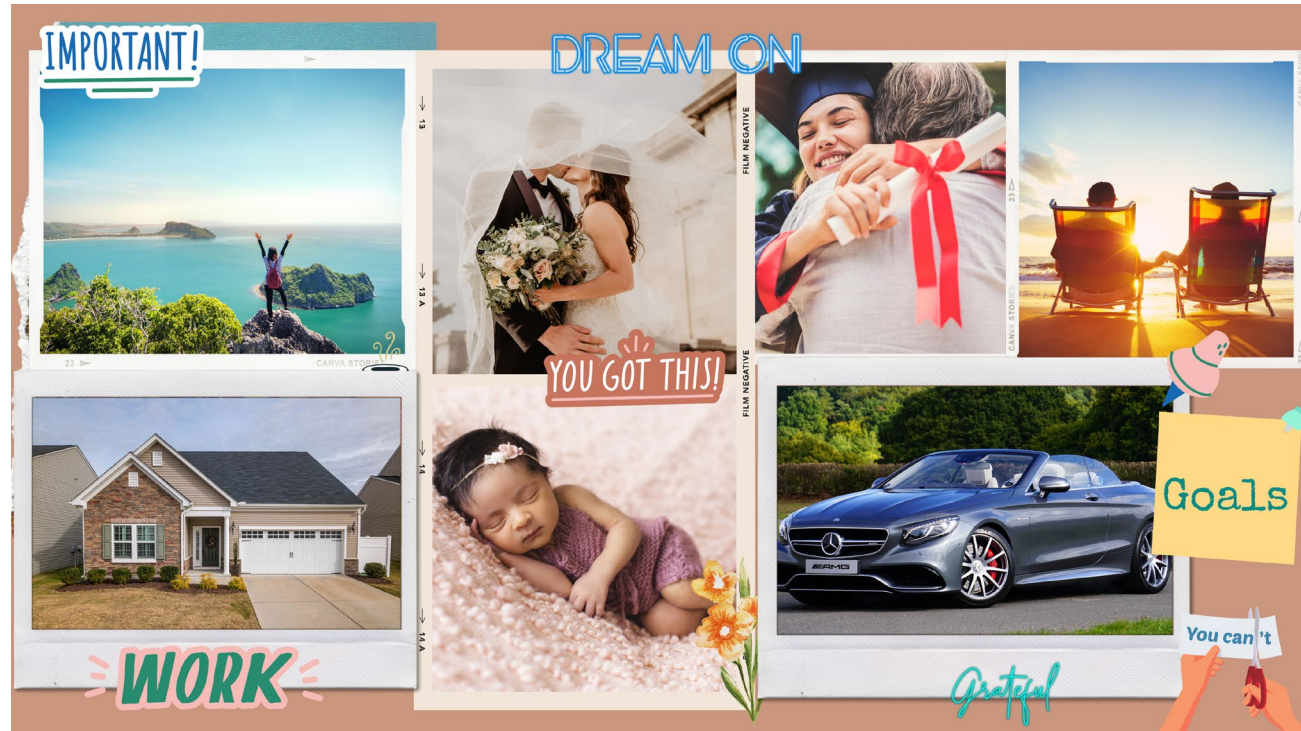
Visualize what you want to achieve after ten years.

Step 2

Estimate the amount you would need to make your dreams come true.

Step 3

Set visual reminders to motivate you.



Chatbox Activity

What do you want to achieve within 10 years in your financial life?

- a. Build a nice house for me and my family
- b. Buy nice cars for me and my family
- c. Send all my children to good schools
- d. Establish a good business or have extra sources of income
- e. Travel for leisure around the country and the world
- f. Others. Please specify.



Chatbox Activity

Estimate the cost of achieving all your goals. How much will it be?

- a. Zero to 10 million pesos
- b. 11 to 20 million pesos
- c. 21 to 30 million pesos
- d. 31 to 40 million pesos
- e. 41 million pesos and above



Chatbox Activity

**What must I do to
achieve my dreams?**

Type your short answer in the Chatbox.





Financial Planning Guide

Name:

Date

CLICK HERE TO
PROCEED
TO STEP 1



SCAN ME

Exercise a FINANCIAL PLAN today.



**Your current financial state is the
sum total of all your past
financial choices?**



Remember...



**Parents, your children are not
your **RETIREMENT PLAN**.**

**Children, your parents are not
your **EMERGENCY FUND**.**

Do financial planning today.

