



Welcome to the Stream!



The image features a solid green background. In the top-right and bottom-left corners, there are clusters of overlapping, semi-transparent geometric shapes, primarily squares and rectangles, in various shades of green, grey, and black. These shapes are arranged in a way that they appear to be floating or layered, creating a modern, abstract design.

What is **Budget Buddies**?

Meet your **Hosts!**



Cassey



Xian

Agenda

- What is Financial Literacy?
- Importance of Financial Literacy
- What is Budgeting?
- Importance of Budgeting
- Budgeting Methods
- 5-Minute Break

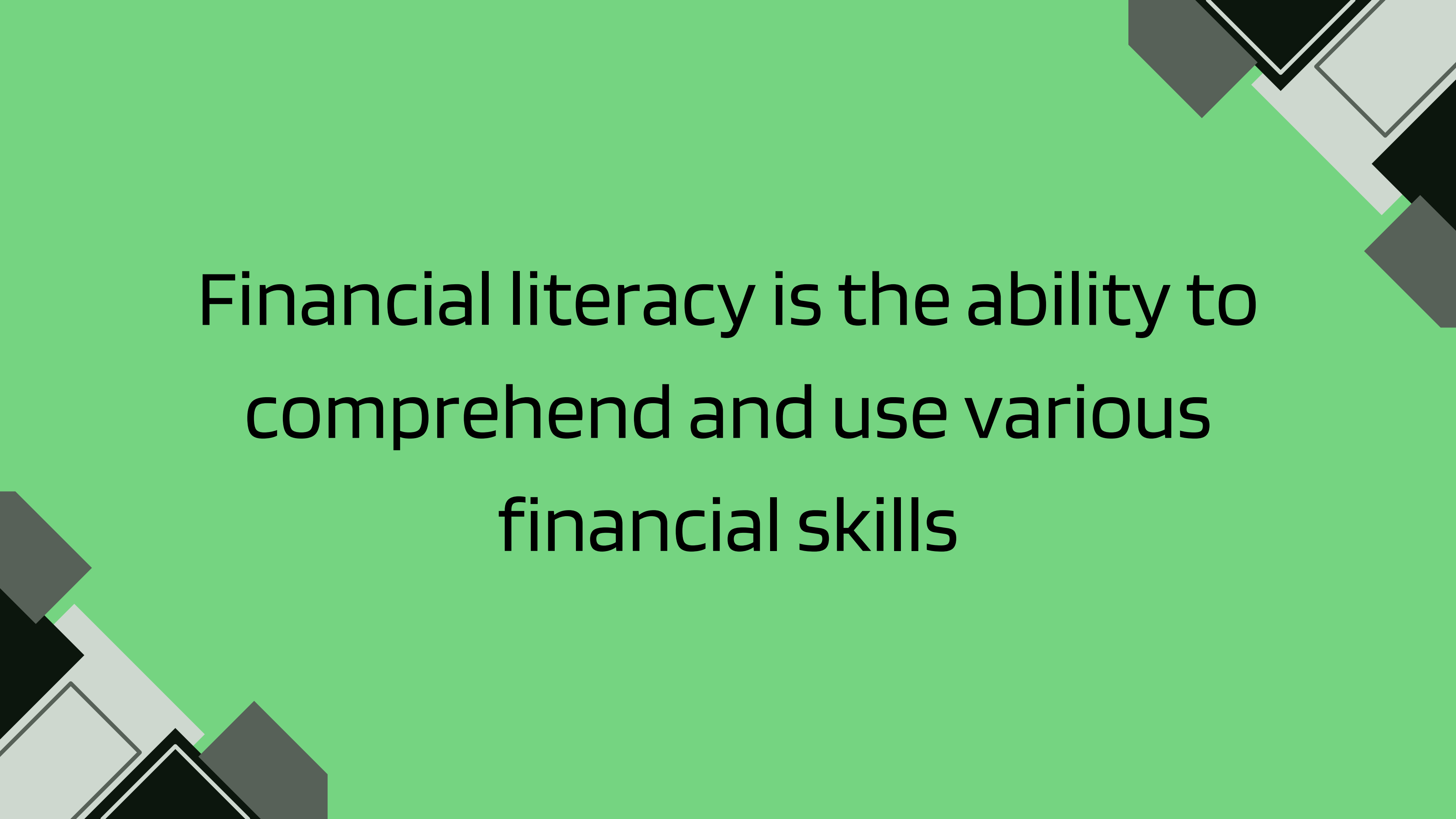
Agenda

- What is Investing?
- Importance of Investing
- Types of Investments
- Open Question and Answer
- Conclusion
- Closing Remarks

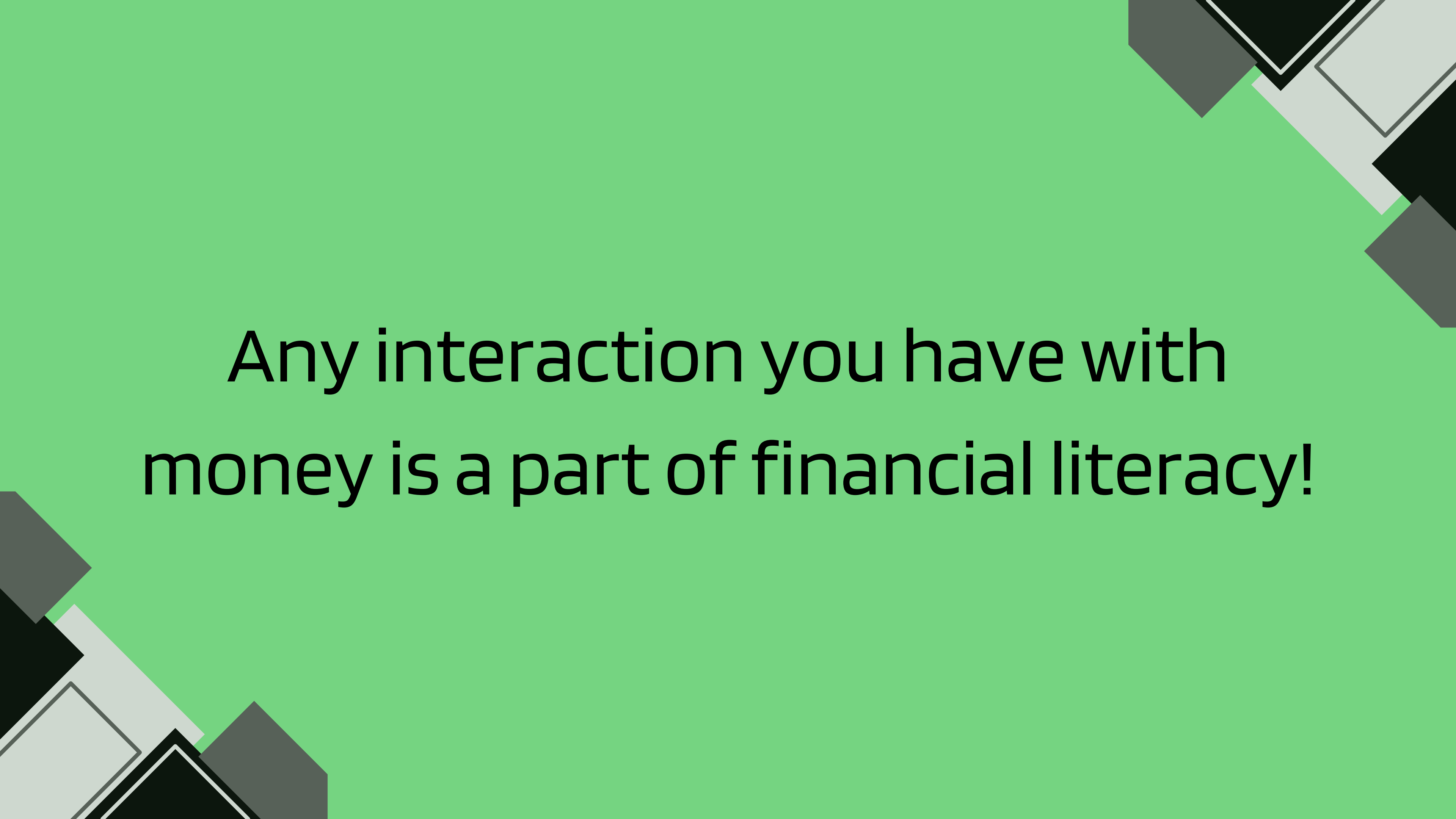


The image features a solid light green background. In the top-right and bottom-left corners, there are decorative geometric patterns composed of overlapping squares and rectangles in shades of black, dark gray, and light gray. The text "What is Financial Literacy?" is centered horizontally in the middle of the image.

What is **Financial Literacy**?

The image features a solid green background. In the top-right and bottom-left corners, there are decorative geometric patterns consisting of overlapping squares and rectangles in shades of gray and black, some with white outlines.


Financial literacy is the ability to
comprehend and use various
financial skills

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Any interaction you have with
money is a part of financial literacy!



Importance of **Financial Literacy**

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The more you know about finance,
the better you can understand the
financial world



Financial Literacy on a Personal Level

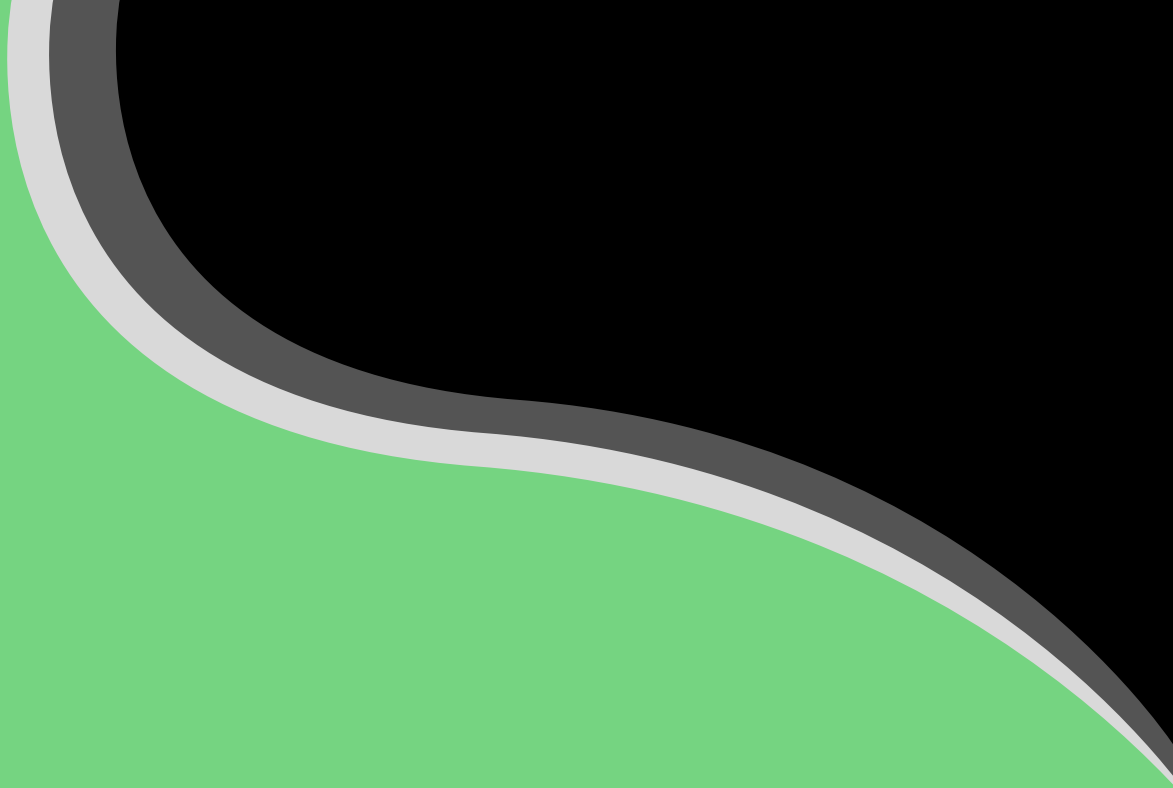
Juan's Budget (PHP 10,000)	
Necessities (Housing, Food, Etc)	PHP 5000
New Clothes	PHP 3000
Online Shopping	PHP 1500
Savings	PHP 500

Juan's Budget (PHP 10,000)	
Necessities <small>(Housing, Food, Etc)</small>	PHP 5000
New Clothes	PHP 3000
Online Shopping	PHP 1500
Savings	PHP 500

Juan's Budget (PHP 10,000)	
Necessities <small>(Housing, Food, Etc)</small>	PHP 5000
New Clothes	PHP 2000
Online Shopping	PHP 1000
Savings	PHP 2500



What is **Budgeting**?

