Life Ready *with* Venus

FREE WORKSHEET

grab a pen + a coffee ♡

The Family *Money Map*

One page-by-page map of where your money comes from, where it goes, who depends on it, and what to fix first. Do it alone, or better, with your partner.

the order that keeps families calm: Fund → Cover → Fun. Emergency fund first, protection second, then enjoy it guilt-free.

STEP 1

In & out

Know your real monthly cash flow

STEP 2

Own & owe

See your net worth and who relies on you

STEP 3

Your ladder

Fill 5 steps in the right order

the Life Ready path →

Understand

Map what comes in, goes out, and who depends on it.

Decide

Pick your next step on the ladder, and only that step.

Build

Automate it, then review every year.

STEP 1 · MONEY IN & OUT

Money *in*

Monthly, after tax.

My take-home pay	₱
Partner's take-home pay	₱
Side income / business	₱
Other (rent, allowance, etc.)	₱
Total in	**₱**

Saved *first*

Pay yourself before anyone else.

Emergency fund	₱
Insurance premiums	₱
Investments / goals	₱
Retirement	₱
Total saved	**₱**

Money *out*

Look at last month's bank and e-wallet history, not your memory.

Rent / home loan	₱
Utilities, internet, phone	₱
Groceries	₱
Transport / car	₱
Loans & credit cards	₱
Support for parents / family	₱
Kids: school, yaya, baon	₱
Eating out & Grab	₱
Shopping & subscriptions	₱
Fun, travel, gifts	₱
Total out	**₱**

in – saved – out = ₱ ________ ← this should never be negative

STEP 2 · OWN, OWE & WHO'S COUNTING ON YOU

What I *own*

Cash & savings	₱
Investments / funds	₱
Policy cash values	₱
Property	₱
Car / other	₱
Total	₱

What I *owe*

Home loan	₱
Car loan	₱
Credit cards	₱
Personal / salary loans	₱
Other	₱
Total	₱

own – owe = my net worth: ₱ _________

Who *depends* on me?

Write their name and what they'd need if your income stopped (monthly amount × years).

Name / role	Name / role	Name / role
Name / role	Name / role	Name / role

rule of thumb: life cover of 10× your annual income, plus your debts

STEP 3 · YOUR MONEY LADDER

Climb it *in order*

Finish a step (or have it on autopilot) before you put serious money into the next one.

1	**Emergency fund** 3–6 months of expenses, in a separate account.	my target ____________
2	**Protect your income & health** Life cover + critical illness, so one bad year doesn't erase the plan.	coverage I need ____________
3	**Clear expensive debt** Credit cards and personal loans first, highest interest first.	debt-free by ____________
4	**Fund your goals** Education, home, business: each with an amount and a date.	monthly amount ____________
5	**Grow & retire well** Long-term investing beyond your SSS/GSIS pension.	retire at age ____________

I'm on step ____ and my next move is: ________________________

A SIMPLE STARTING SPLIT

50%	20%	30%
needs	save + protect	wants & family

YOUR GOALS

Give every goal a *date*

GOAL	AMOUNT	BY WHEN	PER MONTH

want a second pair of eyes on your map?

Book your *Life Ready Review*

Bring this map. We'll check your numbers together, see how much cover your family actually needs, and agree on your next step on the ladder. No pressure, no jargon, just clarity.

Start your Life Ready Review

lifereadywithvenus.com

xo, Venus

Financial Advisor & Unit Manager
7 years helping families get Life Ready · IG @helloitsvenus_

This worksheet is for general education only and is not financial advice. The 50/20/30 split and 10× rule are starting points, not recommendations for your situation. Product features and benefits are subject to policy terms and conditions.