

Inspirallife

13th Month Pay Split Planner

Fill this out before your bonus arrives, not after. Write your expected amount below, then split it across the three categories using the suggested percentages (or your own).

My expected 13th month pay: PHP _____

Christmas & Year-End Spending - 50%

Gifts, Noche Buena, travel - planned, guilt-free spending.

Amount: PHP _____ Where it goes: _____

Emergency Fund or Debt Payoff - 30%

Whichever gap is bigger for you right now.

Amount: PHP _____ Where it goes: _____

Future-You (Retirement / Education / Investments) - 20%

Retirement fund, education fund, or investment account.

Amount: PHP _____ Where it goes: _____

Want to help families plan moments like this?

Scan the QR code or visit inspirallife.ph/become-an-advisor to learn how to become a licensed financial advisor in the Philippines.



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