A decorative wavy line in the top right corner, consisting of a thick grey line and a thinner white line, separating the green background from a black area.

Budgeting is the process of
making a spending plan

Importance of **Budgeting**

1

Budgeting gives us the option to
save our money to pursue the
things that we want in life

2

Budgeting prevents
overspending

3

Budgeting helps you prepare
for emergencies

4

Budgeting sheds light on
bad spending habits

5

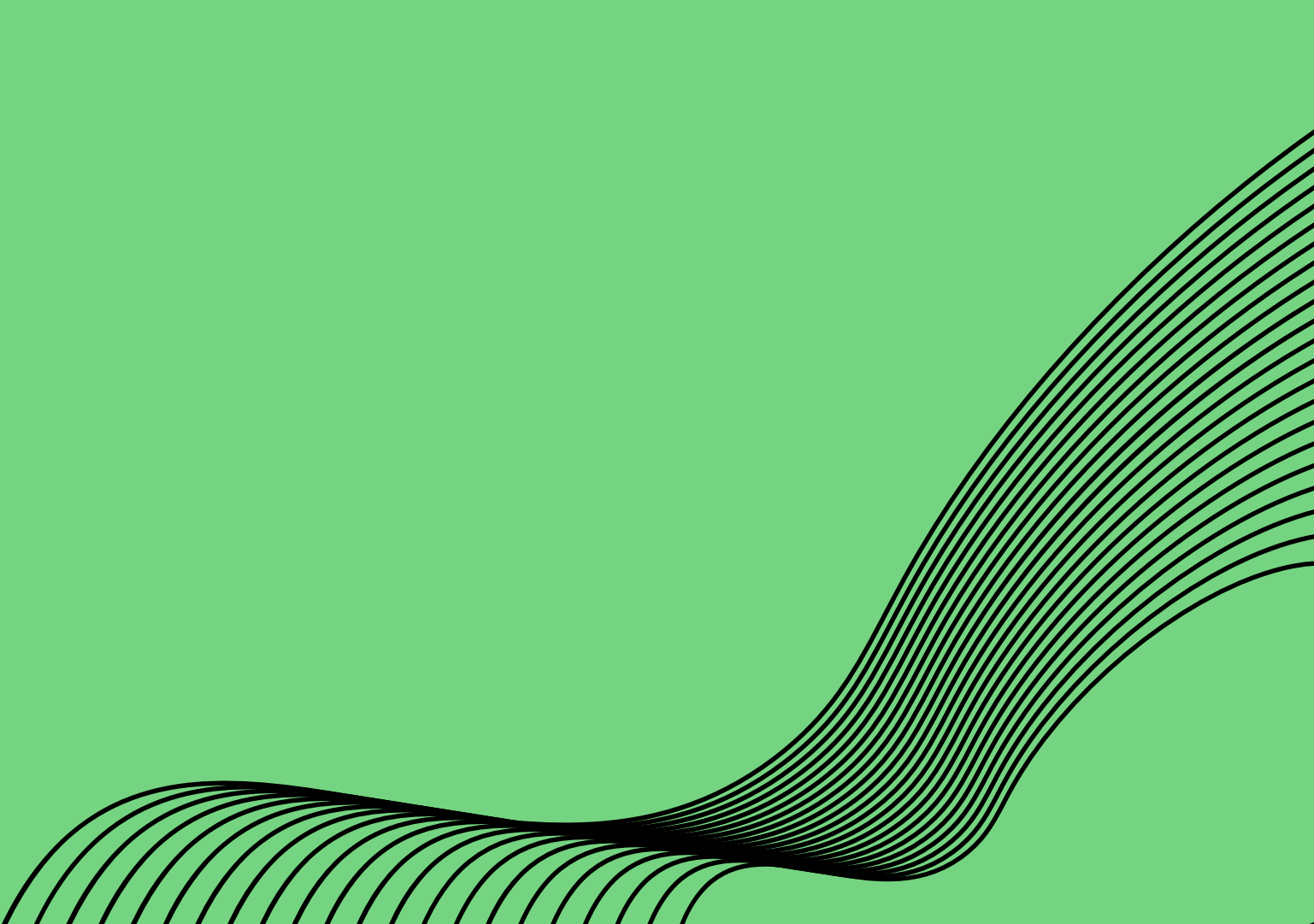
Budgeting promotes
financial stability

The image features a solid light green background. In the top-left and bottom-right corners, there are decorative elements consisting of multiple thin, black, wavy lines that create a sense of movement and depth.

Budgeting Methods



Budgeting Methods

- Percentage Based Budgeting
 - Envelope Method
 - PYF Method
 - 0-Based
 - Value-Based Budgeting
- 




Percentage Based Budgeting





Percentage Based Budgeting Examples

- 50% Wants, 50% Needs
 - 70/30
 - 40/10/50
 - 50/30/20
- 



50/30/20 Method






50/30/20 Method

50% Needs


30% Wants

20% Savings





If Jose earns PHP 30,000 per month
and he wants to use the 50/30/20
method to budget, how much of his
income should he allocate?

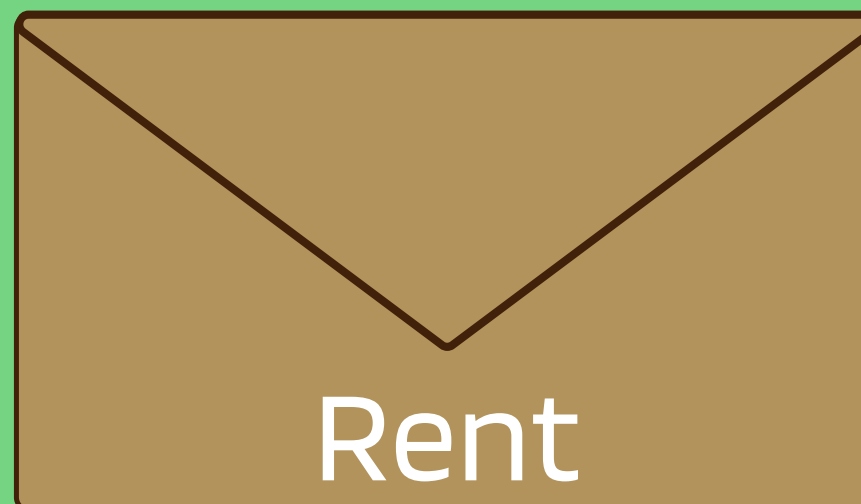
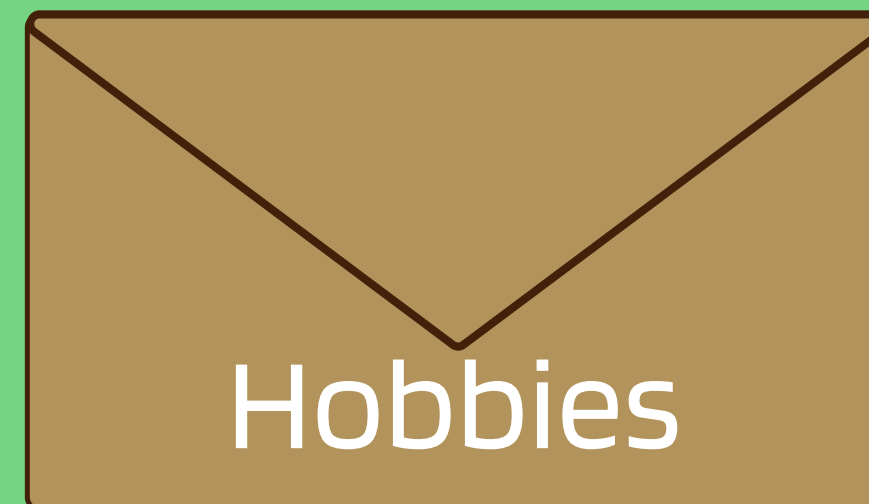
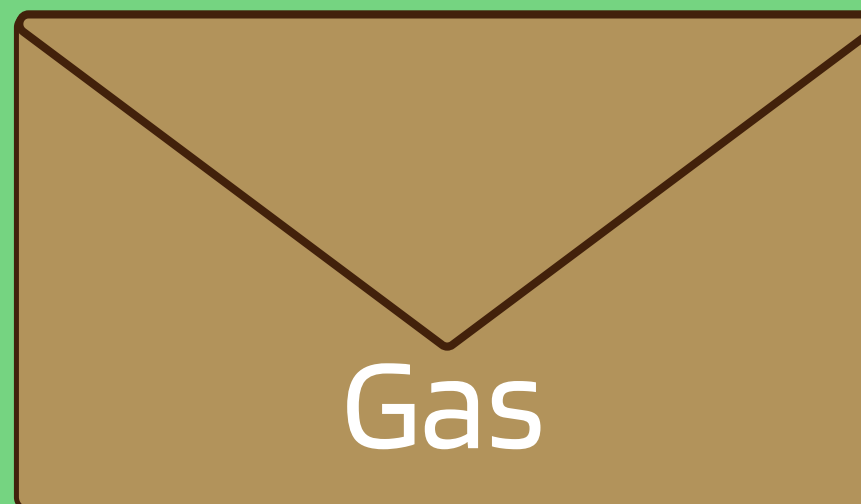


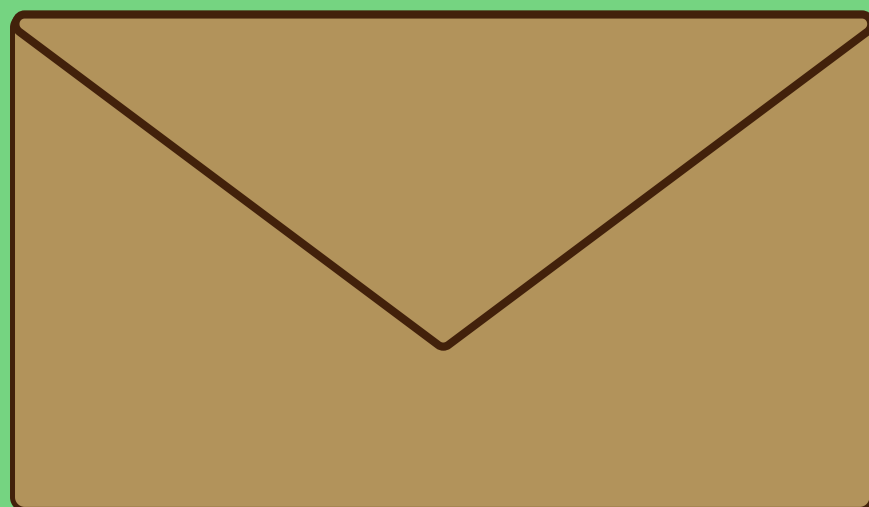
Jose's Budget (PHP 30,000)

