A GUIDED WORKBOOK FOR PARENTS & KIDS

RAISING A WEALTHY FILIPINO KID

Tween Edition | Ages 10-13

Financial Literacy Made Simple

By Ms. Zata | Wealthy Filipina Blueprint

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A Note for Parents

HOW TO USE THIS WORKBOOK WITH YOUR CHILD

This workbook is designed to be done together, parent and child, side by side. Each chapter includes a short lesson, a relatable story, and hands-on activities.

Here's how to get the most from it:

- Go at your child's pace. One chapter per week works well
- Read the "For Parents" section first so you know the goal
- Let your child lead the activities. Guide, don't dictate
- Use real money when possible (even small amounts)
- Celebrate progress, not perfection

WHY FILIPINO MONEY MINDSET MATTERS

Filipino families have unique strengths when it comes to money: generosity, family support, resourcefulness, and resilience. But we also carry patterns that can hold us back, like guilt-based giving, silence around finances, and the belief that money talk is only for adults.

This workbook honors our values while building new habits. It teaches your child that:

- Earning money is something to be proud of
- Saving is a form of self-respect
- Generosity and boundaries can coexist
- Talking about money openly makes families stronger
- Financial literacy is a gift that compounds over a lifetime

You're not just teaching your child about pesos and centavos. You're building a foundation for generational wealth, one conversation at a time.

MEET YOUR GUIDE

Hi, I'm Ms. Zata

A Certified Associate Financial Planner (AFP®) and licensed life insurance underwriter who has spent years helping Filipino families build real financial security, one honest conversation at a time.

Through Wealthy Filipina Blueprint, I work with parents — especially mothers and breadwinners — who want more than just survival. They want their families, and their children, to actually thrive with money: to save with intention, spend with purpose, and break cycles that weren't fully explained to them growing up.

This workbook was born from a simple belief: financial literacy shouldn't start in adulthood, when habits are already hard to unlearn. It should start young, at home, with people your child trusts most — you.

I hope this becomes something you and your child return to again and again.

— Ms. Zata
Wealthy Filipina Blueprint

CHAPTER 1

Where Money Really Comes From

Understanding the value behind every peso

FOR PARENTS

This chapter helps your child understand that money doesn't just appear. It's earned through time, skill, or effort. Many kids assume money is unlimited because they don't see the work behind it.

Use this chapter to open a conversation about your own work, how you earn, and why every peso matters. You don't need to share exact amounts. Just help them connect effort to income.

LET'S TALK ABOUT IT

Where Does Money Come From?

Money comes from work. When someone in your family goes to their job, runs a business, or works overseas, they trade their time and skills for money.

Your baon, your school supplies, the food on the table — all of it was paid for with money that someone earned. That's why every peso matters.

But here's the exciting part: even at your age, you can start earning too! Small tasks, chores, or helping out can teach you what it feels like to earn something yourself.

STORY TIME

Ana's Baon

Ana gets ₱100 baon every day. One afternoon, she saw a cute toy at the school fair that cost ₱200.

“Mama, can I have ₱200 extra?” she asked.

Her mom smiled and said, “Let me show you something.” She explained how she wakes up early, commutes to work, and spends 8 hours at her job to earn the family’s income.

“Every peso I give you came from my time and effort,” her mom said gently.

Ana thought about it. “What if I earn the extra ₱100 myself?”

Her mom agreed. Ana washed the dishes for three days and earned ₱100. When she finally bought the toy, she felt something new — pride.

She didn’t just get the toy. She earned it.

WHY THIS MATTERS

When kids earn even small amounts, they develop a sense of ownership and pride. They begin to understand that money represents effort, and that makes them more thoughtful about how they use it.

This isn't about making kids work hard. It's about helping them feel capable and connected to the value of what they receive.

ACTIVITY

My Money Comes From...

