

DIGITAL FINANCE

A New Wave in Payments

Asia-Pacific

Financial Inclusion Summit

Cabinet-rank Secretary Imelda M. Nicolas
Chairperson
Commission on Filipinos Overseas

Makati Shangri-La, Manila
October 29, 2015





PESO SENSE

The Philippine Financial Freedom Campaign





10

PESO SENSE TIPS
— for sensible students —

I. Keep track of your daily expenses and savings.
Gumawa ng listahan ng araw-araw na gastusin at kung magkano ang natirang pera.

II. Save your extra allowance.
Itabi ang natirang allowance.

III. Avoid buying unnecessary things.
Iwasang bumili ng mga gamit na hindi naman kailangan.

IV. Recycle your old school materials instead of buying new ones.
Mag-recycle ng mga lumang gamit sa halip na bumili ng baga.

V. Participate in your family's budget planning.
Makibahagi sa pagpaplanong pinansyal ng inyong pamilya.

VI. Ask your parents' help in opening a bank account.
Magpatulong sa mga magulang sa pagbubukas ng sariling bank account.

VII. Use your spare time wisely.
Gamitin ang libreng oras sa mga makabuluhan bagay at gawain.

VIII. Study hard to qualify for academic scholarship.
Pagbutihin ang pag-aaral para maging iskolar.

IX. Avoid peer-pressure.
Huwag magpapadala sa impluwensya ng mga kaibigan.

X. Be a young entrepreneur.
Matutong maging mahusay na negosyante habang bata pa.

Ang perang pinagpaguran... bigyan ng kahalagahan!

PESO SENSE

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PESO SENSE TIPS
- for sensible young adults -

I. Learn the art of self-control.
Matutong kontrolin ang sarili.

II. Prioritize needs over wants.
Bigyang prayoridad ang mga bagay na kailangan at importante sa buhay kaysa sa mga luho.

III. Avoid peer-pressure.
Huwag basta magpapadala sa impluwensya ng mga kaibigan.

IV. Prepare for the rainy days.
Maghanda ng sapat na ipon para sa mga di inaasahang pangyayari.

V. Maintain a budget and comply with it.
Matutong gumawa ng budget at sundin ita.

VI. Pay and understand your taxes.
Alamin at magbayad ng tamang buwis.

VII. Open a bank account with automatic savings facility.
Magbukas ng bank account na may automatic savings facility.

VIII. Build and maintain a good credit record.
Magsimula at pangalagaan ang maayos na credit record.

IX. Know how to invest wisely.
Matutong mamuhunan ng tama.

X. Have long-term financial goals.
Magkaroon ng pang-matagalang planong pinansyal.

Ang perang pinagpaguran... bigyan ng kahalagahan!

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PESO SENSE TIPS
-for sensible professionals-

I. Pay yourself first.
Unahin ang pagtatabi ng sapat na ipon para sa sarili.

II. Have long-term financial goals.
Magkaroon ng pang-matagalang planong pinansyal.

III. Prepare for the rainy days.
Maghanda para sa mga hindi inaasahang pangyayari.

IV. Open a bank account.
Magbukas ng sariling bank account.

V. Avoid reckless spending during paydays.
Iwasan ang maluhong pagastos tuwing sweldo.

VI. Avoid loans to pay for personal expenses.
Iwasan mangutang upang ipambayad sa iba pang pagkakautang.

VII. Look for other sources of extra income.
Maghanap ng iba pang pagkakakitaan.

VIII. Know your tax exemption privileges.
Alamin ang mga kaukulang tax exemption.

IX. Work harder to be promoted.
Magtrabaho ng maayos at mailigi upang magpromote sa trabaho.

X. Avoid peer-pressure.
Huwag basta magpapadala sa impluwensya ng mga kaibigan.

Ang perang pinagpaguran... bigyan ng kahalagahan!