Needs (50%)	PHP 15,000
Wants (30%)	PHP 9000
Savings (20%)	PHP 6000

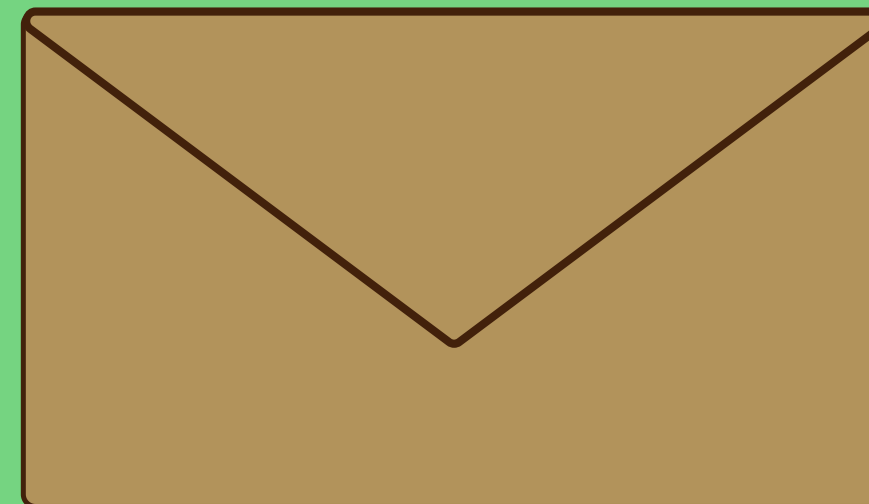
Envelope Method

Envelope Method

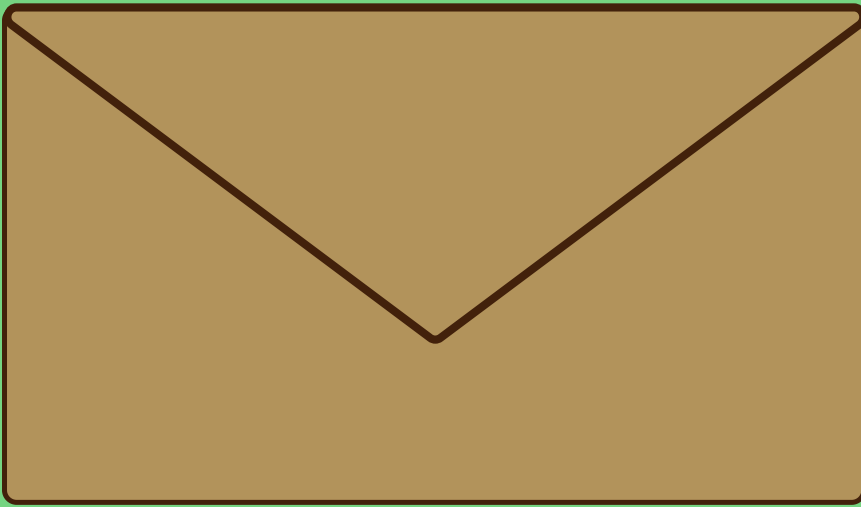




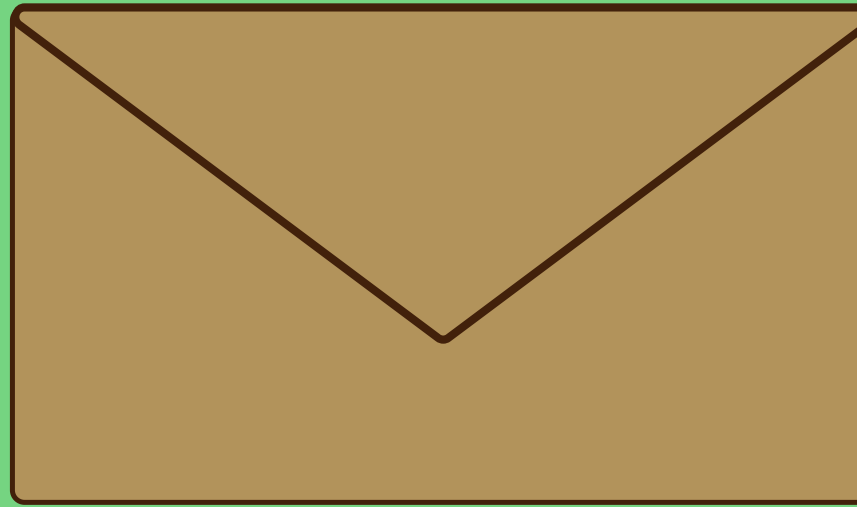
Groceries



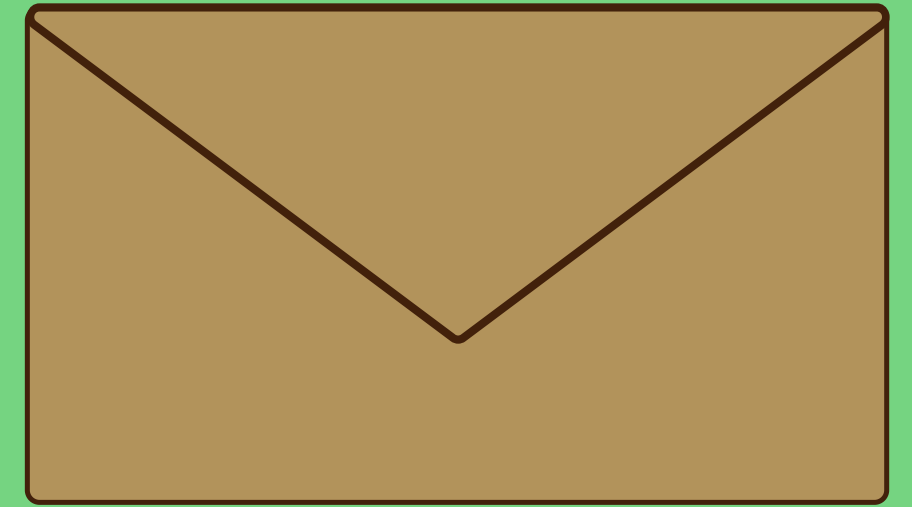
Jose's Budget (PHP 30,000)



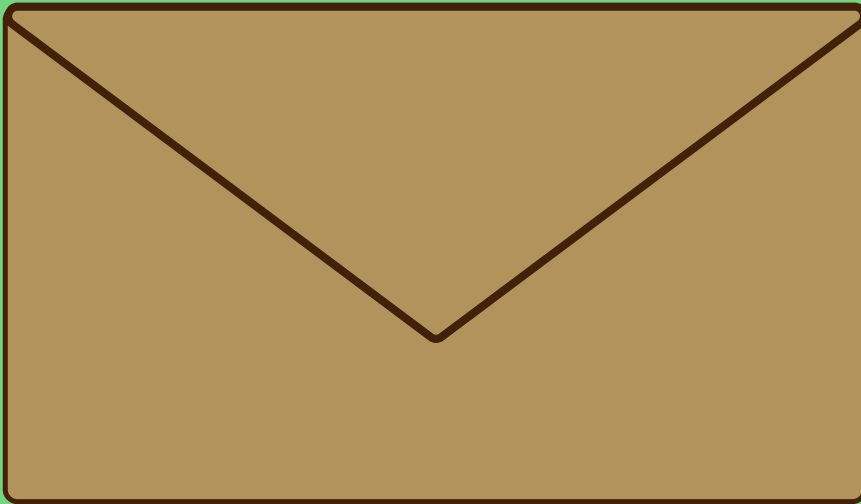
Groceries (PHP 5000)



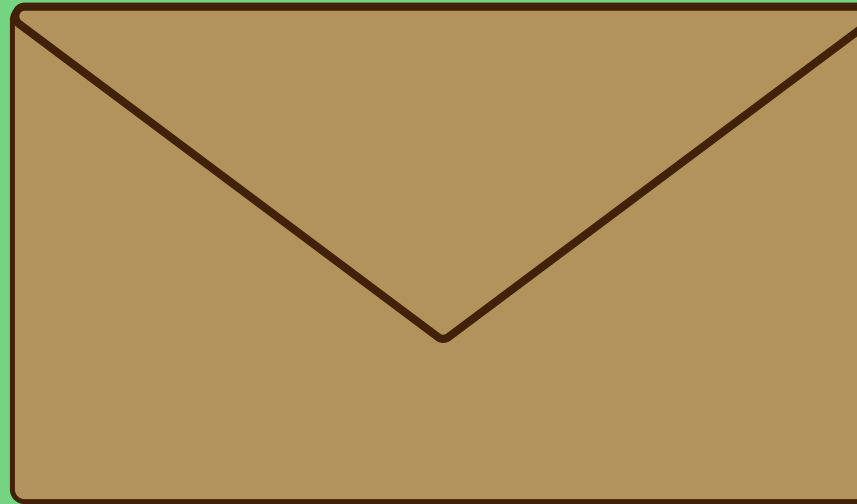
Gas (PHP 5000)



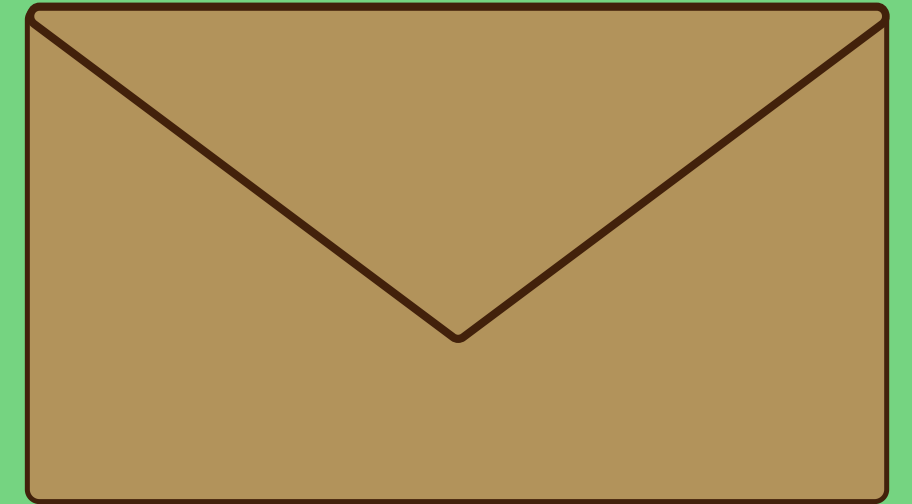
Hobbies (PHP 2500)



Malling (PHP 2500)



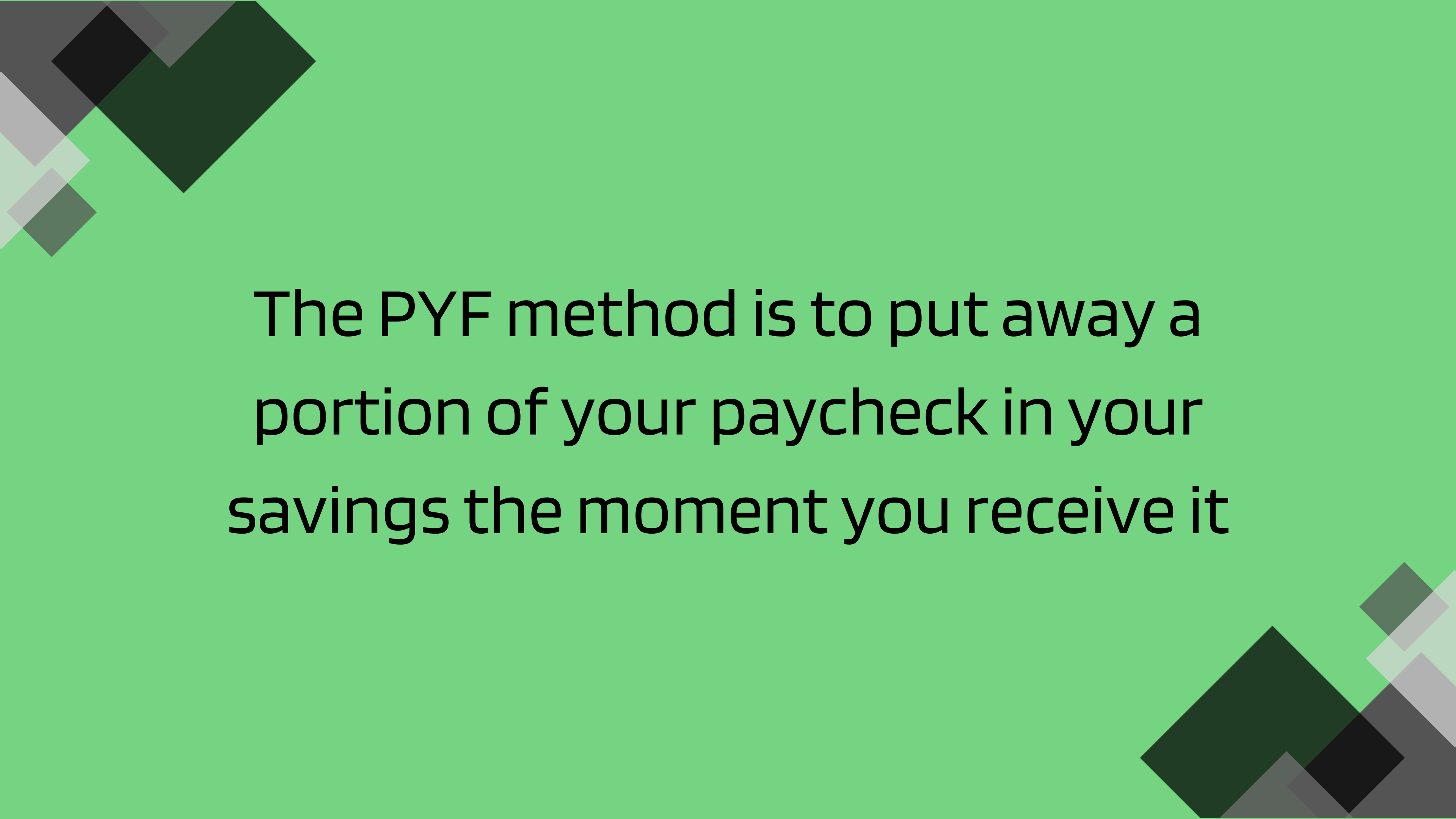
Rent (PHP 7500)