Fill in the blanks:

1. The person who earns money in my household is: ______________

2. Their job or business is: ______________

3. Something I could do to earn money at home: ______________

4. If I had ₱50, I would use it for: ______________

MINI CHALLENGE

The Chore Ladder

With your parent, agree on 3 small chores and how much you can earn:

- Chore 1: ______________ = ₱___

- Chore 2: ______________ = ₱___

- Chore 3: ______________ = ₱___

KEY TAKEAWAYS

✓ Money is earned through time, skill, or effort.

✓ Earning small amounts builds pride and responsibility.

✓ Everyone in the family plays a role in where money comes from.

CHAPTER 2

The Ipon, Gastos, Bigay Jars

Giving every peso a job

FOR PARENTS

This chapter introduces a simple budgeting system your child can use right away. The 3-jar method (Ipon, Gastos, Bigay) teaches kids that every peso has a purpose.

You can use real jars, envelopes, or even a simple notebook tracker. The key is consistency. Help your child practice splitting their money every time they receive any.

LET'S TALK ABOUT IT

Giving Every Peso a Job

Have you ever noticed how money seems to disappear? You get your baon or a gift from a relative, and before you know it... poof! Gone.

That happens when money doesn't have a job. But what if every peso you received already knew where to go?

That's what the 3-jar system does:

- **Ipon** (Save) - for something you're saving up for
- **Gastos** (Spend) - for things you enjoy now
- **Bigay** (Give) - for sharing with others

When you split your money into these three jars, you'll always have enough for what matters most.

STORY TIME

Miggy's Three Jars

Miggy just received ₱300 from his Lolo for his birthday. Before, he would have spent it all at the arcade. But this time, his mom taught him something new.

“Let’s give every peso a job,” she said.

Together, they split the money:

- ₱150 into the Ipon jar — Miggy was saving for new basketball shoes
- ₱100 into the Gastos jar — for arcade time and snacks
- ₱50 into the Bigay jar — Miggy wanted to buy his Lola a small gift

A few weeks later, Miggy had enough in his Ipon jar for the shoes. He enjoyed his arcade visits guilt-free. And his Lola’s face when she received a small plant from him? Priceless.

Miggy learned that splitting his money didn’t mean having less — it meant having enough for everything that mattered.

WHY THIS MATTERS

The 3-jar system teaches kids that budgeting isn't about restriction. It's about intention. When every peso has a purpose, money stops disappearing and starts working for you.

ACTIVITY

Set Up Your Own Jars

Label 3 jars, envelopes, or containers. Use the suggested split below:

- Ipon (Save): 50% — What are you saving for? ______________

- Gastos (Spend): 30% — What do you enjoy spending on? ______________

- Bigay (Give): 20% — Who would you like to give to? ______________

Now try it! The next time you receive money, split it using these percentages.

MINI CHALLENGE

One Week, Three Jars

Track your money for one week:

Monday: Ipon ___ | Gastos ___ | Bigay ___
Tuesday: Ipon ___ | Gastos ___ | Bigay ___
Wednesday: Ipon ___ | Gastos ___ | Bigay ___
Thursday: Ipon ___ | Gastos ___ | Bigay ___
Friday: Ipon ___ | Gastos ___ | Bigay ___

KEY TAKEAWAYS

✓ Every peso can be assigned a job.

✓ The 3-jar system prevents money from "disappearing."

✓ Giving can be joyful and planned.

CHAPTER 3

Needs vs. Wants

The sari-sari store game

FOR PARENTS

This chapter helps your child practice one of the most important daily money skills: knowing the difference between needs and wants.

Use everyday moments like grocery trips, sari-sari store visits, and online shopping to ask your child: "Is this a need or a want?" The goal isn't to eliminate wants, but to teach prioritization.

LET'S TALK ABOUT IT

Needs vs. Wants

Let’s play a quick game. Look at these two lists:

Needs — things that keep you healthy, safe, or able to function:

- Food for meals
- School supplies
- Medicine
- Clean clothes

Wants — things that make life more fun or enjoyable:

- Chips and candy
- New toys or games
- Extra accessories
- Trendy items

Here’s the thing: wants aren’t bad! But when money is limited, needs should always come first. That’s what smart spenders do.

