

Making 2015 Your Best Year Ever

SavingsPinay's Tips and Tricks for a New and Improved Life

by Izza Glinio
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Welcome!

When I started SavingPinay way back October 2013, I just thought of creating a platform where I can share my financial journey. **That time I was struggling on how to save, to budget and to spend my money and my time.** I felt like I needed accountability partners for me to become stable and fully committed in my goals.

Come 2014 and things really changed drastically in this financial blog. I never thought that after a year I will get **from 100 page views a month to 4,5000 page views now.** I was featured in Coffee Bean and Tea Leaf BrewYourBestYear website wherein some of my posts were published such as How to Budget Effectively, Budget Series: Notebook Style, Budget Series: Envelope Style and How to Worry-Free Invest in the Philippines.

I changed my mission on a selfless one which is **to inspire others to take advantage of their age for we are never too young or too old to dream.** I learn to create value to people by thinking of new topics to blog, generate high quality content and always seeking for new ways that I can help either by freebies or free consultations.

I noticed that I have never been this happier in my blogging life knowing there are these people (**like you!**) who appreciate what I do and continue to support me no matter what.

This book was fulfilled with you in my mind. I hope you find this useful in your financial journey and you will share the good news to others as well.

Love,



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Making 2015 Your Best Year Ever

I still find it hard to believe that a new year will start in just a couple of days. It seems like 2014 flew by so quickly that I never even had a chance to bid goodbye.

A new year always marks as a new beginning. A new chance to start from the start. Isn't it nice how a new year is marked by a celebration rather than a farewell party? There will be fireworks as a highlight and a big and festive meal on the table.

Most of us create resolutions during for the coming year. I am a big fan too though I mostly prefer a list of goals to achieve. On the first quarter of the New Year I am so pumped up and excited to cross out most of my goals as a sign of them being done and completed but halfway I will always find myself procrastinating to the point of giving up.

I realized that in whatever we do and we commit in life, giving up is inevitable. We will come to a point when we forget the reason why we do such things. But we have an option... and that is to stay still and carry on.

Remember why a butterfly is a famous connotation for a human's life?! We struggle for a period of time until we let go of our cocoon and spread our wings and fly.

As the New Year starts I know exactly that all of us just look forward in making 2015 the best year ever. But how do we do it?! Well this book basically explains everything you need to know in order to achieve the best of your future.

Let Go and Let God

Back when I was a child I find it hard to let go of something that I see in the mall that attracts me. I will cry like there's no tomorrow until my Mom or Dad will pay for it. There are times when this trick works but most of the time it won't. So as young as I was, I learned the value of letting go.

If you want 2015 to be your best year then you need to learn the act of letting go. Forgive yourself for the past mistakes especially of those you commit financially. If on the past year you became more of a big spender than a saver then let it go and let God guide you for a better path this 2015.

Each aspects of our life affects us in a whole. *Kahit pa ang gusto mo lang eh maging* financially stable, you can never do that if you are mentally, physically and emotional ill.

So you need to stop hurting and sabotaging yourself more rather act on the past mistakes so they will never ever haunt you again.

A worthy exercise that you can do:

Write a love letter to God. Deeply state whatever it is that's in your heart. Pour unto Him your desires, your ideals and your needs. Don't be scared even if the grammar is incorrect or even if it turns out very *magulo*. As long as it comes from the bottom of your heart, God will understand. This love letter will now turn into a contract between you and God that you are ready for a big change in your life. Be honest and sincere in whatever it is that clutter your mind and your heart. No more old self but rather a renewed and refocused being.

"Ask and it will be given to you; seek and you will find; knock and the door will be opened to you.

Matthew 7:7

State of Your Personal Financial Asset [S.O.F.A.]

*Naaalala niyo ba yung kasabihan na “The Truth Hurts”?! I believe that is also the reason why many (including me) find it hard to reveal their current status in life. You don’t want to know how much your expenses are more so how much your debts are. **But that should change.***

Knowing your current status in life can help you big time in creating your roadmap to success. The idea is you become more aware on what you need to do with your life. *Paano ma so-solve ang isang math problem kung di mo alam yung given di ba?! The same goes with our finances. Once you have cleared yourself from the past then you need to face the present.*

A Step by Step Guide on Knowing your Current Status

1. Take one day to undergo a personal financial check-up. This is a day dedicated for you to examine your financial health (and wealth).
2. On your check-up determine your current net worth. Net-worth is equals to your assets minus your liabilities. List down the valuable items that you have (has market value) together with amount then list down too, the liabilities (credit card debts, physical debts etc.). Now subtract the two and you get your net-worth perfectly. If the difference is negative then it means you have a lot of work to do.
3. Now that you have a clear financial net-worth you can now determine which areas you need to undergo operation. Do you have enough savings?! How about your credit card debts? Is it too much?! Do you own a thing that you don’t use anymore but still has a competitive market value?! Knowing your financial net-worth will ultimately help you decide for yourself how to treat the root cause of your problem.