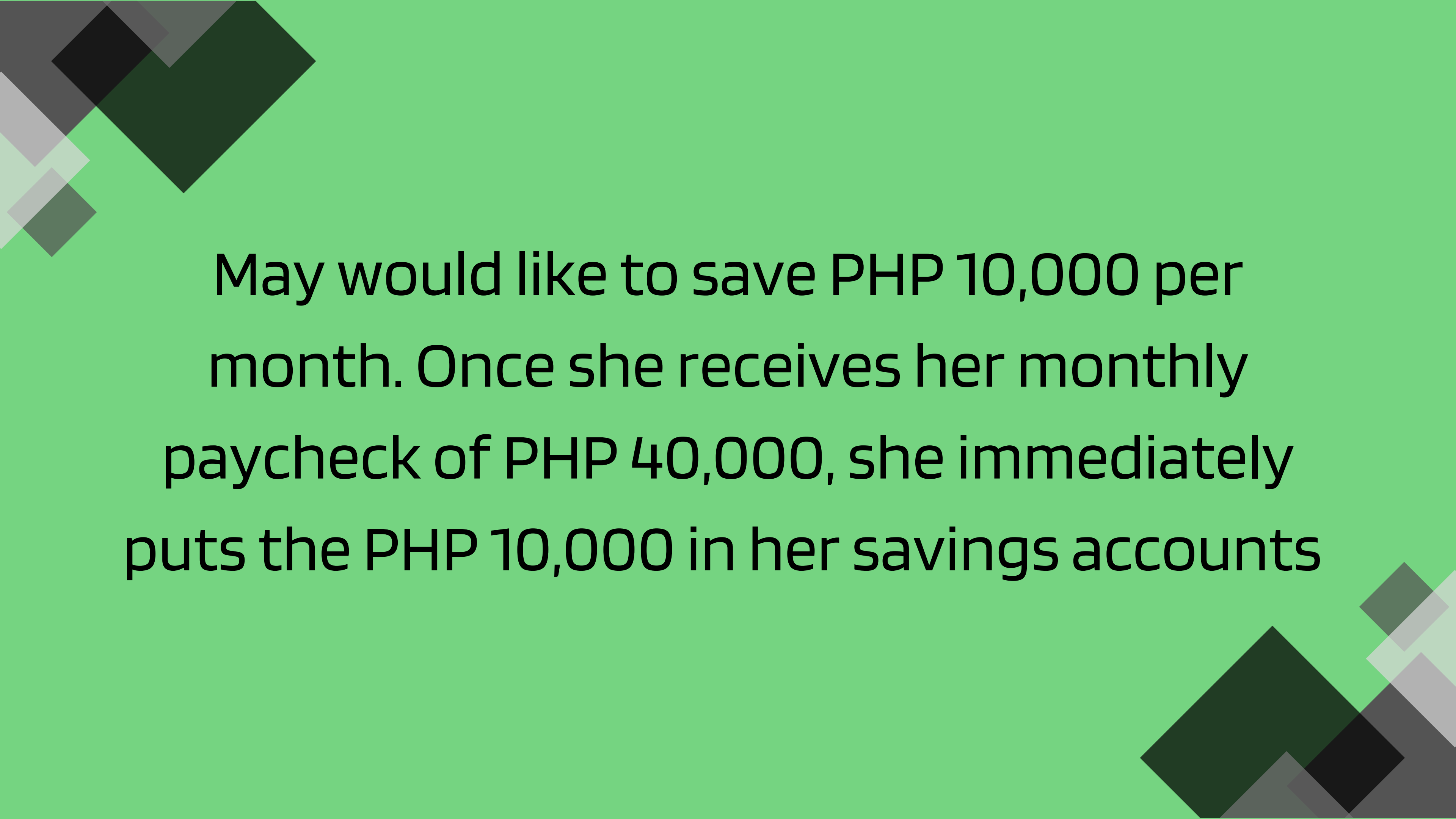
Needs (PHP 7500)



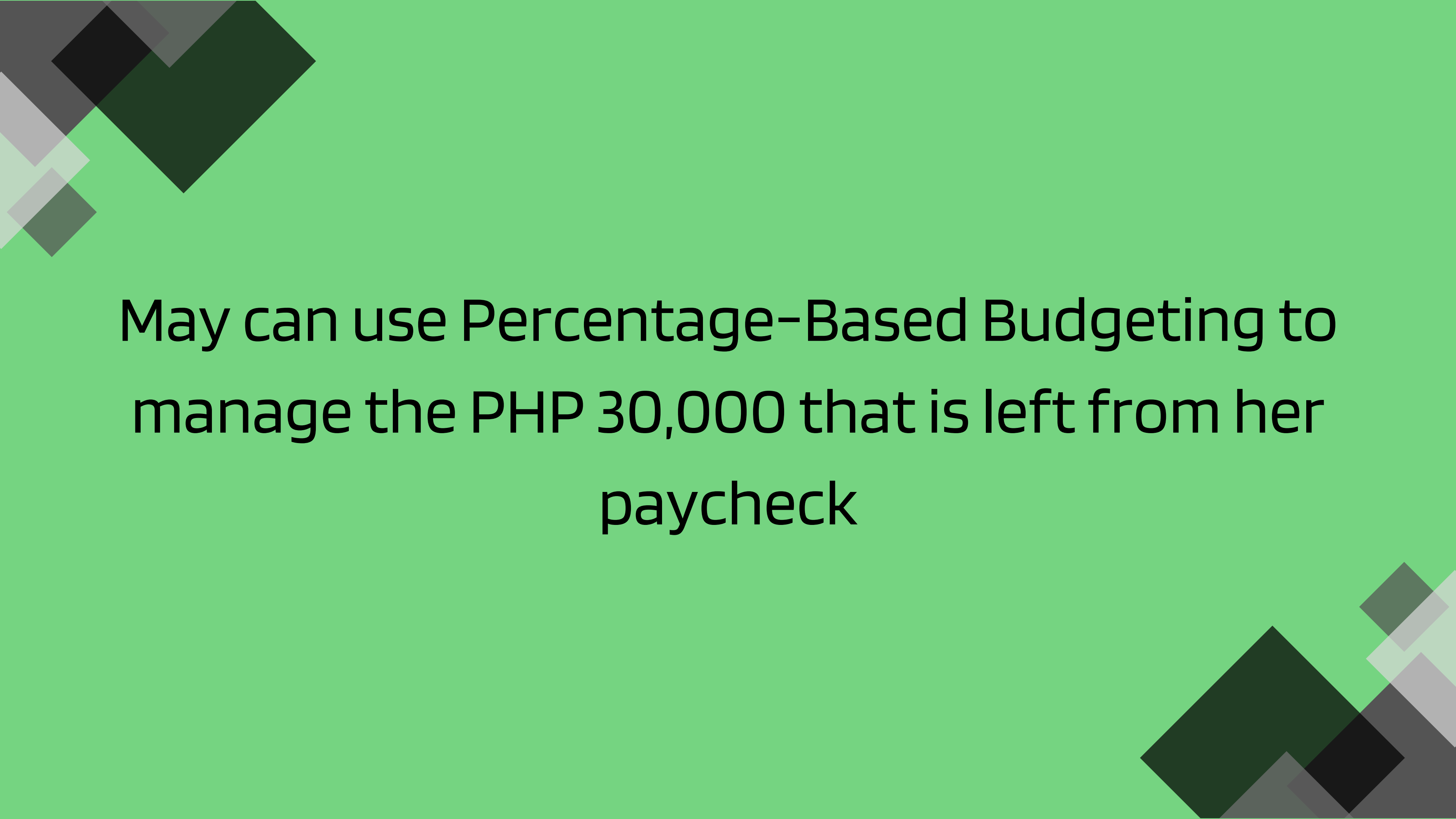
Pay Yourself First Method

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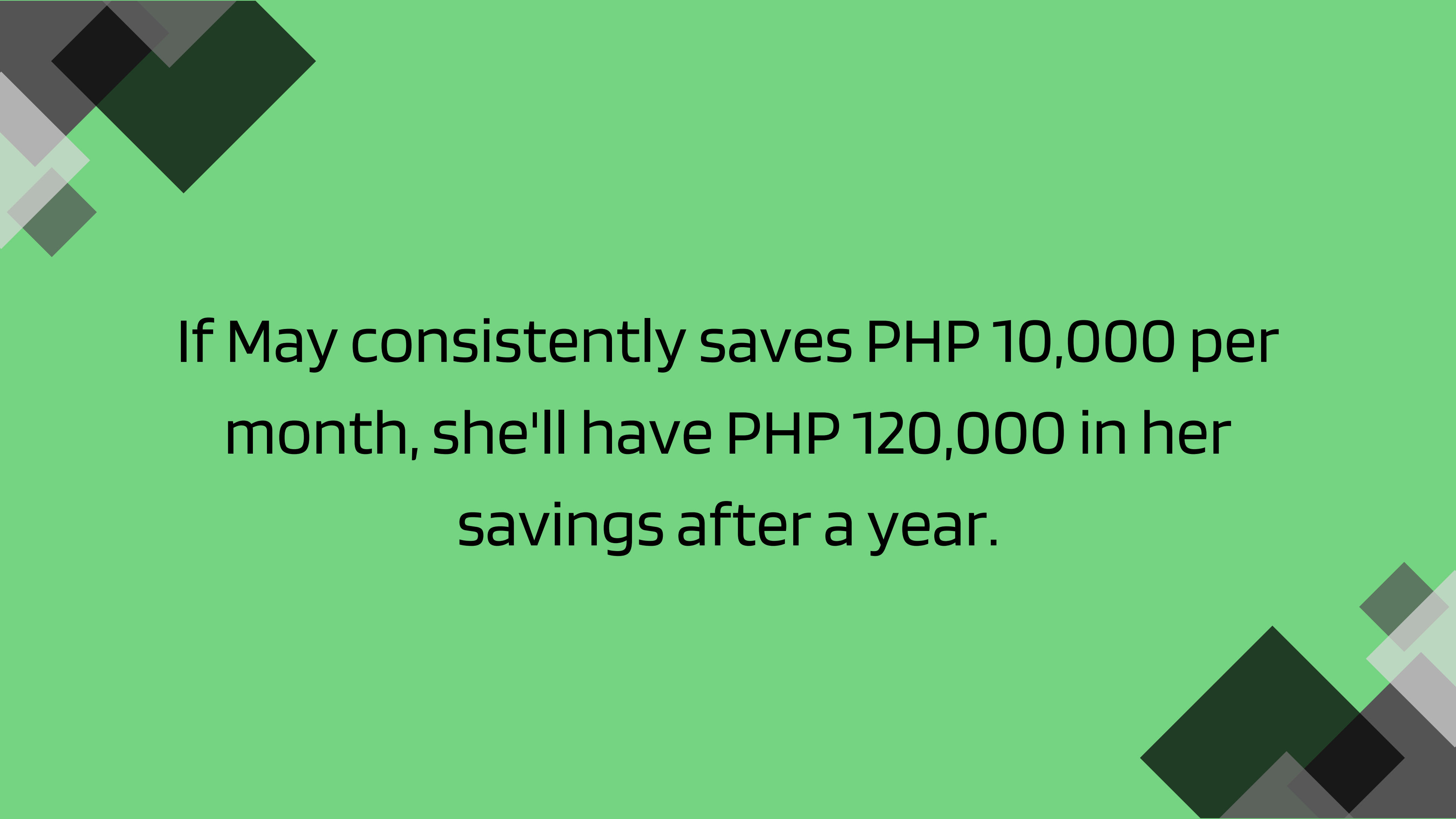
The PYF method is to put away a
portion of your paycheck in your
savings the moment you receive it

The image features a solid light green background. In the top-left and bottom-right corners, there are decorative clusters of overlapping squares and diamonds in various shades of gray, from dark charcoal to light lavender. The text is centered in the middle of the slide.