STORY TIME

Kaye at the Sari-Sari Store

Kaye’s mom gave her ₱50 and said, “Please buy rice and eggs for dinner.”

On the way to the sari-sari store, Kaye passed by the snack shelf. She saw her favorite chips — ₱25 for a big bag. Her mouth watered.

But then she thought: “If I buy chips, I won’t have enough for the rice and eggs. My family needs dinner tonight.”

Kaye walked past the chips and bought what her family needed. On the way home, she felt proud of her choice.

Her mom noticed and said, “You made a smart decision today, anak. Needs first, wants later.”

The next week, Kaye saved enough from her Gastos jar to buy those chips — guilt-free.

WHY THIS MATTERS

Learning to pause and ask "Is this a need or a want?" is one of the most powerful money habits anyone can build. It doesn't mean saying no to everything fun. It means making sure the important things are covered first.

ACTIVITY

Sari-Sari Store Roleplay

Pretend you have ₱100 to spend at the sari-sari store. Look at the items below and decide what to buy:

Item 1: ____________ | Need or Want? ___ | Price: ₱___ | Bought? ___

Item 2: ____________ | Need or Want? ___ | Price: ₱___ | Bought? ___

Item 3: ____________ | Need or Want? ___ | Price: ₱___ | Bought? ___

Item 4: ____________ | Need or Want? ___ | Price: ₱___ | Bought? ___

Total spent: ₱___
Did you cover all your needs first? ___

MINI CHALLENGE

The Needs-First Rule

Before buying anything this week, pause and ask yourself:

1. Is this a need or a want?
2. If it's a want, have I covered my needs today?

If yes to both — enjoy! If not, wait.

KEY TAKEAWAYS

✓ Needs support health, safety, and function.

✓ Wants are okay, but needs should come first when money is limited.

✓ Asking "need or want?" is an everyday adult money skill.

CHAPTER 4

Utang na Loob vs. Healthy Boundaries

Giving from love, not from guilt

FOR PARENTS

This is perhaps the most sensitive and important chapter. Utang na loob is a beautiful Filipino value tied to gratitude, family connection, and honoring people who have helped us.

The goal here is not to discourage generosity or gratitude. It's to teach your child the difference between giving from love and making money decisions because of guilt, pressure, or obligation.

Share your own experiences. Children learn best from modeled behavior.

LET'S TALK ABOUT IT

Utang na Loob vs. Healthy Boundaries

In Filipino culture, we have a beautiful value called **utang na loob**, a debt of gratitude. It means remembering and honoring the people who helped us, especially family.

This is a wonderful thing. But sometimes, people use it to pressure others into giving money even when they can't afford to.

Here's what's important to know:

- Helping family because you **want** to = giving from love
- Helping family because you feel **forced** to = giving from guilt

Both look the same on the outside. But they feel very different inside.

And here's a truth: saying "not right now" can still be loving. Taking care of your own money means you'll be able to keep helping others in the future.

STORY TIME

Julia’s Cousin

Julia is 13 and has been saving ₱500 for a school project. One day, her cousin Rico messages her.

“Hey Julia, can I borrow your ₱500? There’s a concert this weekend and I really want to go. We’re family naman, di ba?”

Julia felt her stomach tighten. She loved Rico. But that ₱500 was for her project due next week.

She talked to her mom, who said: “You can love your family and still protect money you need. Saying no doesn’t mean you don’t care.”

Julia replied kindly:

“Sorry, I can’t lend this. I’m saving it for something important. But I hope you have fun at the concert!”

Rico was disappointed, but he understood. And Julia felt proud that she stood up for herself, with kindness.