PESO SENSE

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PESO SENSE TIPS
-for sensible entrepreneurs-

I. Keep track of your business' monthly expenses.
Ilista ang mga buwanang gastusin ng iyong negosyo.

II. Separate your personal from business expenses.
Huwag bayaran ang mga pansariling gastos mula sa kita ng negosyo.

III. Buy in wholesale to avail of discounts.
Mamili ng maramihan para makatipid.

IV. Borrow and do not use all your money for capital investment.
Mangutang sa halip na gamitin ang sariling pera para mamuhunan.

V. Register and never compromise your business.
Iparehistro ang iyong negosyo.

VI. Open a separate bank account for your business.
Magbukas ng hiwalay na "account" sa banko para sa negosyo.

VII. Limit your customer's credit to avoid financial loss.
Limitahan ang pagpapautang sa mga kliyente para hindi malugi.

VIII. Pay your taxes right.
Magbayad ng tamang buwis.

IX. Participate in free business-related trainings.
Maghanap ng mga libreng pagasaalang o training sa pamamalakad ng negosyo.

X. Invest profit for high yielding bank products.
Ipamuhunan ang kita ng negosyo sa mga produkto ng bangko na kumikita ng mataas na interes.

Ang perang pinagpaguran... bigyan ng kahalagahan!

PESO SENSE

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PESO SENSE TIPS
-for sensible homemakers-

I. Make a detailed list of expenses and expenditures.
Gumawa ng detalyado at maayos na tala ng pagkakagastusan.

II. Prioritize the things that the household needs.
Unahin muna ang mga mahahalagang bagay o pangangailangan ng pamilya at sa tahanan.

III. Plan ahead for your children's need.
Planuhin ng maaga ang kinabukasan ng iyong mga anak.

IV. Prepare an emergency fund.
Maghanda ng sapat na ipon para sa mga biglaang pangangailangan.

V. Involve family members on proper financial management.
Isama ang buong pamilya sa wastong paggamit ng pananalapi.

VI. Avail health and insurance premiums for your family.
Kumuha ng mga health and insurance products para sa iyong pamilya.

VII. Look for cheaper ways to spend time with your family.
Maghanap ng mga murang paraan para maglibang kasama ang pamilya.

VIII. Celebrate family occasions simply.
Magdiwang kasama ang pamilya sa payak na pamamaraan.

IX. Learn when to say no.
Matutong tumanggi o magsabi ng hindi.

X. Lead a frugal life.

Ang perang pinagpaguran... bigyan ng kahalagahan!

PESO SENSE

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PESO SENSE TIPS
-for sensible seniors and retirees-

I. Prepare for your future needs.
Maghanda para sa hinaharap.

II. Use your retirement funds wisely.
Maging matalino sa pag-gamit ng retirement funds.

III. Give importance on your health.
Pahalagaan ang iyong kalusugan.

IV. Involve yourself in fitness activities.
Lumahok sa mga gawaing pangkalusugan.

V. Involve yourself in activities related to financial literacy.
Lumahok sa mga gawaing tungkol sa kaalamang pinansyal.

VI. Limit yourself in getting into risky investments.
Limitahan ang sarili sa mga peligroso ng mamuhunan.

VII. Settle the disposition of your properties to avoid conflicts.
Siguraduhing maayos ang pamamahagi ng iyong mga pamanang ari-arian upang maiwasan ang hindi pagkakaunawaan.

VIII. Involve your family in making financial decisions.
Isama ang pamilya sa mga desisyong pinansyal.

IX. Learn when to say no.
Matutong tumanggi o magsabi ng hindi.

X. Know, maximize and enjoy the benefits of your senior citizen card.
Alamin at pakinabangan ang benepisyo ng iyong senior citizen card.

Ang perang pinagpaguran... bigyan ng kahalagahan!