May would like to save PHP 10,000 per month. Once she receives her monthly paycheck of PHP 40,000, she immediately puts the PHP 10,000 in her savings accounts

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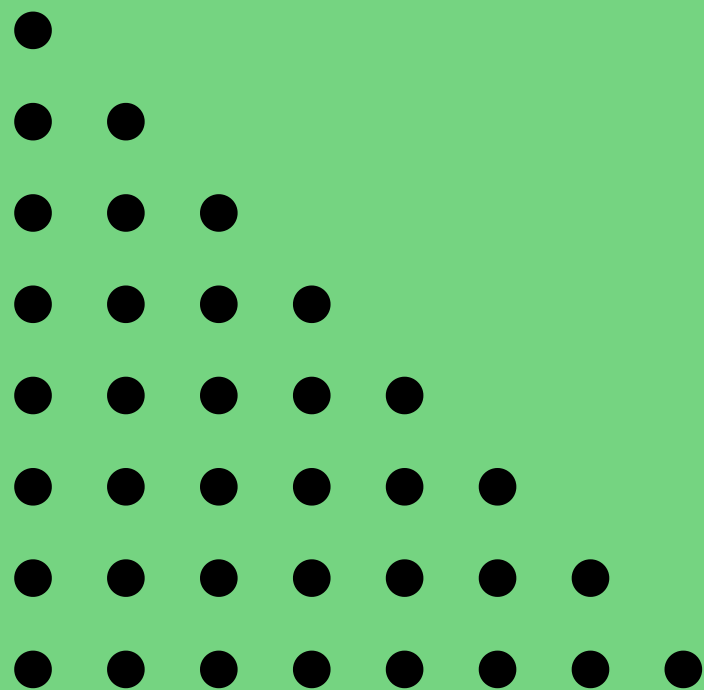
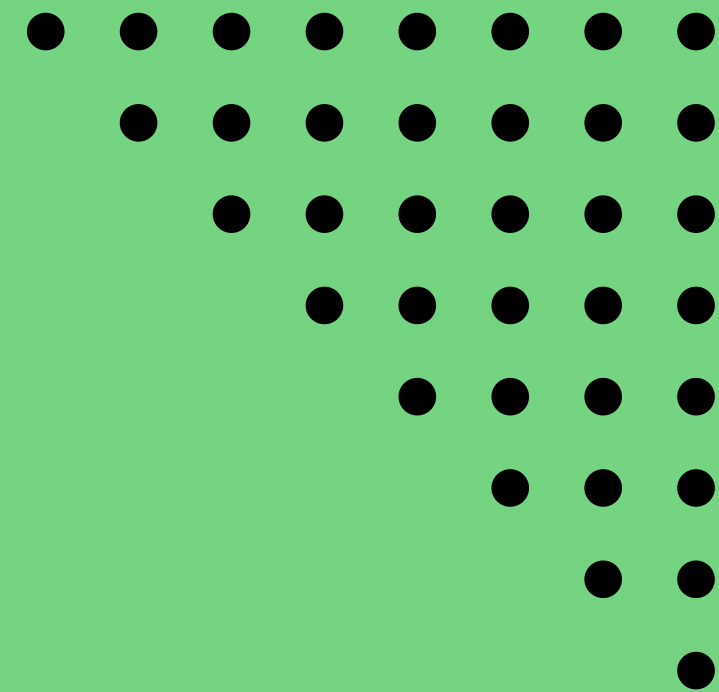
May can use Percentage-Based Budgeting to manage the PHP 30,000 that is left from her paycheck


The background is a solid light green color. In the top-left and bottom-right corners, there are decorative clusters of overlapping squares and diamonds in various shades of green, grey, and black. The text is centered in the middle of the slide.

If May consistently saves PHP 10,000 per month, she'll have PHP 120,000 in her savings after a year.

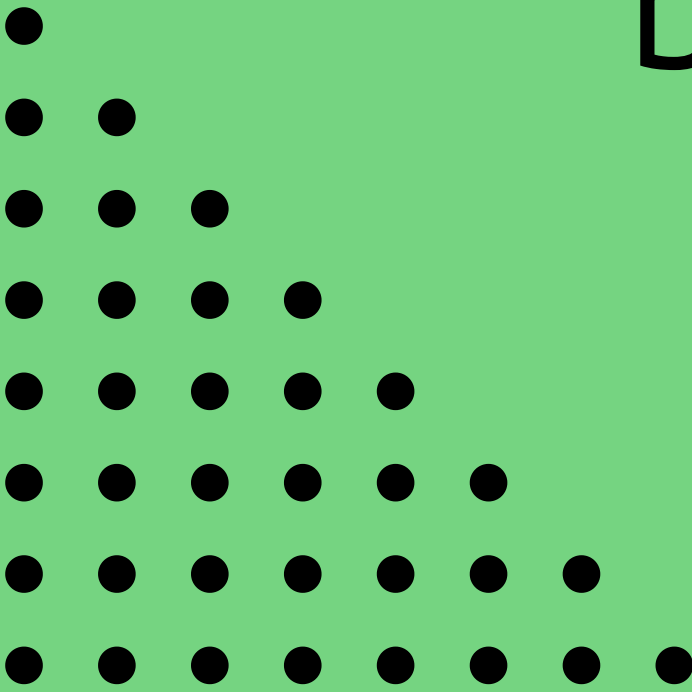


0-Based Budgeting





In 0-Based Budgeting, at the end of
each month, there should be
absolutely nothing left in your
budget, or in other words, 0 excess.



Jose's 50/30/20 Budget

Jose's Budget (PHP 30,000)	
Needs (50%)	PHP 15,000
Wants (30%)	PHP 9000
Savings (20%)	PHP 600

Jose's 50% Necessities (PHP 15,000)	
Water	PHP 1000
Electricity	PHP 1000
10 KGs of Rice	PHP 500
Monthly Rent	PHP 5000
Transportation	PHP 1000
Groceries	PHP 2800
Market Supplies	PHP 2000
Internet Fee	PHP 500
Insurance	PHP 3000

Jose's 30% Wants (PHP 9,000)	
Netflix Subscription	PHP 500
Twitch Prime	PHP 1500
Valorant Skins	PHP 1500
Installment on New Phone	PHP 2000
New Books	PHP 1000
Malling	PHP 1500
Dates	PHP 1000

Jose's 20% Savings (PHP 6,000)	
Savings Account 1	PHP 1000
Savings Account 2	PHP 1000
Emergency Fund	PHP 2000
Retirement Fund	PHP 2000

Jose's 0-Based
Budget

Value-Based Budgeting

In this budgeting method, you simply set aside more money for the things that are of more value to you

May values travelling the most, therefore she allocates the largest budget for travelling

May's Budget (PHP 40,000)	
Travelling	PHP 20,000
Needs	PHP 10,000
Wants	PHP 5000
Savings	PHP 5000

Mario values investing the most, so he allocates the largest budget for his real-estate investments

Mario's Budget (PHP 50,000)	
Real Estate Investments	PHP 30,000
Needs	PHP 10,000
Wants	PHP 5000
Savings	PHP 5000

Going on **Break**




Budget Buddies is back!



The background is a solid light green color. It features two large, abstract, wavy shapes in black. One shape is located in the top right corner, and the other is in the bottom left corner. Both shapes have a thin white outline and a slight drop shadow, giving them a 3D appearance as if they are floating or attached to the surface.

Investing

Investing is the purchase of assets with
the purpose of generating an income or
appreciation

A decorative wavy line in the top right corner, transitioning from light green to dark grey/black.

An asset is something that you
can use to generate income;
something that puts money into
your pocket

Importance of **Investing**

1

Additional sources of income

2

Investing combats inflation

3

Investing sets you up for retirement

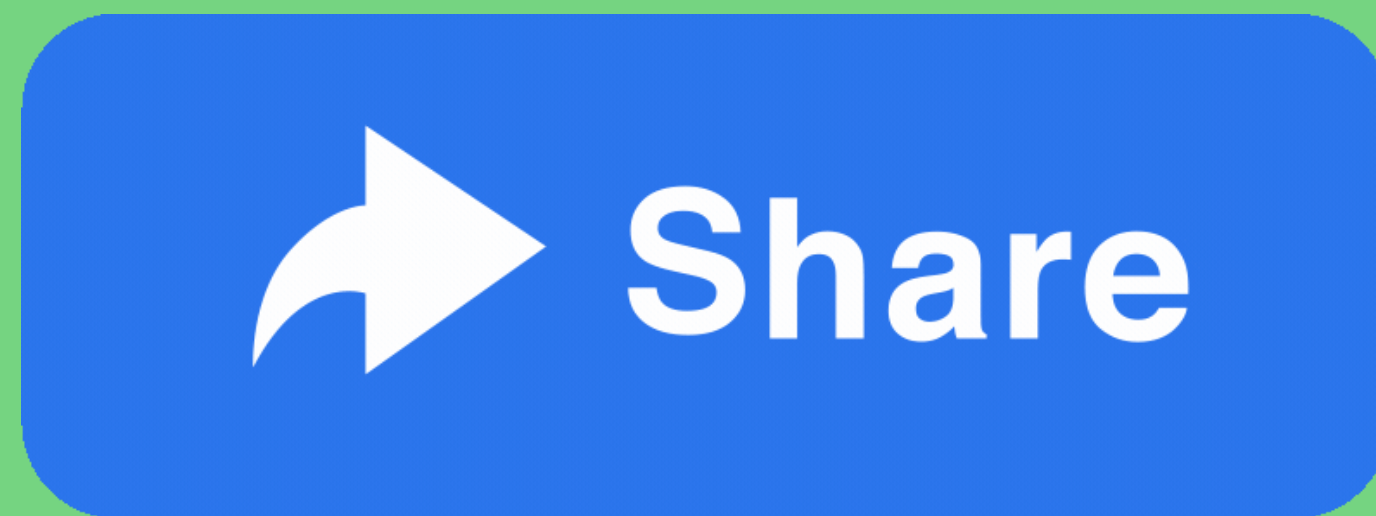


Mario's job gives him PHP 20,000 per month



Mario's Investments

- Investment 1 earns him PHP 1500 per month
- Investment 2 earns him PHP 5000 per month
- Investment 3 earns Mario PHP 3000 per month
- Investment 4 earns him PHP 2000 per month
- Investment 5 earns him PHP 6000 per month, and;
- Investment 6 earns Mario PHP 2500 per month



Types of **Investments**

Investments that will be covered:

- Stocks
- Bonds
- Real Estate
- Crypto Currency
- Mutual Funds

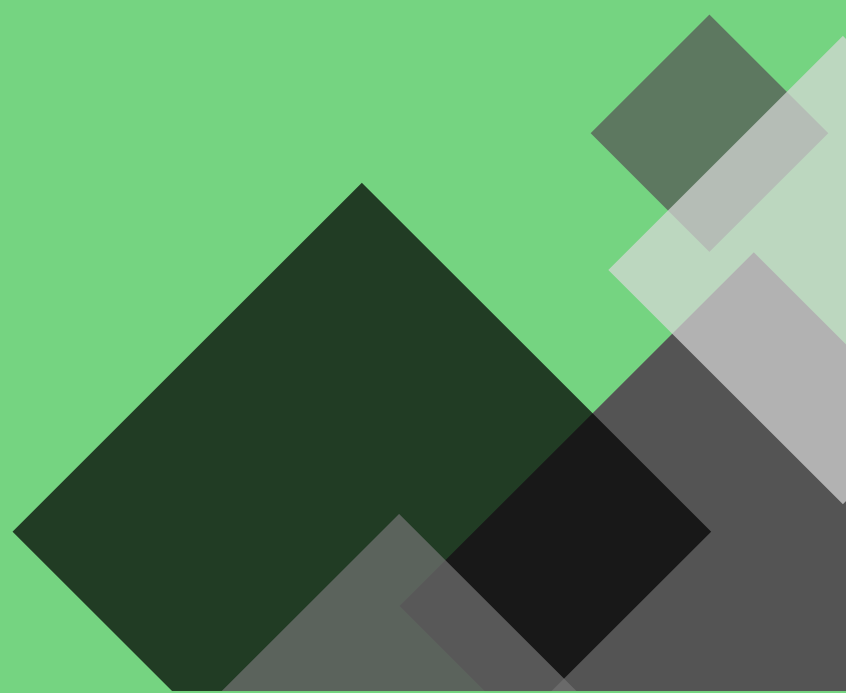


Stocks and the Stock Market

A cluster of overlapping squares and rectangles in various shades of green, grey, and black, located in the top-left corner of the slide.

Stocks are shares or ownership in a business


When you purchase stock, you are purchasing a
fraction of the profits and assets of the
company

A cluster of overlapping squares and rectangles in various shades of green, grey, and black, located in the bottom-right corner of the slide.

