MSS
MAKING STRONG SUCCESS
MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

FINANCIAL LITERACY TRAINING IN THE PHILIPPINES

Building Practical Money-Management Knowledge, Responsible Financial Habits, Resilience, and Confidence for Employees

A Practical and Customizable Employee Financial Wellness Program by Making Strong Success Corporation

TRAINING OVERVIEW

Earning an income does not automatically result in financial security.

Employees may work hard, receive regular salaries, and occasionally earn bonuses or incentives yet still struggle with:

- Running out of money before the next payday
- Unplanned and impulsive spending
- Difficulty following a budget
- Insufficient emergency savings
- Multiple loans and repayment obligations
- Credit-card balances and high borrowing costs
- Financial pressure from family responsibilities
- Inadequate preparation for emergencies
- Confusion about insurance and investments
- Exposure to online scams and fraudulent offers
- Anxiety about retirement and long-term needs
- Difficulty separating financial needs from wants
- Lifestyle inflation whenever income increases
- Decisions based on pressure, social comparison, or misinformation

Financial literacy is not simply the ability to perform calculations or define financial terms. The OECD describes it as a combination of awareness, knowledge, skills, attitudes, and behaviours that supports sound financial decisions and individual financial well-being.

The Bangko Sentral ng Pilipinas similarly presents financial education as a means of helping Filipinos make prudent financial plans, build reserves, accumulate assets, manage debt, and exercise their rights and responsibilities as financial consumers.

This **Financial Literacy Training in the Philippines** equips employees, professionals, supervisors, managers, young workers, newly employed personnel, and other income earners with practical tools for understanding their present financial condition, managing cash flow, controlling spending, establishing savings, preparing for emergencies, using debt responsibly, evaluating financial products, protecting themselves from scams, and building sustainable financial habits.

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

The program does not promote unrealistic wealth promises, speculative products, or one-size-fits-all financial formulas. Instead, it develops the participant's ability to make informed, disciplined, and personally appropriate financial decisions based on income, obligations, goals, priorities, responsibilities, and risk tolerance.

Participants learn how to:

- Examine their current financial position without shame or denial
- Distinguish income, expenses, assets, liabilities, and net worth
- Track where their money goes
- Prepare a realistic personal or household budget
- Separate needs, wants, commitments, and financial leaks
- Set short-, medium-, and long-term financial goals
- Build savings gradually and consistently
- Establish an emergency reserve
- Use credit and borrowing responsibly
- Develop a practical debt-repayment strategy
- Understand the purpose of financial protection
- Compare financial products more critically
- Recognize risk, return, fees, liquidity, and time horizon
- Avoid fraudulent, high-pressure, and too-good-to-be-true offers
- Secure digital financial transactions
- Develop an individual Financial Empowerment Action Plan

The Philippine Securities and Exchange Commission advises investors to be cautious of unsolicited offers, promises of quick profits, supposed inside information, and high-pressure demands to invest immediately. These warning signs are integrated into the program's financial scam and consumer-protection discussions.

Participants are introduced to the proprietary:

MSS M.O.N.E.Y.W.I.S.E.™ FINANCIAL EMPOWERMENT FRAMEWORK

- **M — Measure Your Present Financial Position**
- **O — Organize Income, Expenses, and Cash Flow**
- **N — Name Financial Goals and Priorities**
- **E — Establish Savings and Emergency Reserves**
- **Y — Your Debt and Credit: Manage Them Responsibly**
- **W — Weigh Protection, Financial Products, and Risks**
- **I — Invest in Knowledge Before Investing Money**
- **S — Secure Transactions and Stay Alert to Scams**
- **E — Evaluate Progress and Evolve Financial Habits**

Following the MSS **EnterTRAINment®** methodology, participants will not merely listen to lectures about money. They will assess their current financial habits, analyze sample spending decisions, prepare a cash-flow plan, build a realistic budget, establish savings targets, develop a debt-management strategy, compare financial choices, identify scam warning signs, and prepare a personal financial action plan.

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

This program is designed for organizations searching for:

- **Financial Literacy Training in the Philippines**
- **Training on Financial Literacy in the Philippines**
- **Financial Education Training in the Philippines**
- **Training on Financial Education in the Philippines**
- **Financial Empowerment Training in the Philippines**
- **Training on Financial Empowerment in the Philippines**
- Personal Finance Training in the Philippines
- Personal Money Management Training in the Philippines
- Employee Financial Wellness Training
- Budgeting and Saving Training in the Philippines
- Debt Management Training for Employees
- Financial Planning Training for Employees
- Money Management Seminar in the Philippines
- Financial Well-Being Training
- Financial Resilience Training in the Philippines
- Workplace Financial Literacy Program
- Financial Literacy Seminar for Employees
- Corporate Financial Education Training

IMPORTANT PROGRAM BOUNDARIES

This program provides general financial education and does not constitute:

- Individualized financial advice
- Investment recommendations
- Insurance solicitation
- Legal advice
- Tax advice
- Credit counselling
- Debt restructuring
- Retirement-plan advice
- Product endorsement
- A promise of investment returns or financial success

Participants should consult qualified and appropriately authorized professionals when making decisions requiring personalized financial, investment, insurance, legal, tax, or debt-related advice.