[The excel file of SavingsPinay Financial Net worth Template is available now. Just request to the author via email at izzaglinofull@gmail.com]

Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor

forsake you.” **Hebrews 13:5**

On Budgeting and beyond

I am a born writer. I remember how I create my own horror book *sa isang lumang* notebook. I will create characters that don't exist and stories that are far from the imagination of an innocent child because I love showing my creative side. One thing that I hate about the writing process though is creating an outline.

Budget can be compared to an outline too. You need a budget (a.k.a. Spending Plan) so you have a better money structure. Think of it as a foundation of your home. No matter how big your money is, if you don't *create a budget now, mawawala din yang yaman mo.*

So how do you create a budget?! Here's a nice excerpt from my blog post **How to Create a Spending Plan** published in the month of November.

Things that You Will Need

Depending on your preference you may use **a notebook** or **a digital app** for this.

For notebooks you may **opt for a spiral one** so it's easier and more convenient to turn. Also you may want to use **color-coded pens** so that every expenses will be organized. **A bookmark** can also mean a lot for you to know easily what page you are about to write.

For digital apps there are tons available so use whatever suits your need. For now I am using Google Spreadsheet for my Spending Plan. I'll share more of this soon. It is still new for me because before I am using a notebook. :)

Step by Step Spending Plan 101

Step 1. Have a definite system. It is important to use a system that will work for you. Just as mentioned above, determine whether you want to write through pen and paper what you're spending or just type via phone/tablet maybe.

Step 2. Have a Baseline. This is why it is highly recommend that you know your **financial net worth first** because this will act as your baseline. When you know how much you're worth financially it will be easier to create financial decisions

Step 3. Have Themes or Categories. What are your spending categories? Most common type of financial themes will be:

- Rent
- Transportation
- Food
- Savings
- Tithe
- Personals

Step 4. Have spending percentage for each categories. Just like my **50-20-30 Rule**, it is important that you calculate a percentage of your earnings to each and every spending categories. In my post I offered **50% for Essentials** (rent, transportation, and food), **20% for Financial Goals** (savings, insurance, investments) and **30% for Personal needs** (hobbies and recreation) less Tithes.

Step 5. Have a Daily/Weekly Review of your baseline. Now that you have successfully created how much you'll be spending for the "what's" in your life it is now time to review. **Go back to your baseline or your financial net worth** and find out if your current spending plan is working towards your benefit or not. If something is wrong or if nothing happens then learn to adjust.

Step 6. Have priorities set in your financial life. It is crucial that you become aware on what's important in your financial life. **List down the non-negotiable amount you should pay like rent, transportation, food and credit card debts.** This will help you remember that you have to hustle your way to pay the said fees. *Clear your priorities in life now if you don't want to be sorry later.*

A prudent person foresees danger and takes precautions.
The simpleton goes blindly on and suffers the consequences.

Proverbs27:12

The beauty of Saving

There is no better feeling in the world than being secured. Security brings peace of the heart and soul. You are secured of your faith, secured of your relationship to your other half and secured with your purpose in life. In financial perspective, being secured starts from S-A-V-I-N-G.

How much do you save?! If you have a figure as an answer in an instant then I salute you so much. It means you are doing very well in financial stewardship. If you can't give any figure then you most probably been missing a big of your life---- future life.

SAVING is an income not spent. You take a part of your income and put it in a financial vehicle that suits your appetite. Most go with savings account, others park their money on time deposits while risk takers know well how stocks could be risky yet beneficial in a long time.

No matter where you put your SAVING is the most important thing is to SAVE. And you better save NOW! Saving gives the best feeling of security in your financial life and helps you kick start your financial goals.

Saving as the First your List

Saving is possible especially if you commit to it. Once your done budgeting then you need to make time and effort to assess your savings such as saving for a house, a car, a travel abroad and most importantly your retirement. Don't say "I'm still young" or "I'll do it once my income is high enough" for the best time to save is **TODAY**.

- Set a definite timeline for your goals (basically consists of items in your love letter with God)
- Set a working formula for you achieve the said goal. Let's say how many months it will take for your goal date to be accomplished and how much you need to pay. **Best formula: Income-Savings=Expenses.**

- Set your savings as a must pay. Automate if possible so you will never feel that you have been robbed. Treat your savings as part of your essentials.

But how do you find money to save if your income isn't enough at all?! I understand how difficult saving is especially now that the world we live in has a certain standard that must be met. Fret not for when there's a will, there's a way.