- Jose wants to invest in a restaurant chain; Tropical Hut
- Tropical Hut offers a 5% share for PHP 1,000,000
- Jose buys a 5% share of Tropical Hut for PHP 1,000,000 pesos

- 
- 
- If the Tropical Hut chain earns a profit of PHP 5,000,000, Jose will receive PHP 250,000 (5%)

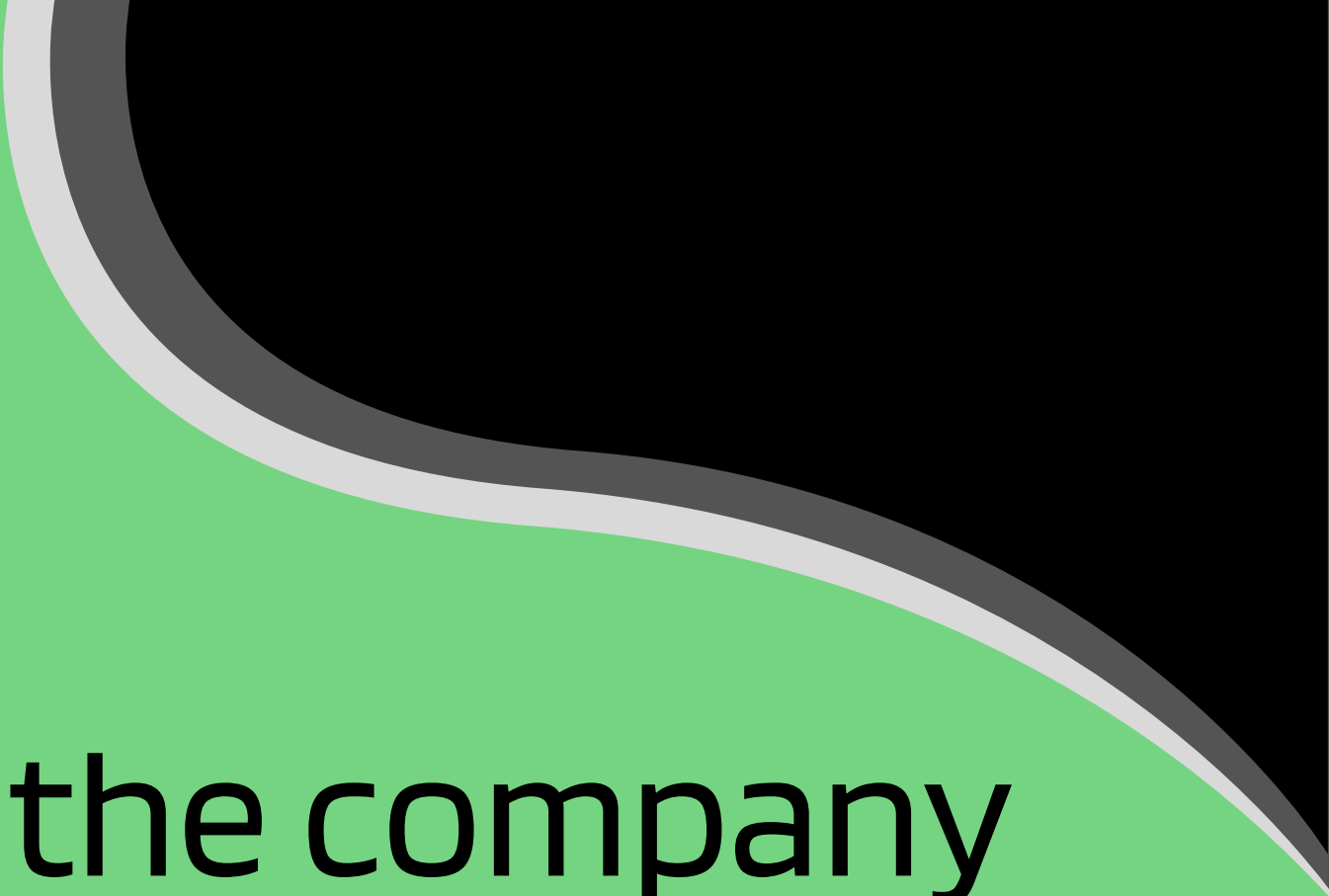
The **Stock Market**



The stock market acts as a platform or venue where people buy, sell, and trade their stocks to investors



IPO: **Initial Public Offering**



IPO: The very first offer that the company makes for possible investors, introducing the company to the market

- **Pipe.Co** wants to start their business but is lacking in funds to do so.
- To build funds, they offer shares of their business in exchange for cash.
- Pipe.Co offers investors 1% of the company and its monthly profits for PHP 75,000.
- They pitch their company to investors to invest in their business.

What happens after the **IPO**?



The Stock Market; **An Overall Perspective**

BabyCakes Company

- **BabyCakes** needs PHP 250,000 to start its business
- BabyCakes sells 5 shares of their company; 10% at PHP 50,000.
- They gather a group of investors and pitch their company; IPO

BabyCakes Company: Investors

- **Gina** paid PHP 50,000 and now owns 10% of the BabyCakes company.
- In January, BabyCakes earned PHP 75,000 in profit. Gina receives PHP 7,500 (10%).

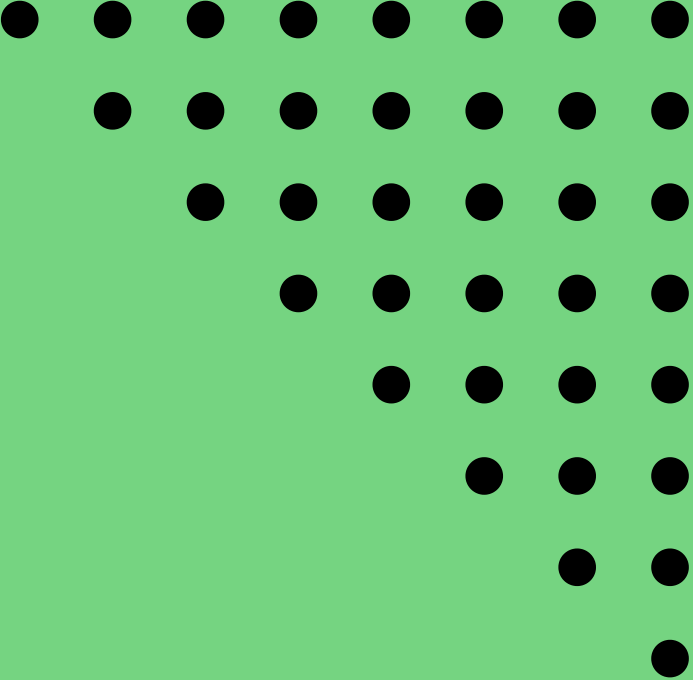
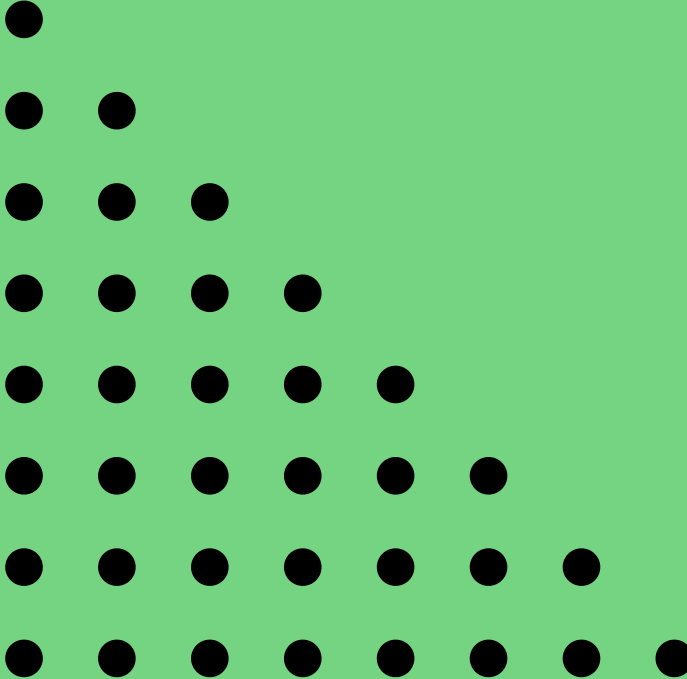
BabyCakes Company: Negative Market Influence

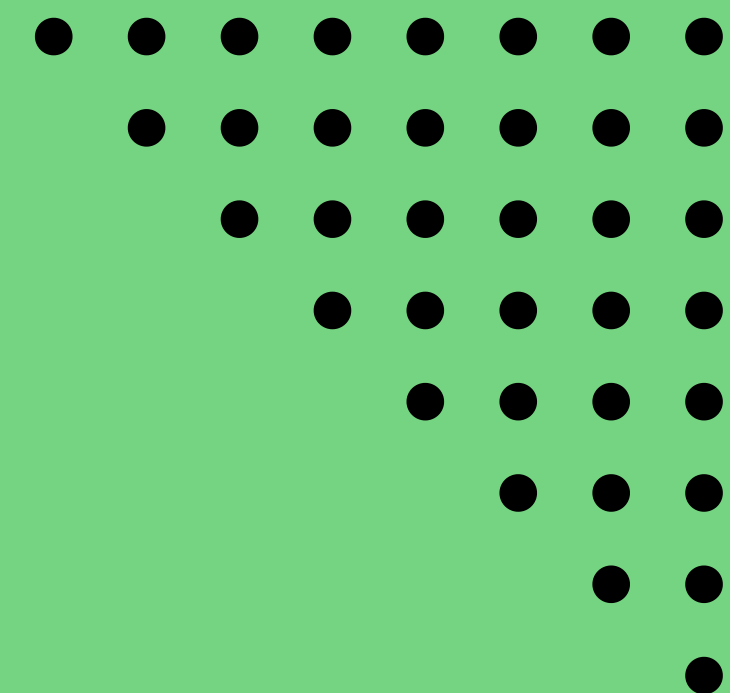
- A **viral news article** from CNN points at BabyCakes for being a pyramid scheme and scamming its clients.
- Before when 10% cost PHP 50,000, it now only costs PHP 20,000
- In fear of a loss, Gina sells her 10% share in BabyCakes for PHP 30,000 to John to still gain a profit.

BabyCakes Company: Positive Market Influence

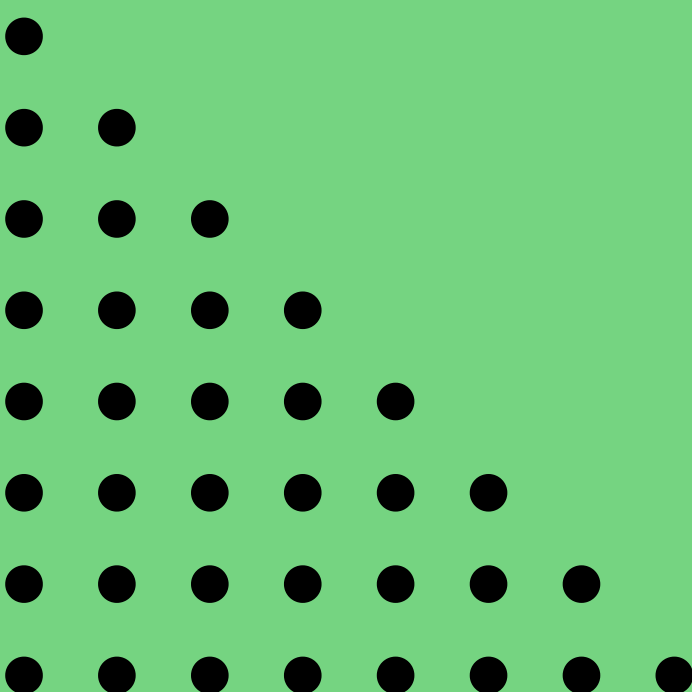
- Popular celebrities **defended** BabyCakes and shared praise.
- This caused the value of a BabyCakes share to increase.
- A 10% share which used to cost PHP 50,000 is now worth PHP 100,000.