PESO SENSE

BOOKMARKS



10 Peso Sense Tips for Sensible Students



10 Peso Sense Tips for Sensible Young Adults



10 Peso Sense Tips for Sensible Professionals



10 Peso Sense Tips for Sensible Entrepreneurs



10 Peso Sense Tips for Sensible Homemakers



10 Peso Sense Tips for Sensible Seniors and Retirees

VIDEOS



FACEBOOK PAGE



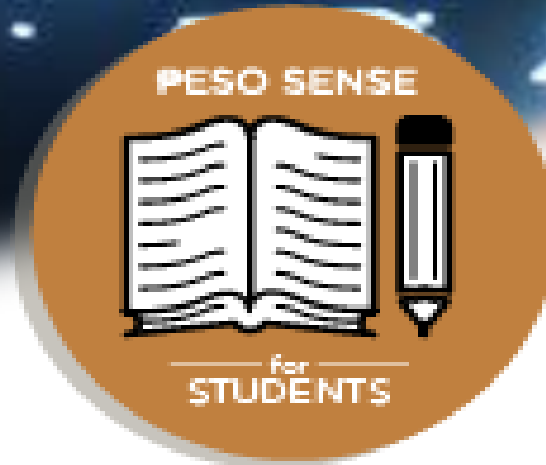
187, 186

**United Arab Emirates
Saudi Arabia
Hong Kong
Singapore
Taiwan
United States
Japan
Kuwait
Qatar
Italy
South Korea**

The screenshot shows the Facebook page for 'Peso Sense', a Government Organisation. The page header includes the search bar with 'Peso Sense' entered, the user 'Michael' at 'Home', and navigation icons. The main cover photo features a smartphone displaying the 'PESO SENSE MOBILE APPLICATION' with a large 'P' logo. Below the phone, logos for the Commission on Filipinos Overseas, UNDP, eBiz, PETNET, and Western Union Foundation are displayed. The page has a 'Create Page' button and a 'Recent' section showing activity from 2015 and 2014. A 'Sponsored' section is also visible. The page has 177,498 likes, with a post by Nico Herrera and 79 other friends. The bottom navigation bar includes 'Timeline', 'About', 'Photos', 'Reviews', and 'More'.



