

How to Manage Your Finances

Blueprint by A



Today's Highlights

1

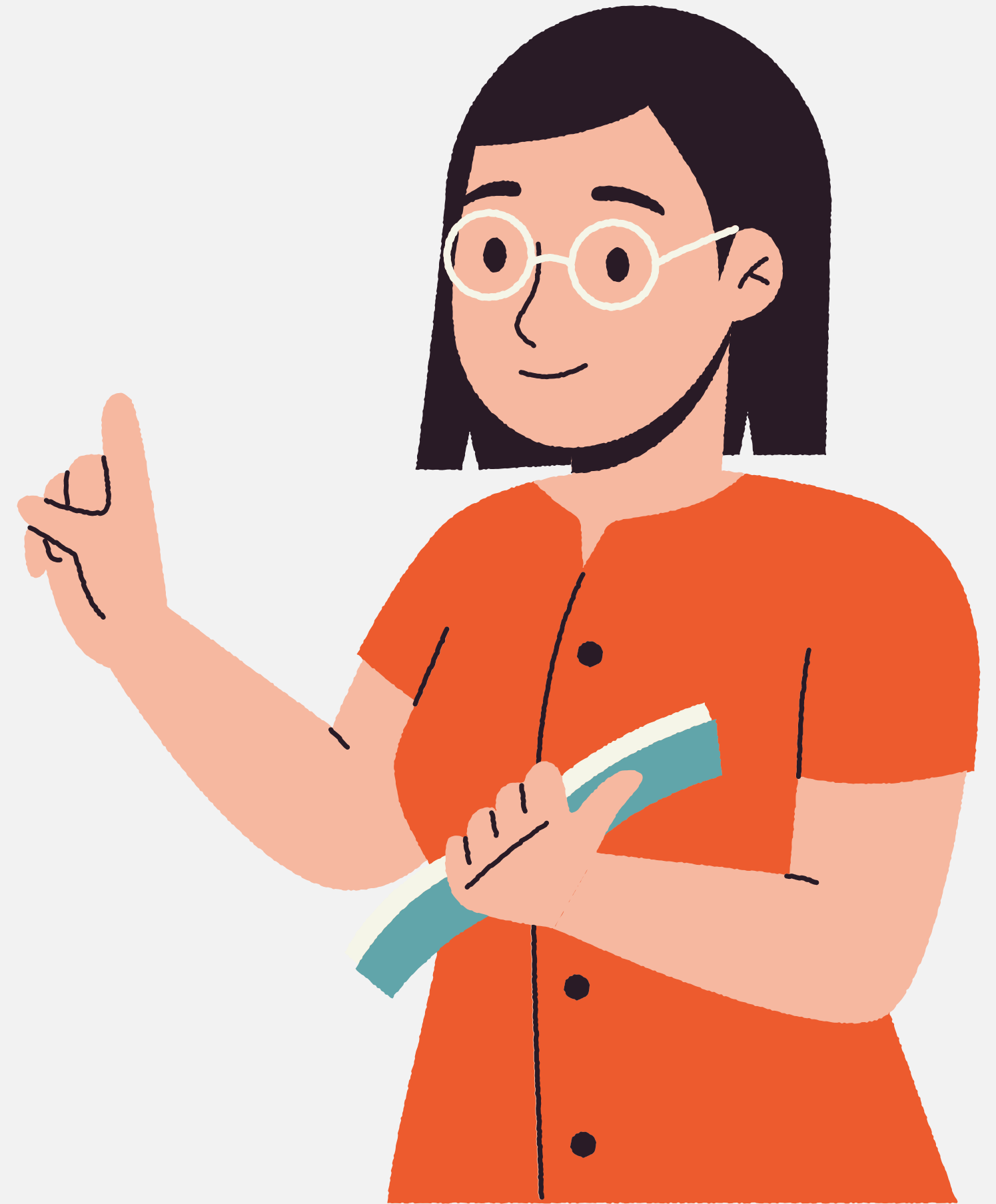
Cash Flow

2

Protection Fund

3

Investment



1st

Cash Flow



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1

50% of income is allocated to necessities.