Bonds





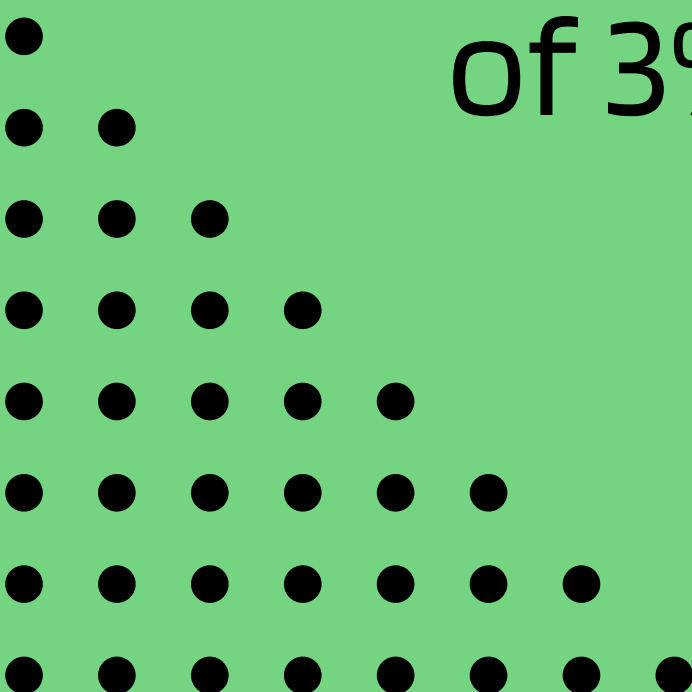
A **bond** is a loan to a business, the government, or another form of entity. The entity then pays interest to the investor





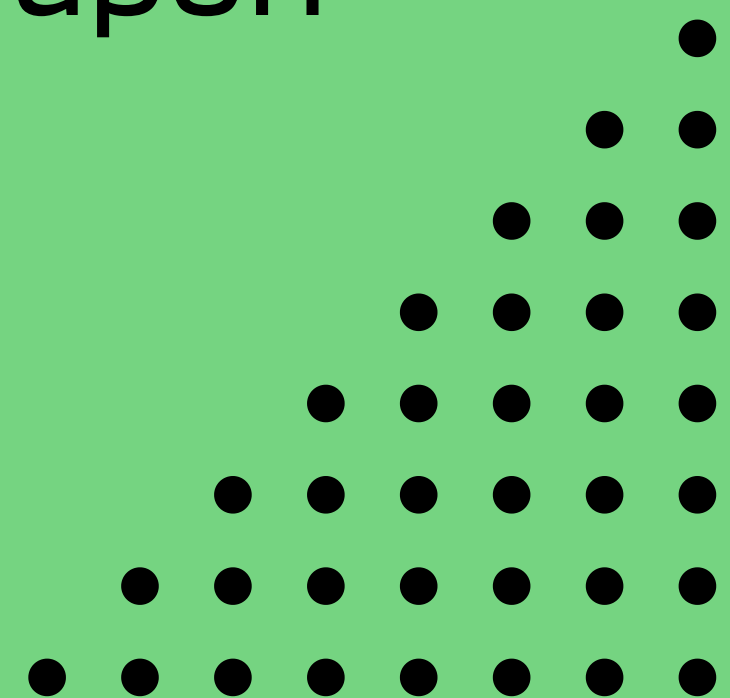
- **The local government of Rizal** needs to build a fund to begin their new project; a new all-sports center

- They sell 1 bond for PHP 250,000 at an interest rate of 3%

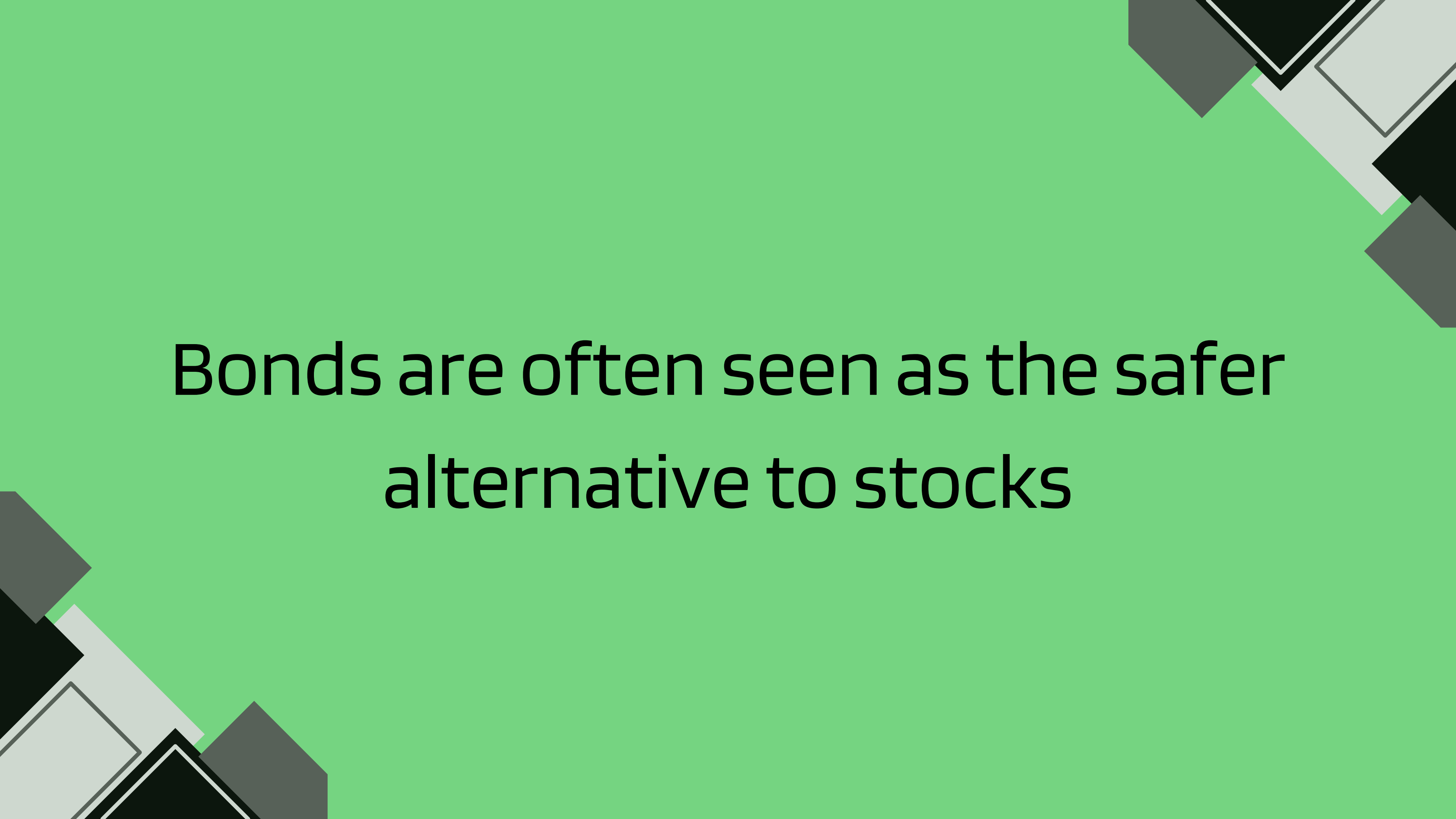


- **Jose** decides to buy one of the bonds for PHP 250,000
- The LGU of Rizal will give him 3% of his loan every month
- Jose will receive PHP 7,500 per month.
- After two years, Jose receives back the PHP 250,000 that he gave to the LGU of Rizal.

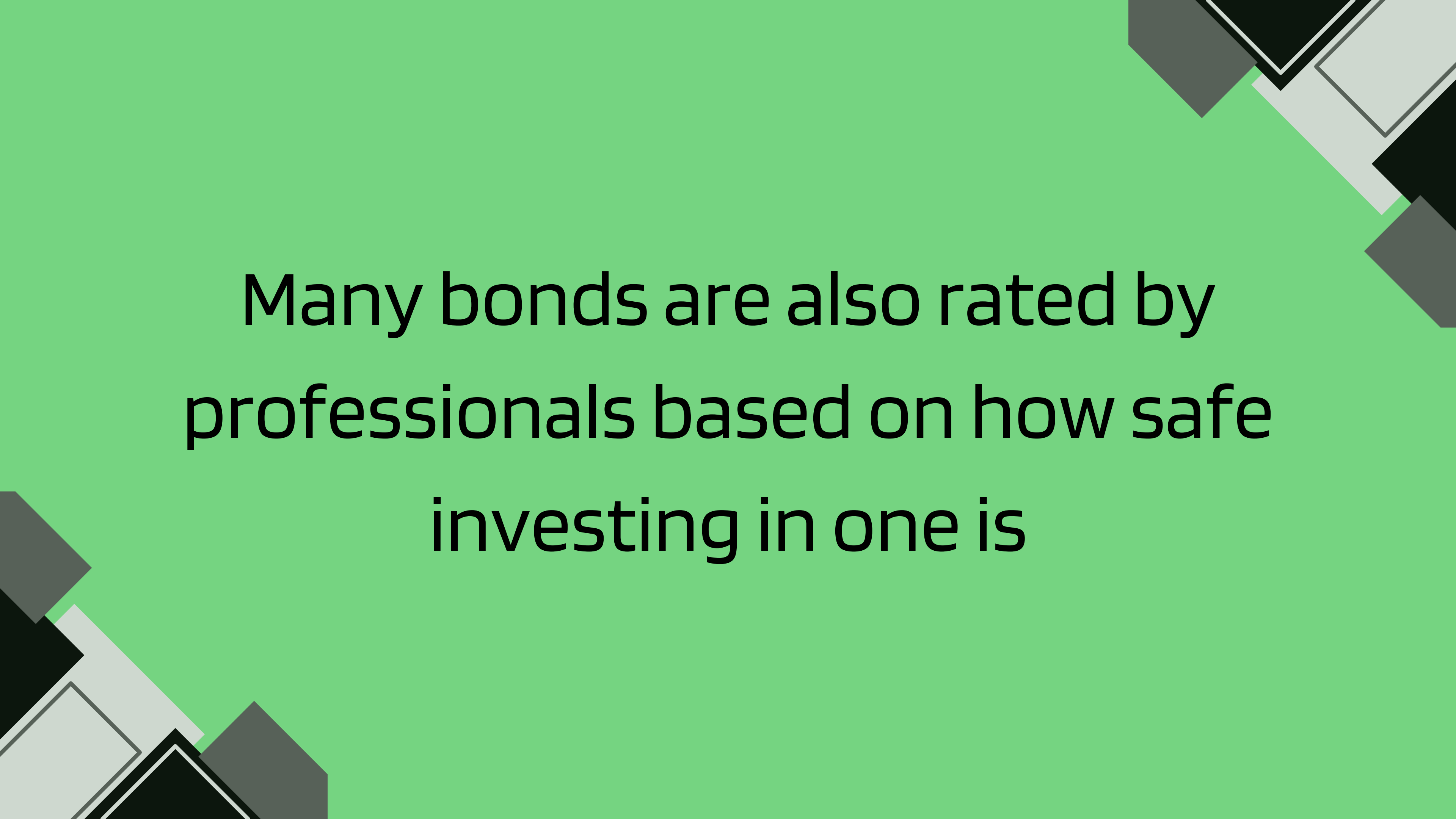
- Jose received 24 payments of PHP 7,500 per month
- After the bond matured, the LGU of Rizal gave him back his initial investment of PHP 250,000
- Jose received PHP 180,000 in interest or coupon rate.



Difference of **Bonds and Stocks**

The image features a solid light green background. In the top-right and bottom-left corners, there are abstract geometric designs composed of overlapping squares and rectangles in black, dark gray, and light gray. The text is centered in the middle of the slide.


Bonds are often seen as the safer
alternative to stocks

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Many bonds are also rated by
professionals based on how safe
investing in one is



Property Investments

A series of overlapping squares and rectangles in white, light gray, and dark gray, arranged in a stepped pattern in the top right corner.

Property investment includes
housing, real estate, undeveloped
land, and other rental properties.

A series of overlapping squares and rectangles in white, light gray, and dark gray, arranged in a stepped pattern in the bottom left corner.

PHP 7000 (Maintenance)

PHP 10,000

PHP 15,000

PHP 5,000





60 x 60 Meters

Worth PHP

1,000,000 now

Worth PHP

5,000,000 in 5 years

Cryptocurrency

Cryptocurrency is a form of digital currency; just like G-cash or Maya





These coins get their value from
supply and demand

On January 27, 1 whole Bitcoin costs
PHP 1,256,021.69.