FREE ONLINE TRAINING MODULES





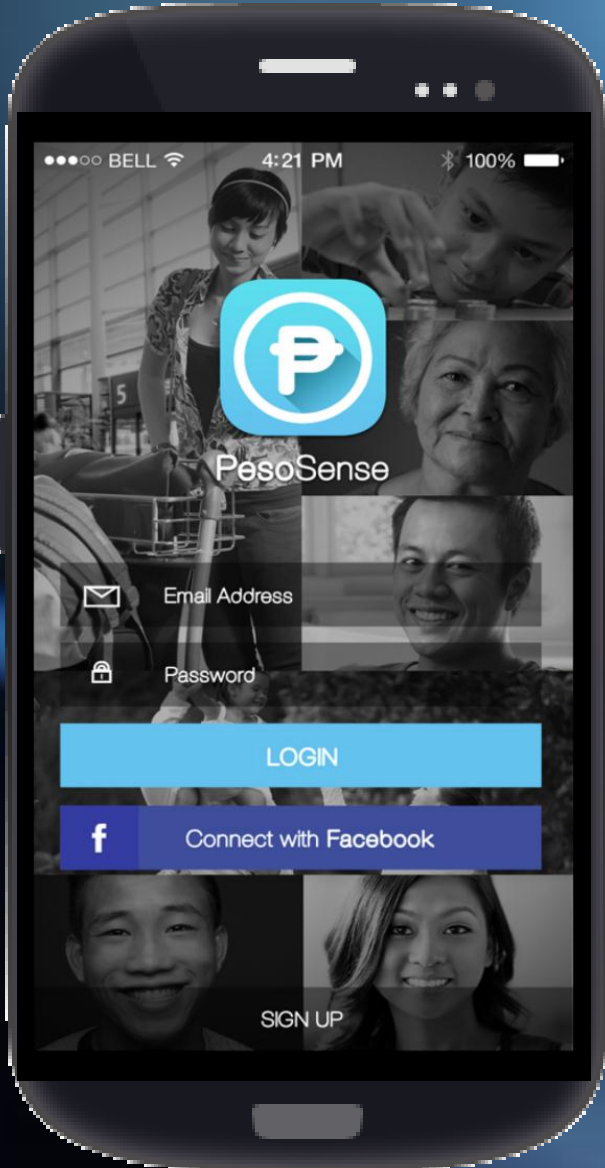
MOBILE APPLICATION

PESO SENSE BILLS

- *Allows users to directly pay household utilities, medical and tuition fees in selected schools and hospitals nationwide*
- *Hassle-free online payment is thus expected*

PESO SENSE STORE

- *Provides free platform for local products in the Philippines*
- *Assist in discovering the mobile entrepreneurial potentials of overseas Filipinos and their beneficiaries.*





