

THE 10 MOST IMPORTANT LESSONS TO LEARN IN PERSONAL FINANCE

1

LIVE WITHIN YOUR MEANS

Limit your expenses based on how much you truly earn. Your expenses should be less than your actual income.

2

PAY YOURSELF FIRST

Right after you receive your pay check, SAVE a portion and leave it in your payroll account or dedicated savings account.

3

EXPAND YOUR FINANCIAL KNOWLEDGE

The more you learn, the better you become in handling your finances. Read books, blogs and attend financial seminars when you can.

4

EVERY "PISO" COUNTS

Unleash the power of alkansiya! Put loose change in an piggy bank and use it to fulfill your short-term wish lists.

5

SET FINANCIAL GOALS

Write down your goals. They should be specific, measurable, attainable, relevant and time-bound!

6

INVEST EARLY, INVEST NOW!

Your money will never grow unless you put it on investment vehicles. Investing your money activates COMPOUND INTEREST.

7

DIVERSIFY

Diversify among different financial vehicles, assets such as bonds and stocks and market values.

8

PLAN

One thing that differentiates a successful person to an unsuccessful one, is having a PLAN. Have a strategy and a solid road map on how you can move forward.

9

SPLURGE INTELLIGENTLY

Once in awhile, we are entitled to splurge. This is not to let our finances suffer but rather to motivate us in achieving our financial goals.

10

LEARN TO GIVE BACK

Learn to Give Back. No matter what your financial status in life is, you have to be able to give back.