Profit in **Cryptocurrency**

In **Investing** in cryptocurrency, people purchase a coin and hold on to it for many months, or an extended period of time

- Marvin buys 10 “Budget Buddies” coins in 2023 for PHP 1000
- In 2030, the value of the “Budget Buddies” coin skyrockets to PHP 50,000 per coin.
- Marvin sells his 1 coin and has now made a profit of PHP 49,900

In **Trading** in cryptocurrency, people sell their coins and look for other coins which they can trade and sell once the value of their original coin changes

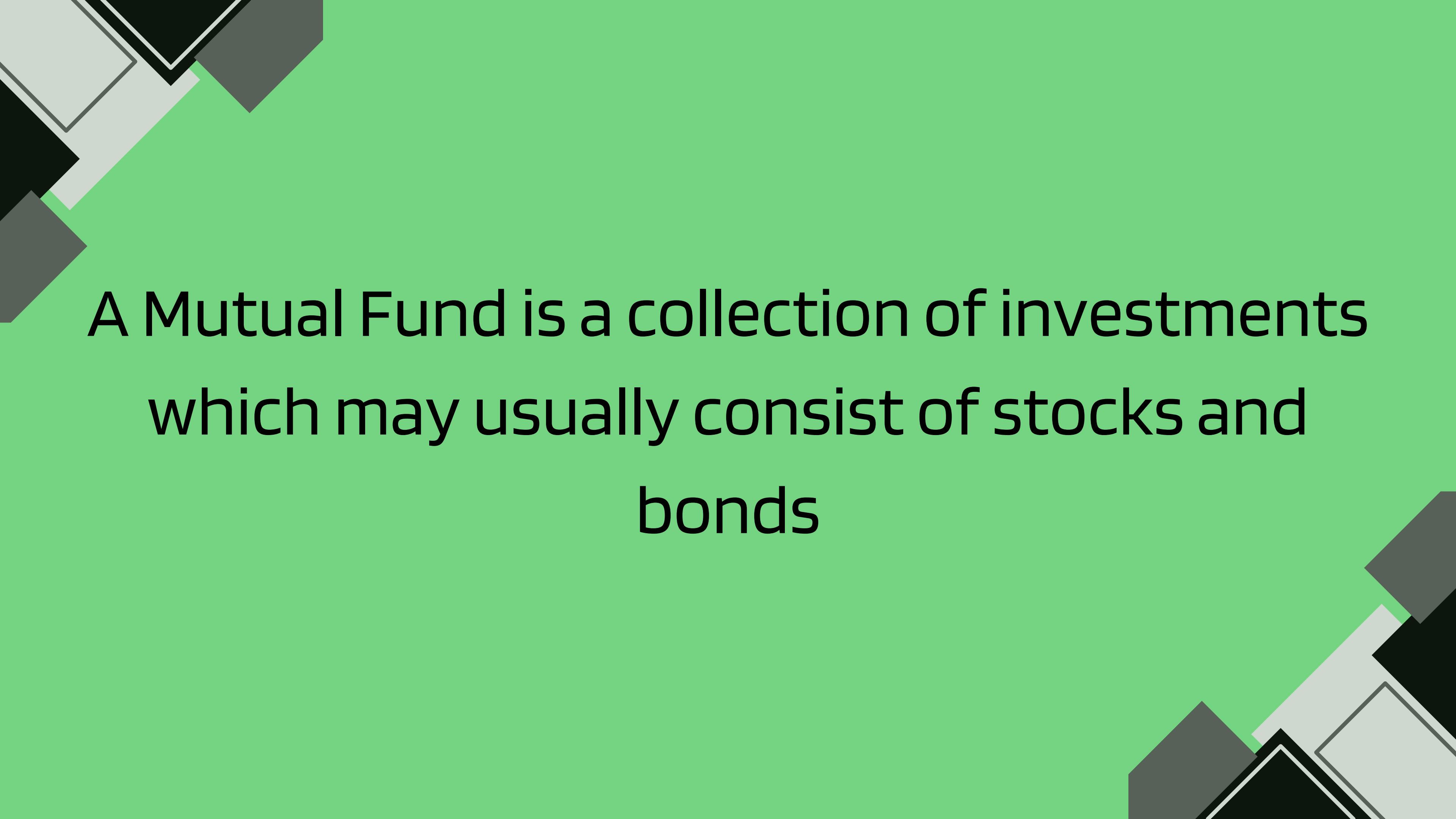
- Marvin purchases one “Buddies” coin for PHP 500
- An hour after he purchased the coin, the value increased to PHP 600
- Marvin sells his coin for a PHP 100 profit

- Marvin buys one “Budget” coin for PHP 300
- After two hours, the value of the “Budget” coin drops to PHP 150
- Marvin sells his coin
- After 4 hours, the value of the “Budget” coin increases to PHP 1000

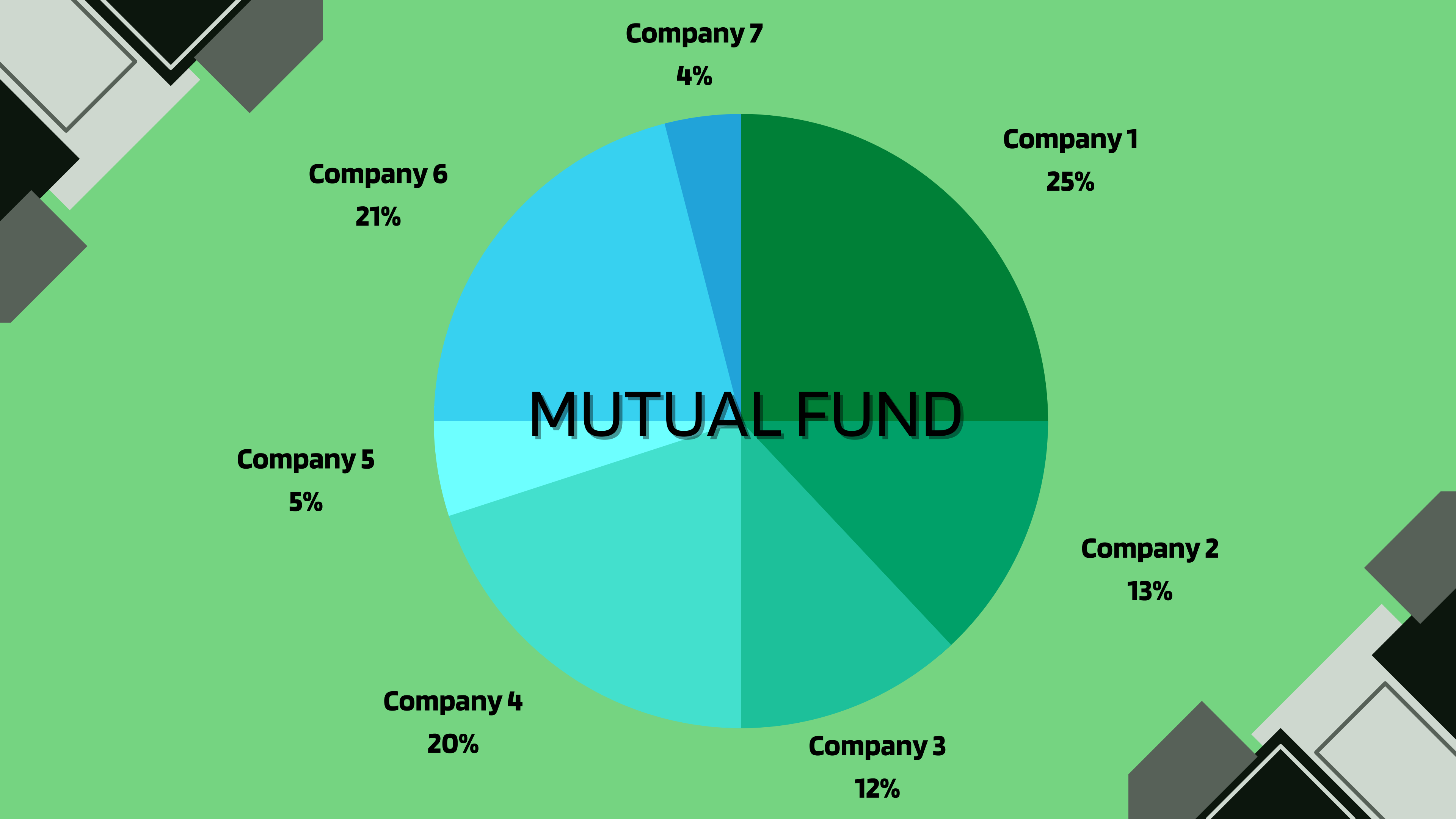
Cryptocurrency is **High-Risk, High
Reward**

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Mutual Funds

The image features a solid light green background. In the top-left and bottom-right corners, there are decorative geometric patterns composed of overlapping squares and triangles in black, white, and grey. The text is centered in the middle of the slide.

A Mutual Fund is a collection of investments
which may usually consist of stocks and
bonds



The image features a solid light green background. In the top-left and bottom-right corners, there are decorative elements consisting of overlapping geometric shapes in black, white, and grey, creating a modern, abstract look.

Mutual Funds allow you to be
"Hands-Off"

The image features a solid light green background. In the top-left and bottom-right corners, there are decorative geometric patterns composed of overlapping squares and triangles in black, white, and grey. The text is centered in the middle of the slide.

Mutual Funds provide convenient
diversification

The image features a solid light green background. In the top-left and bottom-right corners, there are decorative geometric patterns composed of overlapping squares and rectangles in black, white, and grey. The text "Other Investment Types" is centered in the middle of the image in a large, black, sans-serif font.

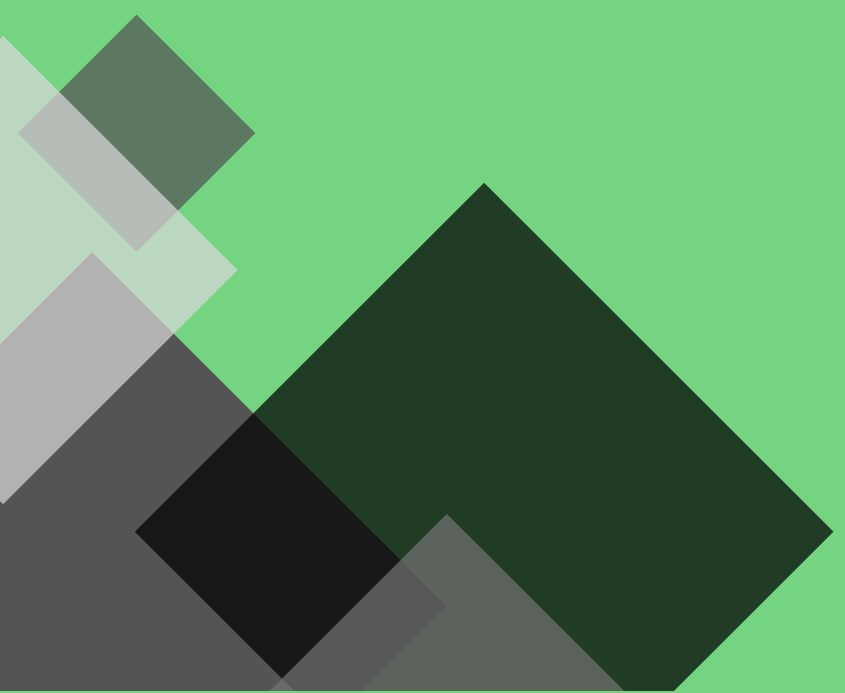
Other Investment Types

Open Question and Answer

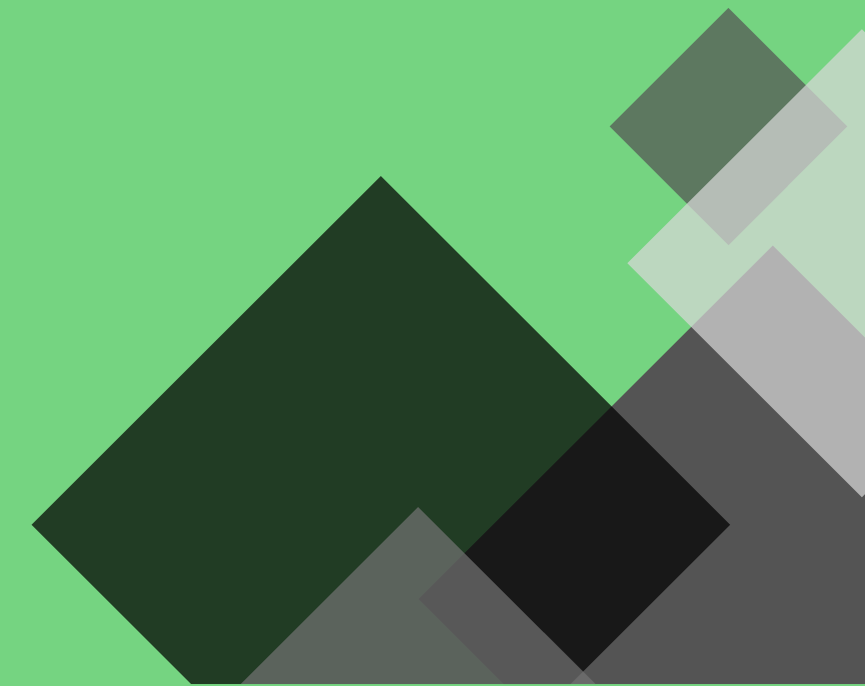




In Conclusion...

- What is Financial Literacy?
 - Importance of Financial Literacy
 - What is Budgeting?
 - Importance of Budgeting
 - Budgeting Methods
- 
- A decorative graphic in the bottom-left corner consisting of several overlapping, semi-transparent geometric shapes, including squares and rectangles, in various shades of green, grey, and black.

- What is investing?
- Importance of Investing
- Stocks
- Bonds
- Real-Estate
- Cryptocurrency
- Mutual Funds





BUDGET
BUDDIESTM

THANK YOU!

@Budget Buddies on FB

@Budget Buddies on YT