

# PESO SOBRE 101

Mastering Your Budgeting Skills

Presented by



# MODULE 2

## PESO SOBRE 101

- What are strategies that can help Public School teachers' budgeting habits
- What is the Peso Sobre?





# ICE BREAKER

Matanong ko lang, mga 'cher...  
Meron ka bang **pinag-iipunan** recently?

We should ask ourselves

**“ARE WE TAKING  
THE RIGHT STEPS TOWARDS  
ACHIEVING THEM?”**





# SUN PERA-ARALAN SUPPORTS

**THE FINANCIAL WELLNESS OF PUBLIC SCHOOL  
TEACHERS FOR FREE.**



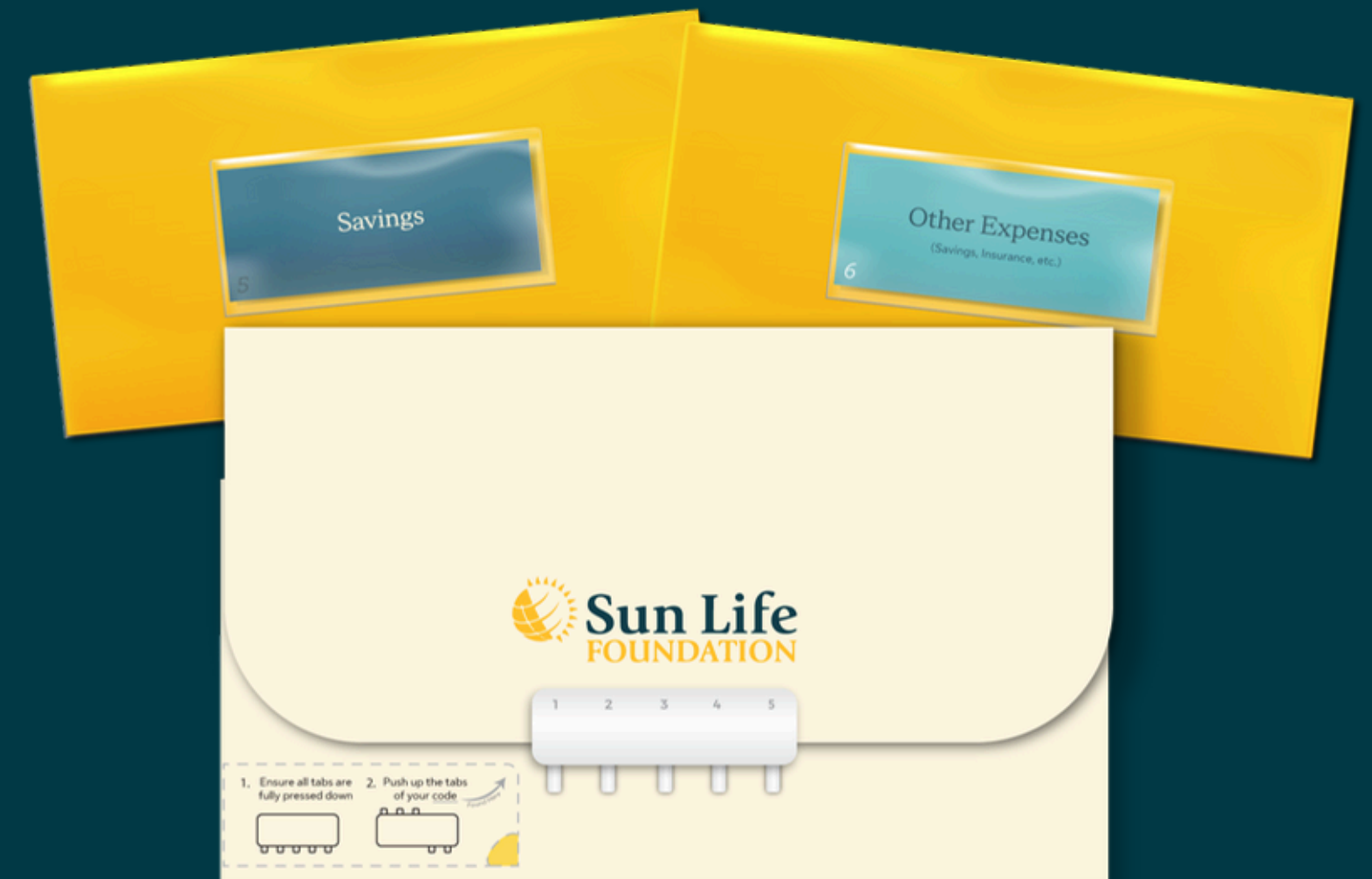
This program is supported by **Sun Life Foundation**, the Foundation arm of Sun Life Corporation.