1. Have an expense sheet wherein you just keep track of everything that you spend for a week. Once you buy something, write down how much no matter how small or how big.
2. Turn away from credit cards. I have no grudge over credit cards for most of my high-priced gadgets were purchased because of it but it takes a lot of discipline for one to win over the battle.
3. Don't be shy to pay in cash. If you want to limit impulse buying then don't go cashless. Paying with makes you more aware of how much you own and how much will be left to you once you buy that said item.
4. Minimize your Problems. You only spend to answer your problems in life. You have a party to attend to that had a motif and attire specification then you will have to buy a new clothing. But if you minimize your problems by trying every possible solution other than the usual urge then better. If you can solve your thirst by opting for bottled water than a soda then do it.
5. Conserve electricity, limit your credit card loans, and decrease your load allowance and many more. Just be better in utilizing your expenses. You can also pack your lunch for work and/or eat dinner at home rather than spending on restaurants.

Ultimately, you have to learn to pay yourself first. Start prioritizing your future than the others. Yes you may feel the happiness once you buy something but it will only last for a short time. Once you face a difficulty you will realize the value of having your savings.

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap

bountifully. **2 Corinthians 9:6**

You and your income

I have been asked a lot of time as to how much my income is. Each time that the question pop up no matter if he/she is close to me or not, I feel a sudden doubt in disclosing. I feel embarrassed if my income is lower than the other person's expectations while I will feel boastful if I get more than what he/she earns (mush more if we are on the same company and position). So as much as possible I try to avoid the question by saying. "Secret!"

Income is money earned by a product or service offered. If you wrote a book and launch it for free then there's no income for you but just an added experience. Hence, if you take a photo and sell it to someone, that payment is now called an income for you.

Now do not be confused between salary and income. Salary is the amount that the employer is willing to pay you as an employee either weekly, bi-monthly, monthly etc. It is the offered price for the service you provide. Income on the other hand is the total money you take home. For example, my salary is 17,000pesos but my income is 15,000pesos less tax and contributions plus I have added income because of my hosting and event management business so basically my salary and my income is not the same.

Three Types of Income

Back in 2013 I published a blog post entitle Three Types of Income informing the different income that a person will have in his/her lifespan. Here's a complete excerpt of the blog post.

The first type of income is the **ACTIVE INCOME**. Active income refers to income that a person works for. It is the salary one gets for working in an office, doing a freelance job or creative a paid service for others. One earns an active income based on the amount of time worked for and the quality of work delivered. You may increase your active income by getting a second job or a side line as well as increasing the quality of work you provide to your boss. Active income for business owners will mean the

Money that the business is getting. It is the profits of the company and shall then serve as your capital for your next business ventures.

PORTFOLIO INCOME is the income that you get when you invest on something that brings a higher amount than the price you paid for. These are the type of income you get when you invest in stock markets, mutual funds, insurances and other kinds of investments that gives a higher profit for you. Getting a stable portfolio income requires accurate financial management being hands on to how you value your money.

The third type of income is the **PASSIVE INCOME** which defines the money you get even without you working for it. Examples of passive income includes the rental income you get from an establishment you own, the advertisement earnings that your blog generates or the amount you get when you buy and sell a product. Passive income are higher forms of income for it acts in a multi-level way meaning it is the money that is working for you and not you working for the money

For sure many are still on their Active Income phase. Way back 2013 I am also on the Active Income but at the start of 2014 I slowly build my Portfolio Income by making my biggest financial decision to date. I invested in a mutual fund. Hopefully as 2015 starts I will have my Passive Income but that's too much of a goal (unrealistic if I may say) because passive income takes time to achieve.

You remember the famous quote in Spiderman?! “With great power comes great responsibility” so is when it comes to our income. The greater your income is, the more you must take responsibility over it.

Those who love money will never have enough. How meaningless to think that wealth brings true happiness!

Ecclesiastes 5:10

To Pay or Not to Pay: Debt is the Question

Both my Mom and Dad has been very secretive when it comes to the finances of the household. I never had an idea of how much my dad earn not even his true job. I remember answering “Private Employee” in almost all of my requirements during my younger years. My Mom has always been the stay-at-home type of mother but she has this store that carried all of our basic expenses.

Never have I heard them say “*Mangutang ka nga sa tindahan at wala tayong bigas*”. They both inculcate a certain value towards money that’s hard to reject. “*Ang pinakamahalaga sa buhay ay yung wala kang inaapakan na tao*”. You owe nothing to anyone as anyone doesn’t owe anything to you but if you do then you have to be responsible for it.

With that in our mind and in our heart we felt very terrified in the term “utang”. Even just as a family, we feel shy to make “utang” to each other. Even if I wanted something I never felt comfortable asking for money to my eldest sister (whom I’m very close with) more so asking for my parents now that I’m earning too.