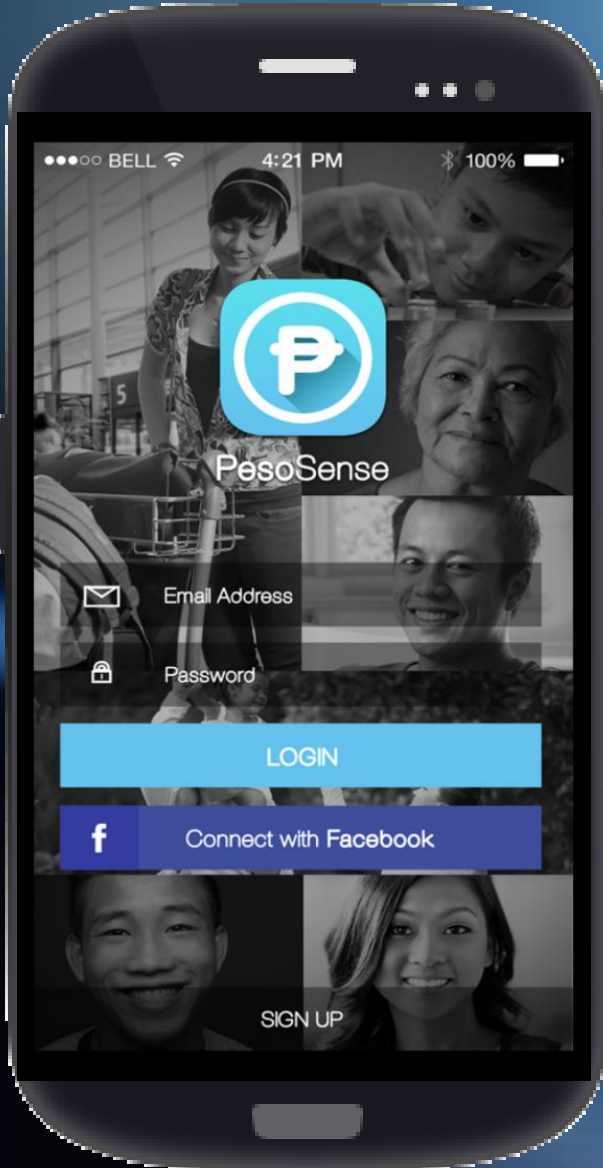
MOBILE APPLICATION

REMITTANCE DIARY

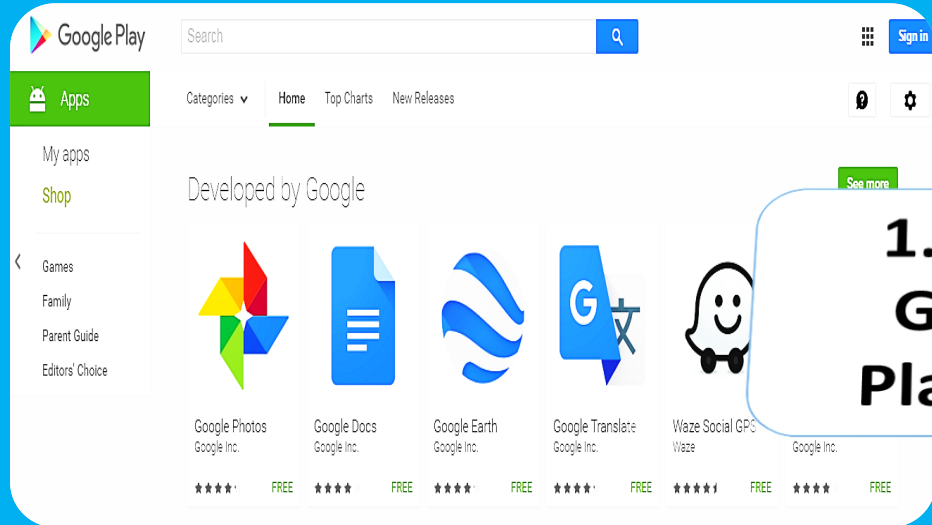
It allows overseas Filipinos to track, record and monitor the remittances they send back to the families in the Philippines

PESO SENSE NEWS FEEDS

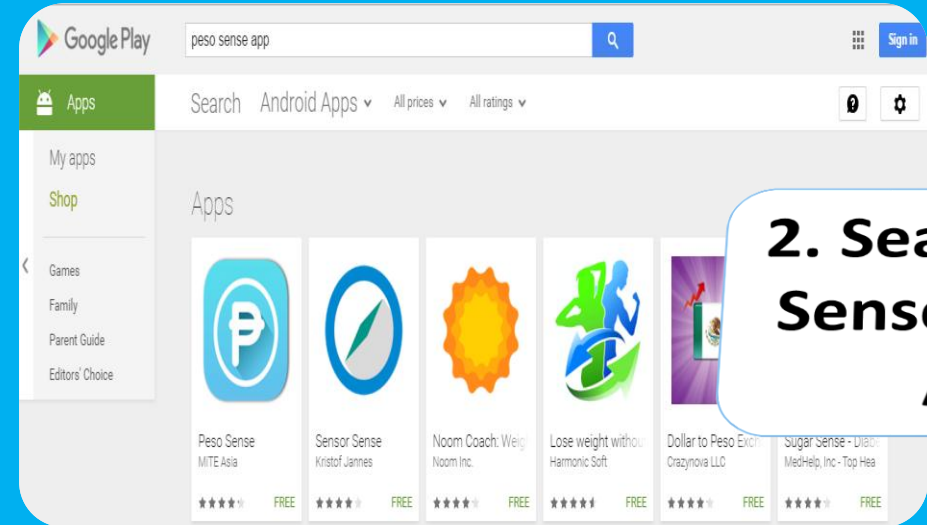
- *It will feature news feed from partner agencies.*
- *Thereby, creating awareness about entrepreneurial-related initiatives of the government*