**Nothing** will be sold to the teachers who are part of the program.

It is **FREE** to all participating SDOs, schools, and public school teachers.

# FREE PROGRAM

WITH EASY, INTUITIVE,  
RESEARCH-BACKED  
OFFERS





# THE PESO SOBRE

A behaviorally-designed budgeting envelope system tool that aims to help you with managing your finances — allowing you to stretch your budget until the end of the month

# TRACK AND ALLOCATE

The Peso Sobre makes budget **allocation**  
and **tracking** easy and stress free

The tool helps **avoid overspending** while at the  
same time supporting your **saving habits**.



# SUN PERA-ARALAN WAS CREATED TO BE...



Grounded in the unique  
lifestyle and contexts of  
teachers



DepEd endorsed and  
non-disruptive to the  
work of teachers



Accessible and easy to  
apply and incorporate into  
teachers' lifestyle

**...A GOOD MATCH FOR YOUR FINANCIAL WELLNESS AS TEACHERS!**

# HOW TO USE THE PESO SOBRE



1 2 3 4 5



# WEEKLY APPROACH



## Fixed Expenses

(Rent, Electricity & Water Bills, Tuition Fees, etc)

1

Una, mag-lagay ng budget sa Fixed Expenses.  
So, ito 'yung kuryente, tubig, renta atbp.



# WEEKLY APPROACH



Maglaan sa weekly expenses para sa **Week 1** at **Week 2**  
sobres gamit ang sweldo sa katapusan

# WEEKLY APPROACH



**Week 3 at Week 4** gamit naman ang sweldo ng a-kinse.



Lastly, ilagay ang sobrang pera sa **Other Expenses** para sa savings o emergency fund.

# CATEGORICAL

## APPROACH



# CATEGORICAL APPROACH



Same lang kanina, prioritize **Fixed Expenses** first.

# CATEGORICAL APPROACH



Isunod naman ang **Groceries** at **Debt Repayment**

# CATEGORICAL APPROACH



Sundan ng Investments at **Savings**

# CATEGORICAL APPROACH



Lastly, ilagay mo na ‘yung natira sa **Wants** sobre.

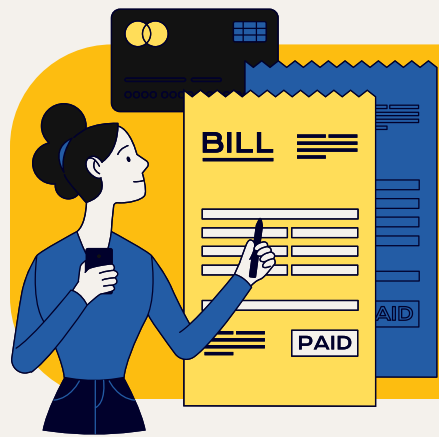


# EITHER APPROACH IS EASY!

Ilagay ang budget sa appropriate envelope.  
At ilabas ang Peso Sobre weekly o kung kinakailangan.