I know how hard life is. I’ve been to my worst when it comes to money matters. Until now there’s just too many that I wish I could have but I can’t. What makes us more human is the fact that we have endless contentment. The more we get what we want the more our wants duplicate. But being in debt just to pay for the price of our lifestyle urges is a big NO-NO!

When in Debt, Pray

Whenever I face a financial problem the first thing I do is pray. Well, not exactly pray a common prayer but I talk to God. I lay down my baggage before Him so it won’t clogged inside my core. Yes, the problem is still there, you still have 50,000pesos worth of credit card debt or 12,000pesos worth of personal loan from a workmate, but you will feel a change in your perspective. Once you pray, you feel a lift in your financial spirit. You feel like you are bullet proof and that no matter how hard the challenge is there will be a solution. In my blog post entitled, *My Money Principles*, I discussed *kung paanong ang pera ang pinakamadaling problema sa lahat*. There are a lot of solution! Trust me. You can read tons of these resolutions on my blog.

When in Debt, Pay

You owe it to yourself and to that third-person or entity to pay for your credits. A person who don't pay their debts is not just considered irresponsible but is also a liar. TRUST is the one common thing that binds a Creditor to the Debtor so once this trust is broken it could lead to World War 3. (Trust me!)

Before making a debt

- Assess whether it's a need or a want.
- Find possible alternative that can cost you less.
- Find possible creditor/loan solution have no/less interest rate.
- Create an agreement (possibly written) on the payment method as well as the deadline.

During the debt

- Avoid making additional debt.
- Create a good creditor-debtor relationship.
- Have an open communication with your creditor.
- Pay on time the whole amount with interest (if any).
- If you can't pay the debt on time, let the creditor know as soon as possible. Let him/her know the honest reason why and ask for an allowance.
- If it's a credit card delay then talk to your bank and ask for possible solution that you can pay. I know one who wrote a letter to the leading bank and was given a payment method that is so much easier to do though takes longer time. Still he is responsible enough to pay.

After the debt

- Appreciate your creditor by thanking him/her for the financial help.
- Don't make another debt just when your current debt ended.
- Still have an open communication to your creditor.

Remember that one goes in debt to solve a money issue and not add on the money issue itself. You go in debt with the guarantee that you can get out safe and sound. *Walang namamatay sa utang* but the emotional stress will definitely cause you more than the physical pain. Resolve your debts and start again. Even if it would mean starting from zero.

Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

Romans 10:18

I created these Infographics for You!

On the latter part of 2014, I introduced infographic version for some of my most viewed blog posts. I was very amused with the feedbacks so I felt like this could be part of my monthly editorial calendar. On top of this, I decided to add in this eBook the published infographics over the past months. Hope you use this as a daily reminder!!!

40 Financial Habits for Life

savingspinay.blogspot.com

The number 40 generally describes period of testing and battle in the Bible.

With this, I created this post, 40 Habits to become Financially-Able.

Treat each habit as a test that will bring out your true character in the area of financial management.

Habits are good because they offer life-changing destination and

I hope that in one way or another these 40 Habits will be of a good help to you.

Let's Begin!

1. Know your Purpose in Life.
2. Have a working Spending Tracker.
3. Have a Budget.
4. Develop a spending plan in your
5. Stop living pay check to pay check.
6. Take charge of your debt.
7. Don't apply for credit card unless you know.
8. Create an Emergency Plan.
9. Create a Retirement Fund.
10. Have strong goals.
11. Have a second job.
12. Limit your spending.
13. Savings= Income-Expenses.
14. Invest wisely.
15. Diversify your investments
16. Live a frugal life.
17. Save Automatically.
18. Stop impulse buying. Mind over matter
19. Avoid debt.
20. Do the envelope set up for your allowances
21. Support your financial knowledge.
22. Stop your vices.
23. Go for discounts and free stuff.
24. Stop the Cafes whether you are doing it for yourself or to impress.
25. Let go of things
26. Automate your bills.
27. Invest on things that appreciate in value rather than those that depreciate. Buy a property rather than a car.
28. Have a clear outlook in life
29. Sacrifice to satisfy.
30. Learn to say "No!" The powerful two letter word no can make a big difference in your everyday life.
31. Your life versus their life.
32. Save Early.
33. Save based on your salary
34. Create Money Principles that work for you
35. Go for sulit items especially for makeup.
36. Master your Time.
37. Earn from your talent.
38. Stay Motivated.
39. Try and Try until you succeed
40. Take time. Becoming wealthy doesn't happen overnight. It will take time so be sure that you are ready to invest for the change.

Hope this post helped. Don't forget to share to via social media!!!

<http://savingspinay.blogspot.com/2014/08/40-financial-habits-for-life.html>

How to Stop living from Sweldo to Sweldo

savingspinay.blogspot.com

Step 1

Know Your Money Mistake

List down the root cause of why your sweldo is always short. Once you have a complete list on your money mistakes you can now start evaluating your finances.