WHY THIS MATTERS

Setting kind but clear money boundaries, even with family, is one of the hardest but most valuable skills you can learn. Boundaries don’t mean you stop caring. They mean you’re protecting your ability to keep caring in the future.

ACTIVITY

Give From the Heart, Not From Guilt

Think of a time someone asked you for money or something valuable. Answer these questions:

1. What did they ask for?

____

2. Did you want to say yes because you cared, or because you felt pressured?

____

3. How did you respond?

____

4. What would you do differently next time?

____

MINI CHALLENGE

Practice a Kind “Not Right Now”

With your parent, practice saying this out loud:

“I love you/care about you, but I can’t do that right now.”

Talk about a real situation where this response could help. Remember: boundaries and love can exist together.

KEY TAKEAWAYS

✓ Utang na loob and family generosity are beautiful Filipino values worth keeping.

✓ Giving should come from love, not only from guilt or pressure.

✓ Saying a kind “not right now” is a healthy boundary, not a betrayal of family.

✓ Taking care of your own money means you’re able to keep helping others in the future.

CHAPTER 5

Dream It, Save For It

Turning a want into a real plan

FOR PARENTS

This chapter makes saving concrete by helping your child choose their own savings goal. The key is to let them pick the goal, even if it seems small or silly to you.

The saving skill matters more than the item. When kids experience the full cycle of wanting something, planning for it, and achieving it through their own effort, they build a habit that lasts a lifetime.

LET'S TALK ABOUT IT

Dream It, Save For It

Have you ever wanted something so badly you could picture it perfectly in your mind? Maybe it's a new gadget, a pair of shoes, or something for your hobby.

A **saving goal** is simply a want paired with a plan. Here's how it works:

1. Pick something you really want
2. Find out how much it costs
3. Decide how much you can save each week
4. Calculate how many weeks it will take

That's it! The secret isn't saving a lot at once. It's saving a little bit consistently. Small amounts add up faster than you think.

STORY TIME

Mia’s Dream Jar

Mia is 11 and loves making vlogs. She dreams of having her own camera, not her mom’s old phone, but a real one.

The camera costs ₱2,500. That felt impossible at first.

But Mia’s mom helped her make a plan. “How much can you save each week from your baon and chore money?”

Mia calculated: ₱100 per week. That meant 25 weeks, about 6 months.

She labeled a jar “Dreams” and started dropping coins in every week. Some weeks she saved more, some weeks less. But she never stopped.

After 5 months, Mia counted her jar: ₱2,600! She had enough, and even a little extra.

When she held that camera, she didn’t just feel happy. She felt powerful. She proved to herself that small, smart choices can make big dreams real.

WHY THIS MATTERS

Saving teaches patience and delayed gratification, two skills that separate people who build wealth from those who don’t. And buying something with money you saved yourself feels far more rewarding than being given it.

ACTIVITY

My Money Goal

1. What are you saving for? (Draw or write it below)

____

2. How much does it cost?

₱ ____________

3. How much can you save each week?

₱ ____________

4. About how many weeks will it take?

____

MINI CHALLENGE

Saving Tracker

Track your savings for 4 weeks:

Week 1: Amount Saved __ | Total So Far __
Week 2: Amount Saved __ | Total So Far __
Week 3: Amount Saved __ | Total So Far __
Week 4: Amount Saved __ | Total So Far __

KEY TAKEAWAYS

✓ A saving goal is a want paired with a real plan.

✓ Small, consistent savings add up.

✓ Reaching a self-funded goal feels more rewarding than being given it.

CHAPTER 6

Mini Entrepreneur

Creating value, not just earning it

FOR PARENTS

This chapter introduces the idea that money can be created, not just earned through chores or received as gifts. Your child can learn that they have the ability to create value for others and be compensated for it.

Support simple business ideas. The goal isn't profit. It's building confidence, problem-solving skills, and the mindset that they can create opportunities for themselves.

LET'S TALK ABOUT IT

What Is an Entrepreneur?

An **entrepreneur** is someone who notices a need and creates a product or service to meet it, in exchange for money.