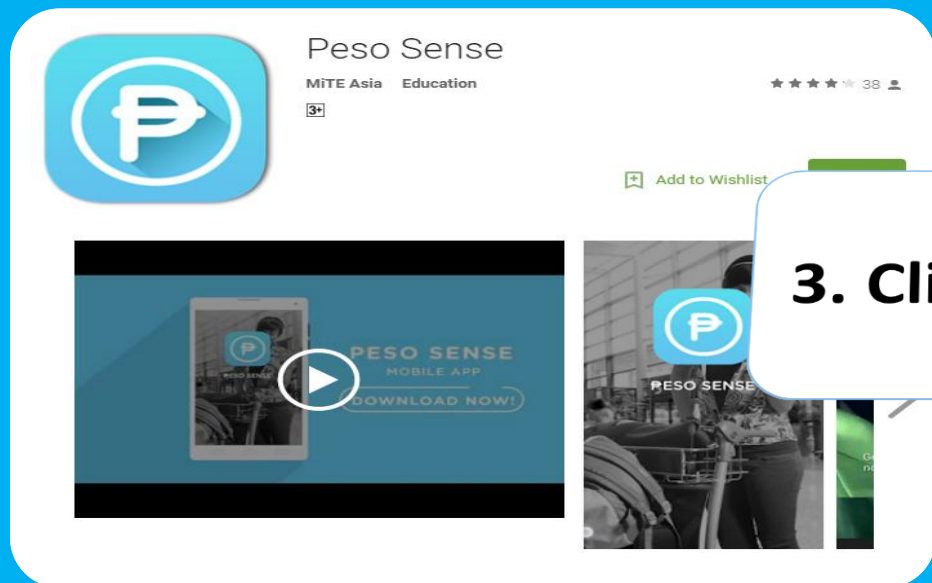
Steps in Downloading the Mobile App



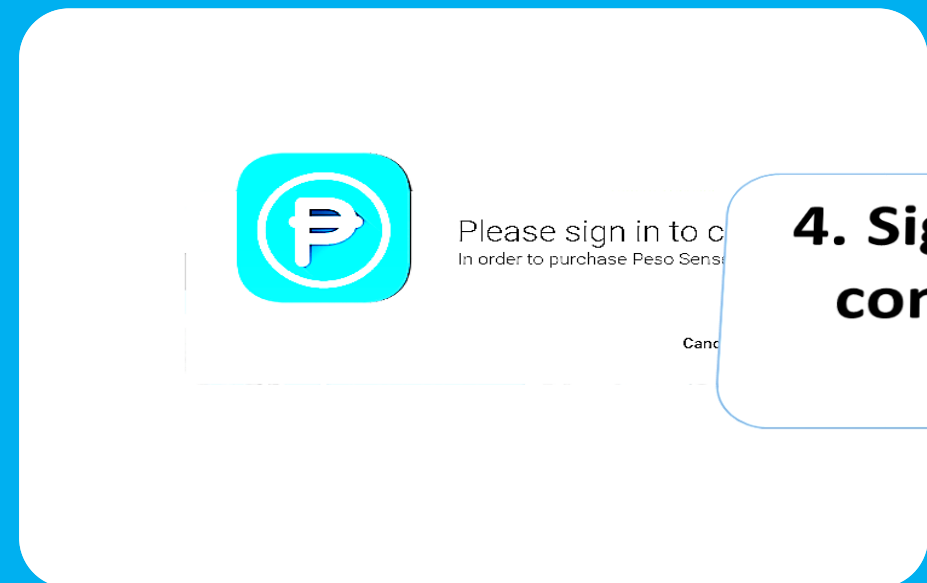
**1. Go to
Google
Playstore**



**2. Search Peso
Sense Mobile
App**

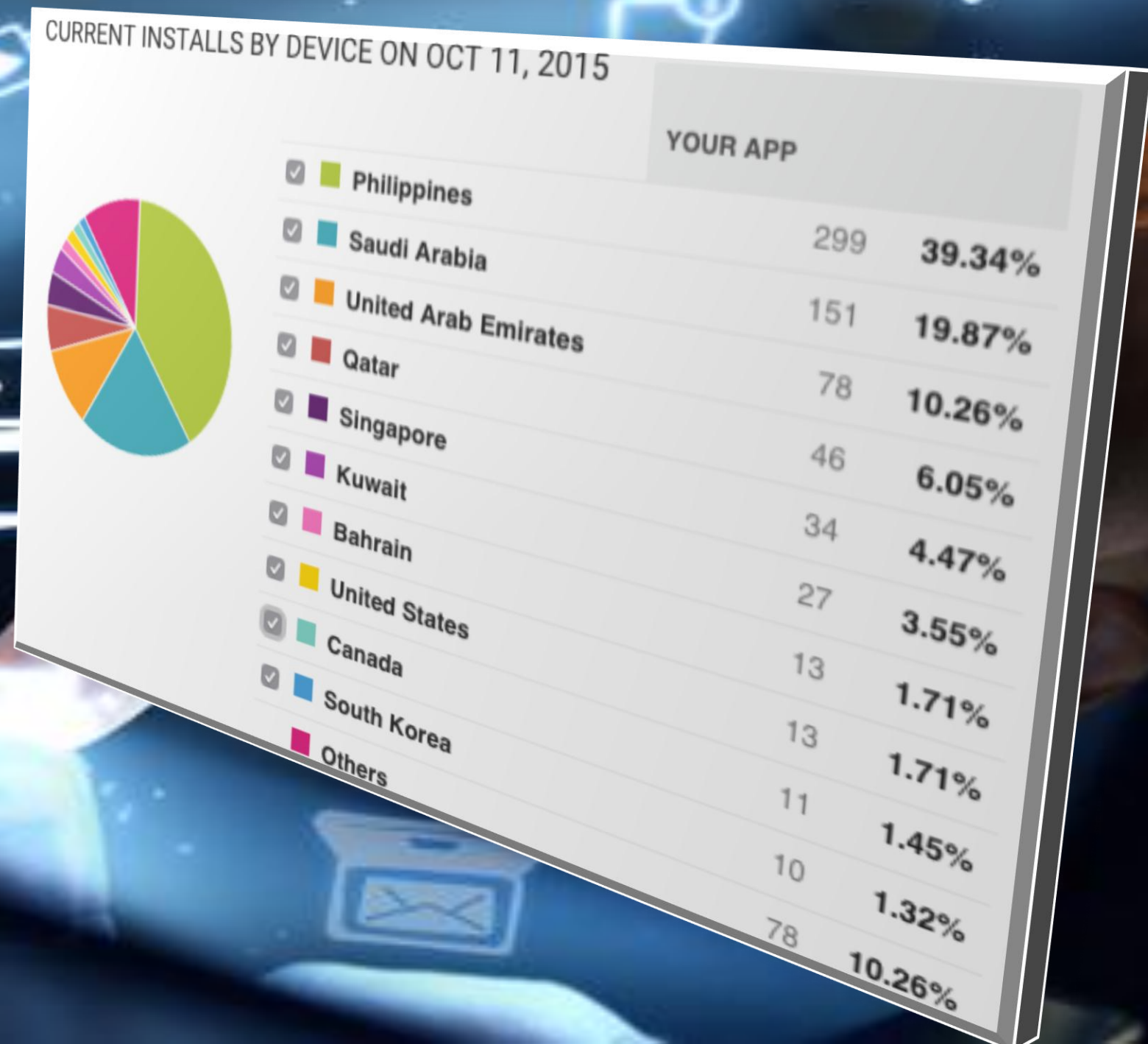


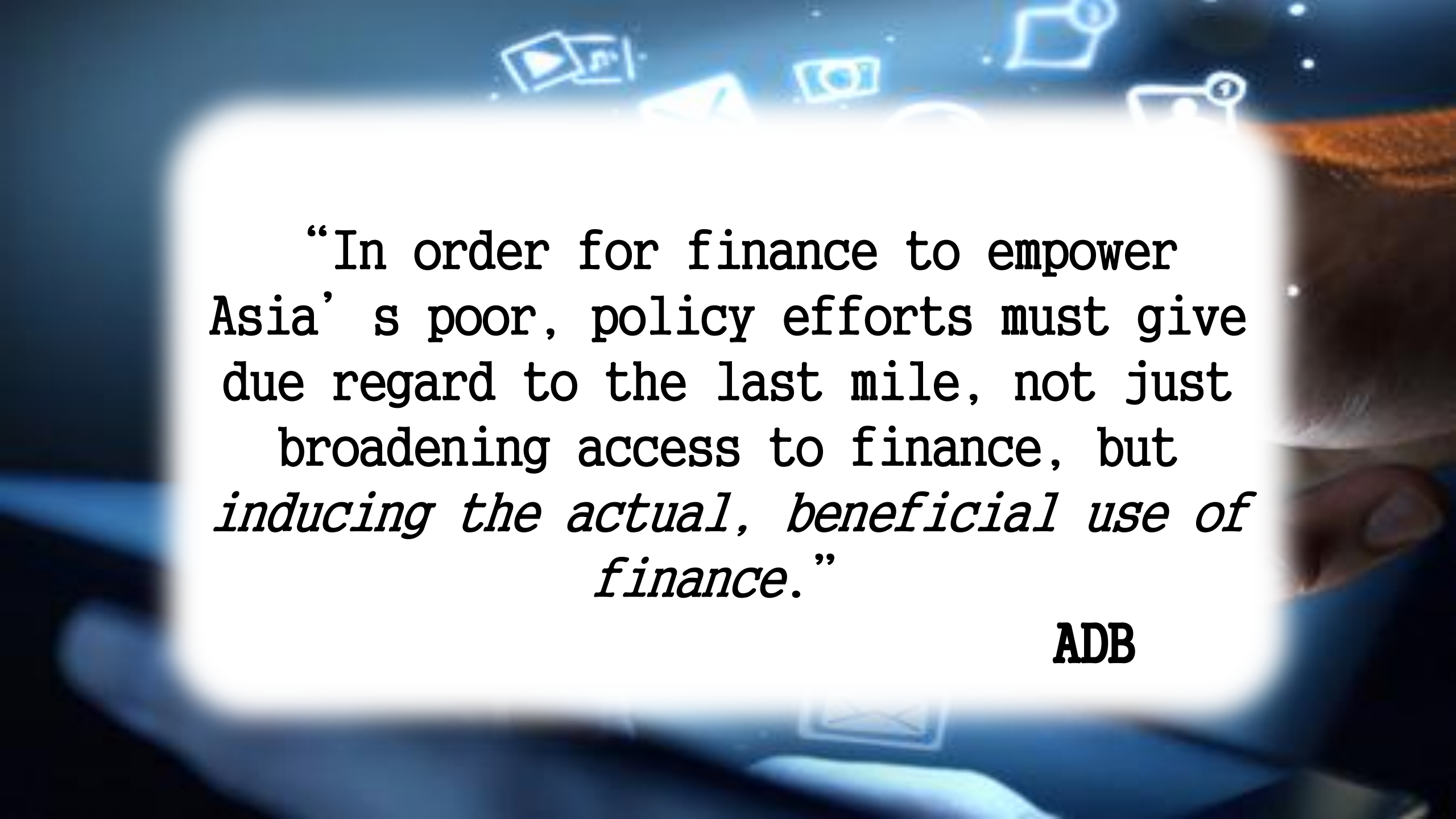
3. Click Install



**4. Sign in to
continue**

Countries
where the
mobile app was
downloaded
from



The background of the slide features a close-up of a person's hand holding a smartphone. The phone's screen is illuminated, and several glowing, semi-transparent icons are floating above it, including a play button, a document, a mail envelope, and a location pin. The overall color palette is dark with blue and white highlights from the phone and icons.

“In order for finance to empower Asia’ s poor, policy efforts must give due regard to the last mile, not just broadening access to finance, but *inducing the actual, beneficial use of finance.*”

ADB

THANK YOU!

Secretary Imelda Nicolas
Chairperson
Commission on Filipinos Overseas
Citigold Center, 1345 Quirino Highway
corner South Superhighway, Manila
Philippines

Telephone No: (632) 552-4701
Fax No: (632) 561-8332
Email: melynicalas@gmail.com
Website: www.cfo.gov.ph