Step 2

Treat The Wound While its still fresh and bleeding

Stop making the same Money Mistake. Don't add more debts than what you currently owe. Cut your credit card in half if it's the cause of your financial deprivation

Step 3

Slowly Build the 3 Envelopes of Your New Life

Build an Emergency Fund (Equals to 3 times of your monthly expenses).
Financial Goal Fund (Reserve for Passive Income generating necessities)
and Retirement Fund (For Long Term Financial Needs)

Step 4

Acknowledge Your Blessings

*Write on a piece of paper what you thankful for today
List down the expensive items you own that can motivate you
Do your inspiration board*

Read the full article on

<http://savingspinay.blogspot.com/2014/07/how-to-save-within-your-salary.html>

23 Motivational Hacks for Young Achievers

<http://savingspinay.blogspot.com/2014/09/23-motivational-hacks-for-young.html>

1. **Finish your studies.** A degree is important as it will be your passport to success.
2. **Map your life.** Learn to create goals whether short-time or long-time.
3. **Leave no room for regrets.** Regrets will only emotionally pain you.
4. **Be a Doer not a Nagger.** Do what you have to do and stop complaining.
5. **Stop living the 5 am game. You have the dominion over your life.**
6. **Love your parents. Value your family.**
7. **Start learning a productivity system.** Being productive is essential especially once you enter the career world.
8. **Be passionate in your craft. Have the passion and compassion you need.**
9. **Learn the value of being grateful.** Find time to be thankful with what you have for it will a lot of difference in your perspective in life.
10. **Never Stop Learning.** Have a positive attitude towards knowledge.
11. **Challenge yourself.** Don't settle for the average but rather follow the road less taken.
12. **Pray.** Have a close relationship to God. Be God fearing and strive to be a blessing.
13. **Share what you know.** Initiate to help others in their needs that way they'll acknowledge your presence more.
14. **Find your core values. Determine your strengths and work with your weaknesses.**
15. **Determine your voice.** Determine what you really want. Live by purpose in life.
16. **Manage your finances.** The earlier you start that better the outcome. Money correlates with time.
17. **Set your priorities.** The more you practice the art of prioritizing, the more you will be able to adopt it.
18. **Know your limits. It is important to remember the limit of your mind and body.**
19. **Never stop Learning.** Knowledge is important. Never get tired of new learnings.
20. **Expert less. Give more. High expectations will kill you.**
21. **Build your network.** Stay close to people whom you want to be.
22. **Love doesn't mean being in a relationship.** Do not obsess in finding your soul mate for love isn't defined with the relationship status. True love waits.

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Top 5 All-Time Most Viewed SavingsPinay Posts

So I Entered the Wrong BPI Pin THRIICE

Pageviews to date: 1510

Published on: January 4, 2014

Link: <http://savingspinay.blogspot.com/2014/01/so-i-entered-wrong-bpi-pin-thrice.html>

So yes, I ENTERED THE WRONG PIN ON MY BPI EXPRESS TELLER ATM THRIICE!!! And I am telling you that the experience is so frustrating. I have no idea how come I got incorrect pin and I keep on asking myself how did it happened to me. (Insert sad face here).

I am in the 5th and 20th day of the month pay-roll so since its January 5 I was in full smile early this morning to withdraw at the nearest BPI ATM but yeah, the worst happened to me and I got to the maximum try of pin that got my card disabled. I went home sad and empty-handed.



Anyways I immediately called the hotline of BPI which is 89-100 and pressed "0" to be directed to the phone banker. She then assisted me and went on straight with her set of verification questions after I explained what happened.

Two things to take note:

1. You can choose to wait for 24hours or meaning the next day and try again. Every day you have three maximum trice.
2. If you really can't remember your pin and you wonder why it became incorrect and you feel like you already tried all the possible pins you remembered then the phone banker will recommend for you to apply for a **card replacement**.

I choose option 2 because I don't want to try and try and try and feel the same frustration as to why I can't remember my PIN. She assisted me very friendly with this one so i am really glad. Just like my tip in my recent post, call in the morning and be patient in waiting and answering. They are friendly, promise!!!

Anyways here are the facts about the card replacement.

- You will have the same account number and only the card will be replaced. You will be given a temporary pin and then change this to your desired PIN at the nearest BPI ATM.

- You have to pick up the replacement card at the branch you nominated. As for me I chose the bank to where I applied the card because it is super near to where I work.
- A replacement fee of 100pesos will be deducted to your account but please prepare cash too for the said amount just in case.
- You have to wait for three (3) banking days before you can get the replacement card at your nominated branch. The phone banker will give you the contact numbers though so you can verify if the card is ready for pick-up.
- While waiting for your replacement card then you can **withdraw over the counter** at the nearest BPI bank to you. You need to show valid ID for this but no pin will be required for you.