You don't need to be an adult to start. Here are some ideas kids your age can try:

- Selling snacks or baked goods
- Reselling stickers or accessories
- Offering services like dog walking or tutoring younger kids
- Making and selling simple crafts

The key is this: instead of just trading time for money (like chores), you're creating something valuable that others want to pay for. That's a superpower.

STORY TIME

Ben’s Small Business

Ben is 12 and noticed something at school: his classmates always wanted a certain snack that wasn’t sold anywhere nearby.

“What if I sold it?” he thought.

With his mom’s help, Ben bought a small batch of the snack from a wholesale store: 20 packs for ₱200 (that’s ₱10 each). He sold them at recess for ₱15 each.

In one week, he sold all 20 packs and earned ₱300. That’s ₱100 profit!

Ben learned what sold best, what didn’t work, and how to talk to “customers.” He started putting his profit into his Ipon jar.

His mom said, “You didn’t just earn money, anak. You created it.”

WHY THIS MATTERS

Starting even a tiny business teaches problem-solving, confidence, and the powerful idea that money can be created through value, not just received or earned through chores. That mindset shift is what separates earners from builders.

ACTIVITY

My Mini Business Idea

1. What problem or need have you noticed?

____

2. What could you sell or offer?

____

3. How much would you charge?

₱ ____________

4. Who would be your first customer?

____

MINI CHALLENGE

Try It Small

With a parent’s help, try your business idea in a small way this month. Write what happened:

What I tried: ______________________________________

What went well: ______________________________________

What I’d change next time: ______________________________________

KEY TAKEAWAYS

✓ Entrepreneurs notice needs and create solutions.

✓ Kids can start small.

✓ Trying a mini business builds confidence and problem-solving skills.

CHAPTER 7

The Family Money Talk

Making money a normal, safe topic at home

FOR PARENTS

This closing chapter is meant to start an ongoing conversation, not end the workbook. Use the questions below as a relaxed starting point: over dinner, during a drive, or before bedtime.

There are no wrong answers. The goal is simply to make money a normal, safe topic at home instead of something avoided or whispered about.

LET'S TALK ABOUT IT

A Reflection, Not a Story

You’ve learned a lot in this workbook:

- Where money comes from
- How to save, spend, and give with intention
- The difference between needs and wants
- How to set healthy boundaries
- How to dream big and save for it
- How to create value like an entrepreneur

But here’s the most important lesson of all: money isn’t something to think about alone. It’s something families can talk about together.

In many households, money is only discussed when there’s a problem. But regular, calm conversations about money make families stronger and more prepared.

There’s no story this time. Just you and your family having a real conversation. That’s the most important lesson of all.

ACTIVITY

Our Family Money Talk

Sit down with a parent or guardian and go through these questions together. Take turns answering. There are no wrong answers, only honest ones.

1. What's one thing you learned in this workbook that surprised you?

____

2. What's a money habit you want to build going forward?

____

3. What's a family money value that's important to us?

____

4. What's one savings goal our family could work toward together?

____

5. Is there anything about money you've been curious about, but never asked?

____

KEY TAKEAWAYS

✓ Talking about money regularly makes families stronger and more prepared.

✓ There are no wrong answers in a family money talk, only honest ones.

✓ Financial literacy isn't a one-time lesson. It's an ongoing habit you build together.

Weekly Ipon Log

Use this page to track your savings every week. Write how much you saved and your running total. Watch your money grow!

Week	Amount Saved	Total So Far	Notes
Week 1			
Week 2			
Week 3			
Week 4			
Week 5			
Week 6			
Week 7			
Week 8			
Week 9			
Week 10			
Week 11			
Week 12			

Small, consistent savings add up. Keep going!

CERTIFICATE OF COMPLETION

Congratulations!

has successfully completed

RAISING A WEALTHY FILIPINO KID

Tween Edition

Date

Parent/Guardian Signature

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