2

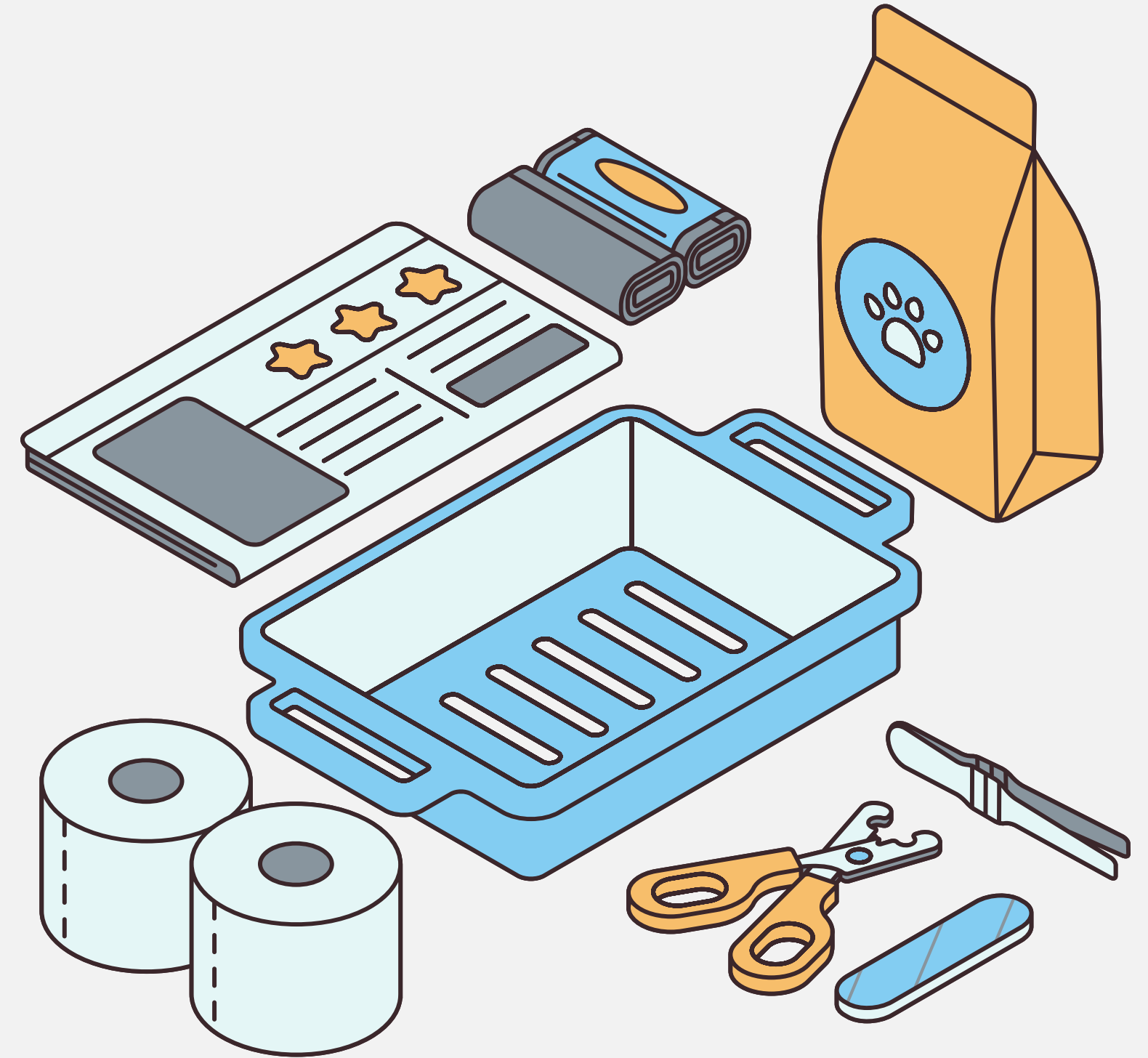
30% of income = Desire

3

20% from income = Savings

Needs

Allocate 50% of your income for essential needs, such as food, clothing, and housing. Ensure that these necessities do not surpass the 50% limit.





Wish

The next 30% can be set aside for discretionary spending, such as purchasing items we desire, but it should not exceed 30%. If not fully utilized, the remaining funds can be redirected into savings.

Savings

Before distributing funds for needs and wants, set aside 20% for savings first. Make an effort not to dip into your savings, as they will be utilized in the next phase.



2nd Protection Fund

The following step involves allocating funds for protection. This protection fund comes from 20% of the savings we set aside monthly. Once the savings fund reaches six times our salary, we can proceed to step 2.



Various Kinds of Protection

The protection fund consists of:

INSURANCE FUND

List of health insurance
and life insurance.



EMERGENCY FUND

An emergency fund should
ideally be at least three
times our monthly income
to ensure financial safety.



3rd

Investment

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3

Invest in something that creates income

3

Invest in financial instruments





Thank you!





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Anonymous