My Robinsons Rewards Card

Pageviews to date: 1064

Published on: December 24, 2013

Link: <http://savingspinay.blogspot.com/2013/12/my-robinsons-rewards-card.html>

I have an addiction I would like to confess. I am an addict when it comes to membership cards. I don't know why but I love signing in forms and having the physical card inside my wallet. I also feel like I get more out of what I buy or what I shop every time I use my card.

Do you have this addiction too???

Anyways, while I was having my Christmas shopping last week I bumped in Robinsons department store to purchase a top for my Mom and a sweat pants for my eldest sister. As I approach the cashier area, the lady introduced me to Robinsons Reward. I see a lot of potential of me using the card since a new Robinsons mall is being put near our area.



So without further ado here's my take on the Robinsons Rewards card.

Membership Fee: 150pesos upon opening. If you opened as part of your shopping cart or what you bought in the store, the total amount of your purchase and the membership fee will be counted as your first earning points.

How To: As you pay your merchandise the cashier will ask you if you own one. If not you will have the option either to buy or not to buy. If you will buy, the cashier will hand you one form to be filled up and then you will receive an envelope.

Inside the envelope is your card and two pamphlets about the how-to's of your Robinson's Reward card. Hand in then your 150pesos membership fee and viola you have you own reward card.

The reward card is just like any other mall rewards card wherein the total amount of items you purchased in the participating store will be equal to special points and can be used to pay for your next transactions.

The card is valid for **2years**. Lost card as well damage of card is subject to 100pesos or its equivalent rewards points.

You can earn points through **Robinsons Supermarket, Robinsons Department and ToysRus**. It will also be accepted in soon in **Saizen Daiso** which is amazing by the way, **Howard's storage world** and **True Value** which has a branch in Glorietta near my work.

Robinsons Supermarket: Every **400pesos** transaction is equal to **1 points** which has cash conversion of **1 pesos**.

Robinsons Department Store: Every **200pesos** transaction is equal to **1 points** which has cash conversion of **1 pesos**.

ToysRus: Every **200pesos** transaction is equal to **1 points** which has cash conversion of **1 pesos**.

If you have garnered enough points for the purchase that you would like to buy just simple ask the cashier of your intent and then present a valid ID to redeem. You can easily track down your points by emailing them at custumercare@robinsonsrwards.com.ph

Have you applied for a Robinsons Rewards card already???

BPI-PHILAM Savings and Protection First Impression

Pageviews to date: 871

Published on: November 21, 2013

Link: <http://savingspinay.blogspot.com/2013/11/bpi-philam-savingsprotection-first.html>

Last Tuesday I was in Bank of the Philippine Island (BPI) to pay something over the counter when I noticed this spot that says BPI-Philam Insurance. I was eager to know and to learn something about Philam products because I heard a lot of good things from blogs and forums.

I also know that insurance is something that I am planning to avail next year so as to start my emergency fund.

The beautiful lady in the desk told me that for me who is earning minimum wage but also have gigs and online business alongside that can add to my income I should go for BPI Philam Savings/ Protection under the Build Plus Peso.

It is a type of invests that provides earning potential for your peso investment and has a guaranteed life protection. This means that you are not just saving a portion of your money but also you will earn a life insurance.

The great benefits of this plan are the following:

- You may choose to diversify your investment to maximum of three types of funds in the following lists:
 - o BPI-Philam Peso Bund
 - o BPI-Philam Balanced Fund
 - o BPI-Philam Equity Fund
 - o BPI-Philam Odyssey Bond Fund
 - o BPI-Philam Odyssey Balanced Fund
 - o BPI-Philam Odyssey High Conviction Equity Fund

- You can do top-ups or simply means you can save more than what the initial investment says. This will also create a better investment return.

- You will have a guaranteed life protection coverage of 500% of the annual premium you invested plus 125% of top ups less 125% of each partial withdrawal or they call as a percentage of the Account Value to which is higher than the two.
 - o You can also have your beneficiaries up to 2nd to 3rd degree and not other plans that will only allow your parents (if you are single) or your spouse (if you are married).
 - o You have the life protection valid until age 100 as long the plan is in force
 - o You have guaranteed premium bonus when you continuously pay and no withdrawal will be made, that is equal to 5% of the annual investment at the end of the 10th year.
 - o You will also have accident and health coverage until the age of 72.

- You will also have additional optional riders like medical reimbursements and weekly income riders that they will explain further.

The only sad factors I see on this plan are the following

- The product is at ₱ 50,000 minimum investment.
 - o THOUGH, you can choose to pay quarterly meaning every 3 months you will pay 14,000 pesos. But with this type of payment that we can call partial payment the total annual will be 58,000 pesos that will count as a partial due.

