



#TitaRaketera

Adulting Checklist (Finance Edition)



SWIPE



SMART

(Specific, Measurable, Achievable, Relevant, and Time-Bound)

Financial Goals

Magsimula ka sa financial goals mo. Dapat clear para sa 'yo **what** you want to achieve (and **why**), **how much** ba kelangan mo, **by when**?

Example:

GOALS	TIMEFRAME	STATUS
Build my emergency fund Php 120,000	December 2025	Php 60,000 saved

Do this for all your financial goals.

'Pag nakalatag kasi ang *why*, *what*, *when*, and *how much*, easier na to craft your financial plan.



SWIPE

Multiple bank accounts

The goal is to **simplify managing your finances**. Ideally, dapat naka-separate and ating spending money, savings, and household money para easier na to track and monitor your progress.

Example

1. *Payroll Account*: dito papasok ang sahod
2. *Emergency Fund*: ito yung nakaset aside for emergencies
3. *Savings/Sinking Fund*: dito ang para sa bagay na pinag-iipunan pang-travel, bagong gadgets, etc.
4. *Bills account*: dito kukunin ang operation expenses gaya ng pambayad sa kuryente, internet, credit card, etc.



Emergency Fund

An **emergency fund** is a savings account set aside for unexpected expenses or financial emergencies.

Ideally, dapat meron kang at least **3-6 months' worth of living expenses** saved in your emergency fund.

- If *no dependents*: pwede na ang **3 months**
- If *breadwinner* ka: aim for at least **6 months**
- Kung *freelancer* ka: go for **1 year**



HMO/Health Card

Health Card from a Health Maintenance Organization a.k.a. HMO

Pag may health card ka from HMO, babayaran nila directly sa hospital lahat ng gagastusin hanggang sa maximum limit ng plan niyo.

Kasama dito ang check-ups, lab tests, doctors' fees, etc. Usually kaakibat nito ang **PhilHealth**.

Example:

Maxicare, Medicard, Intellicare, etc.



Life Insurance with Health Benefits

Ang life insurance naman na may **critical illness benefits**, sa iyo ibibigay directly 'yung pera regardless kung magkano ang magastos mo sa pagpapagamot.

Kung madiagnose ka ng sakit like cancer, heart attack, stroke, etc, sa iyo directly mapupunta yung cash, lump sum na pwede niyo gamitin pangdagdag for treatments, or to replace the income na mawawala sayo.



Life Insurance (Term or VUL)

Insurance is primarily meant to protect your current wealth and future earnings.

- **Variable Unit-Linked (VUL)** is an investment-linked life insurance plan that provides protection and the opportunity to grow savings over time, halimbawa gagamitin para sa retirement.
- **Term Insurance** is a type of insurance that is bought more for protection, where we pay a certain amount to be protected for a specified period of time. Mas-mura ito, but your coverage terminates the moment you stop paying.



Short-Term Investments

Para ito sa mga short-term financial goals (1-3 years). Ito yung mga assets that can **easily be converted to cash** kung kailanganin mo na.

Short-term investments are those with **low risks** but with understandably **lower rates of return** as well.

Example:

- High-interest savings account
- Time deposit
- Money market funds



Medium-Term Investments

For your medium-term goals (4-10 years), it's best to put your money in a mix of risky and safe investments.

Example:

- Real estate investment trusts (REITs)
- Pag-IBIG Modified Pag-IBIG II (MP2)
- Mutual Funds
- Unit Investment Trust Fund (UITF)
- Own small business



Long-Term Investments

Kailangan din natin paghandaan yung mga financial goals na pang-long-term (10+ years), katulad ng retirement.

Long-term investors usually take on a *substantial degree of risk in pursuit of higher returns*. Make sure to do your own research.

- Stocks
- Cash value life insurance
- Real estate / Properties
- Mutual funds
- Exchange-traded funds (ETFs)
- Long-term bond funds
- Own business
- Crypto



Financial Planner

Someone who guides you in meeting your current financial needs and long-term goals.



LOVETTE JAM P. JACOSALEM

Associate Financial Planner | Insurance Advisor

Want help creating a plan that fits your life and goals?
You can book a free financial planning session with me
— no pressure, just clarity.

📍 Visit www.titaraketera.com to schedule your session
and explore more resources.
Let's figure it out together. ❤️