# INTEGRATING PESO SOBRE WITH A DIGITAL WALLET!



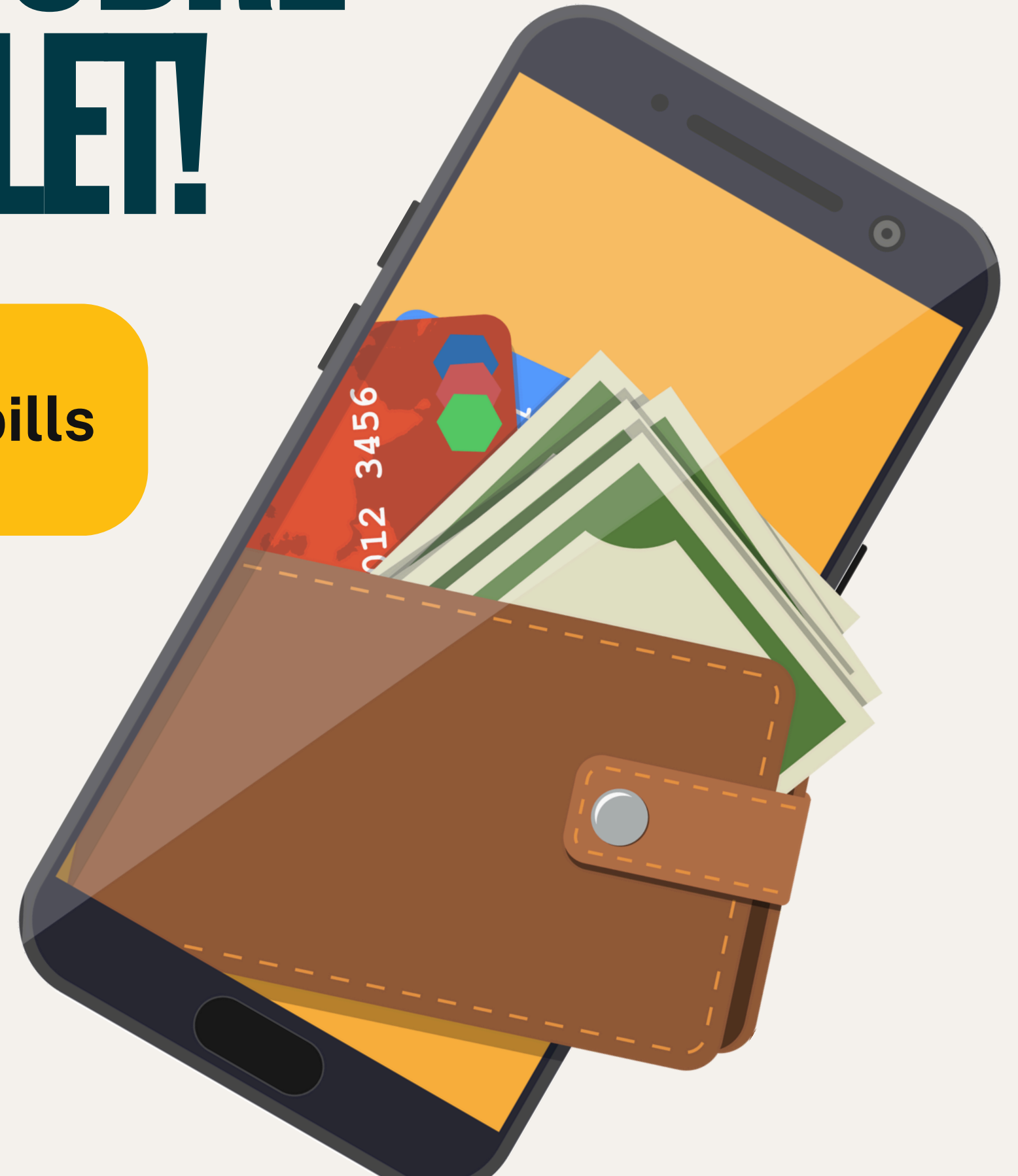
**Pag-manage at pagbabayad ng bills**



**Daily o weekly expenses**



**Storing extra savings**





# USE YOUR E-WALLETS TO STORE EXTRA SAVINGS

Have extra savings?  
Use you E-Wallets as your  
digital savings sobre

# THERE IS MORE TO COME! SALI NA!

## JOIN THE SUN PERA-ARALAN FB COMMUNITY