- You are only allowed to withdraw after the 10th year.
 - o Please check this matter because this is my understanding to what the beautiful lady said to me.

- You are required to have a BPI account.

Also take note that though BPI and Philam are partners all financial products of BPI-PHILAM Life Assurance Corporation are not insured by the Philippine Deposit Insurance Corporation and are not guaranteed by Bank of the Philippine Islands. Also note that all investments have risk factors so please ask about all the details.

BPI Direct Saveup + Insurance First Impression

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Link: <http://savingspinay.blogspot.com/2014/02/bpi-direct-save-up-plus-insurance-first.html>

As you may have read in my blog I received my BPI Direct Save-Up plus Insurance Info card this week. I have been waiting for my info card for almost a month and a half already and I am glad that I was able to get it this week.

Honestly, I was hesitant at first to try applying for the Save-Up plus Insurance but the constant reading and researching from other women finance blogs made me realize that there's no harm in trying. Plus, I am really praying to set up my Emergency Fund as early as now so that everything will be in place for my future.

Now here are the helpful notes I fell in love with about this product from BPI.

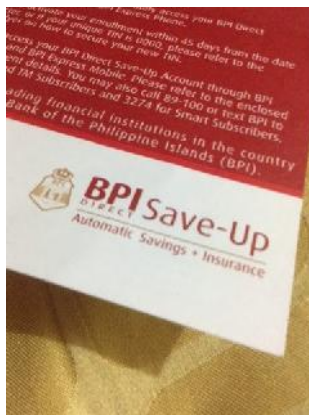
Easy enrollment- You can only open the account if you already have an existing BPI Express Teller online account. This will enable you to thoroughly know how much you already have in your account. I love this feature because the enrollment is very easy. You just have to add the BPI Direct Save-up plus Insurance in your existing online account and wait for the arrival of your information card. No need to go to the nearest BPI branch and present other IDs.

Automatic Deposit- Another great feature of this Savings account is the fact that an amount of your choice (not below 250pesos) will be automatically deducted from your Express Teller account and transferred to this Direct Save-Up Account on the date that you have chosen.

Example: I chose to be deducted 500pesos every 6th and 21st of the month. So even without me checking, I know for sure that there is an amount being fed to my Emergency Fund.

Info Card and not ATM- One unique thing about this product is that instead of an ATM you will be given an INFO CARD sort of ID as a proof that you have your insurance. This will also be the very ID that you will use once you decided to use the insurance. This will lessen the possibility of you withdrawing an amount in the card because you can't just easily withdraw any amount on any locations. Only online transfer is accepted for the Direct Save-Up plus Insurance.

Earn Interest- If you deposit amount from [1000 - 399,999](#) pesos it will earn 1.000% interest per annum. 400,000 and above will earn 2.000% per annum. Meanwhile, if you deposited less than 1000 then there will be no annual interest that your money will gain.



FREE LIFE INSURANCE- Now this part caught my attention so much that's why I enrolled for one. This is like the most fantastic way to build your emergency fund. The Insurance makes your Savings account more than just the usual savings account.

Without any medical check up or anything, you use these Ayala insurance:

- **Basic Life** : 5X the account's average Month-to-Date Average Daily Balance (MTD-ADB) of the past three calendar months with a maximum amount of P2,000,000 regardless of the number of accounts opened by the insured individual.

Meaning if your account balance is 100,000 for the past three calendar months you will get 500,000 basic life insurance.

- **Accidental Death**: Additional 5X the account's average Month-to-Date Average Daily Balance (MTD-ADB) of the past three calendar months up to P2,000,000 regardless of the number of accounts opened by the insured individual.

Meaning if your basic life insurance costs 500,000pesos then it will gain additional 5x the accounts MTD-ADB making you have almost 1million worth of insurance for accidental death.

- **Accidental Dismemberment**: 5X the account's average Month-to-Date Average Daily Balance (MTD-ADB) of the past three calendar months with a maximum amount of P2,000,000 independent of the number of accounts opened by the insured individual.

Meaning if your account balance is 100,000 for the past three calendar months you will get 500,000 basic life insurance.

Not counted for the Life Insurance benefit are deaths due to pre-existing and critical illnesses, due to suicide which happens on the first year, self- inflicted injuries bodily, mental infirmity, disease poisoning, atomic fission infection and radioactive gas.

You can withdraw your Savings- Yes you can as long as you will have a minimum of 1000pesos deposited in your account. But i do not recommend this because the amount you have in your savongs will determine the insurance that you will get. Imagine if you only have 1000pesos in your Emergency Fund and you had an accident, you will only be given up to 5000pesos worth of basic life insurance. Also, I highly recommended opening this type of account only as an EMERGENCY FUND so you won't be tempted to withdraw any money.

Over-all my first impression of the BPI Direct Save-Up plus Insurance account is amazing. It is one of the must-have savings account for every Filipino. The initial investment needed is really low and you only need to maintain 1000 for it to be active. I love the free insurance so I am not just saving but also earning a whole lot of benefits.

The only downside I can see is the fact that I still haven't read any blogs that used their card for the benefits so it is a bit of risky if the promised life insurance is really true. Also, the info card arrives really late than expected.

Other than these two points, the BPI Direct Save-Up plus Insurance has been a great addition to my financial journey.

NOTES:

You need to still activate your card within 45 days upon receiving the info card and change the pass code.

You need to transfer online before you can withdraw your money.

How I Got my NBI Clearance in just 2 Hours

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Published on: February 17, 2014

Link: <http://savingspinay.blogspot.com/2014/02/how-i-got-my-nbi-clearance-in-just-two.html>

Hi everyone!!! I am here in The Coffee Bean Robinson's Manila sipping some Double Chocolate Ice Blended and maximizing the free Wi-Fi with my Swirl Rewards Card. It's Tuesday and I am done processing my NBI. Guess how many hours I spent for the application and releasing???

Only TWO HOURS!!!!

Yes, yes, yes. I am so happy that I got my NBI faster than the usual and in this blog post I will share to you how I did it.

STEP 1. Have an Online Application. You can easily go with NBI's main website and clicked the application option and answer the online form. Make sure to print this form too.



STEP 2. Go to Robinson's Otis Pinoy Lingkod Center. Of all the official places where you can get your NBI clearance I mainly believe that the Pinoy Lingkod Center in Robinson's Otis is the fastest and easiest way. I went at 9:30am with my printed form from online and ID and there is a separate line for Online and Manual.

The thing that I like about Otis is that it is very organized. The transaction went super-fast too though of course there is a line. The line for Manual is 10 times more than the online so I highly suggest to have your application online. Also, you are one step advance when you applied online because there is no reason for you to be encoded, you just have to pay the required amount.

STEP 3. Patiently comply with the process. The seats on Online and Manual is separated. Online applicants went faster than the Manual since we are fewer. Step 1 is to pay the amount of 115pesos for local employment. For the complete list of payments please refer to the website of NBI.

After paying, you will be given a receipt. This as well as your online form will be presented to the Step 2 which is the biometrics and photo capturing. Pray that you won't have a hit because you will be invited to come after 2weeks to process the inconvenience.

After you had your picture taken and finger prints you are now in the waiting area for releasing. Wait for your name to be called and pay additional 5pesos as you get your NBI clearance.

And that's it. You now have your NBI clearance that you can use for requirements. I was done with the steps in 11:30am and I was really delighted by how fast everything went.

TIPS:

My main tip is to really apply online and have your form printed. If you go manual and not come in the NBI center of your choice then no doubt that you will spend the whole day waiting in line.

Come early. I believe I just got lucky that I went with a few in line on the online side. Come before 9am so you will be first in line.

Go to Robinson's Otis. It is top of my choice because it is truly a fast transaction there.

While waiting for the release of your NBI Clearance you can also process your SSS or Philhealth needs because these are the other two government express centers in the Robinson's Pinoy Lingkod Center.

Be patient and respect the process.

HOW TO GO TO ROBINSON'S OTIS?

Go to LRT Line 1 near you and get off at UN Avenue station. Find the tricycle/pedicab terminal bound to Robinson's Otis. Landmark for the terminal is the side where Mcdonald's is located. Fare is 10pesos. You know that you are near Robinson's Otis once you pass by Unilever.

Final Thoughts:

Creating this mini eBook has been so fun for me and I do hope that in a way or two you have gained quick knowledge on the importance of financial knowledge. As the New Year starts I can only hope and pray that everything in your life turns out fine.

- Remember that knowledge is power. The more you know, the more you become powerful. You may read the rest of my personal finance posts at savingspinay.blogspot.com.
- For financial concerns, questions, suggestions or comments you can always email me at izzaglinofull@gmail.com.
- I do 1 on 1 and by group financial seminar/discussion. To schedule just email send an email at izzaglinofull@gmail.com or text me at **09274358925**. Current financial topics I handle are as follows:
 - Career and Productivity
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- If this eBook became helpful to you then make sure **to send your love and support** by following me in these social media accounts:
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Again a special thank you from the bottom of my heart.

PS. Send me any message/feedback in izzaglinofull@gmail.com to receive a free **My 2015 Best Year Ever Templates** where I will give for FREE the following:

1. **A To-Do Template** that you can reproduce daily and will help you manage your daily tasks.
2. **A 2015 Goal List Template** that you can answer and print out to kick start your best year ever
3. **A Devotional Journal Entry Template** that you can use as a form of daily diary to give you firm faith and help you have clarity over the things that matters the most.

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