TRAINING GOAL

To strengthen participants' financial knowledge, decision-making, habits, and confidence so they can manage income responsibly, control spending, build savings, prepare for emergencies, use credit wisely, evaluate financial options critically, protect themselves from scams, and work toward greater personal financial resilience.

TRAINING OBJECTIVES

By the end of the program, participants will be able to:

1. Explain financial literacy in practical and personal terms.
2. Recognize the relationship among financial knowledge, behaviour, attitudes, and well-being.
3. Identify common money beliefs and behaviours affecting financial decisions.
4. Distinguish financial needs, wants, obligations, and discretionary expenses.
5. Identify emotional, social, and environmental spending triggers.
6. Explain income, expenses, assets, liabilities, cash flow, and net worth.
7. Assess their present financial position using nonconfidential personal information.
8. Identify recurring and irregular sources of income.
9. Classify fixed, variable, periodic, and unexpected expenses.
10. Track spending and identify financial leaks.
11. Develop a realistic personal or household budget.
12. Adjust expenses when income is irregular or insufficient.
13. Set specific short-, medium-, and long-term financial goals.
14. Prioritize competing financial needs.
15. Convert financial goals into measurable savings requirements.
16. Explain the purpose of an emergency fund.
17. Develop a realistic emergency-reserve target and accumulation plan.
18. Apply practical methods for building a consistent savings habit.
19. Explain responsible borrowing and the appropriate use of credit.
20. Distinguish productive, necessary, discretionary, and harmful debt.
21. Identify the total cost and consequences of borrowing.
22. Compare debt-repayment approaches.
23. Develop a personal debt-management action plan.
24. Explain the role of insurance and financial protection in managing risk.
25. Distinguish saving, protection, and investing.
26. Explain basic concepts involving risk, return, liquidity, diversification, fees, and time horizon.
27. Evaluate financial products using relevant questions rather than promotional claims.
28. Recognize that higher potential returns commonly involve higher uncertainty or risk.
29. Identify common financial scams and fraudulent investment warning signs.
30. Apply due diligence before giving money or personal information.
31. Use digital financial services more safely.
32. Recognize phishing, impersonation, account-takeover, and social-engineering attempts.
33. Protect passwords, one-time passwords, personal information, and financial accounts.

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

34. Make financial decisions without surrendering to pressure or urgency.
35. Establish appropriate financial boundaries with family, friends, and peers.
36. Build a practical personal financial progress scorecard.
37. Apply the MSS M.O.N.E.Y.W.I.S.E.™ Financial Empowerment Framework.
38. Develop a 90-Day Personal Financial Empowerment Plan.

FROM POINT A TO POINT B

Point A: Common Financial-Literacy Gaps	Point B: Desired Financial Capability
Employees avoid examining their finances	Employees understand their present financial position objectively
Spending decisions are based on habit or emotion	Spending decisions are connected to priorities and available resources
Money is managed only from one payday to the next	Income and expenses are planned across the month and year
Expenses are remembered rather than recorded	Spending is tracked and reviewed
Budgets are unrealistic or too restrictive	Budgets are practical, flexible, and aligned with actual obligations
Needs and wants are confused	Essential, discretionary, and avoidable expenses are distinguished
Financial goals remain vague	Goals have amounts, priorities, and target dates
Saving happens only when money is left over	Savings are intentionally included in the financial plan
Emergencies are funded through new borrowing	Emergency reserves are developed gradually
Loans are evaluated only through monthly instalments	Borrowing is evaluated through total cost, purpose, affordability, and consequences
Several debts are paid without a clear strategy	Repayment priorities and action plans are established
Credit is treated as additional income	Credit is understood as an obligation requiring responsible repayment
Insurance is purchased without understanding its purpose	Protection needs, coverage, limitations, and affordability are examined
Investments are selected through hype or recommendations	Decisions consider goals, risk, liquidity, time horizon, fees, and due diligence
High returns are expected without considering risk	Potential returns are evaluated together with uncertainty and possible loss
Financial offers are trusted because they appear professional	Providers, products, registrations, claims, and documents are independently checked

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Point A: Common Financial-Literacy Gaps	Point B: Desired Financial Capability
Passwords and one-time codes are shared carelessly	Financial accounts and personal information are protected
Progress is judged emotionally	Financial habits and results are reviewed using clear indicators
Financial setbacks cause resignation	Plans are adjusted and habits are strengthened after setbacks

ORGANIZATIONAL BENEFITS

This **Training on Financial Literacy in the Philippines** can help organizations:

- Strengthen employees’ understanding of personal finance
- Encourage more responsible money-management habits
- Improve budgeting and savings capability
- Build awareness of emergency preparedness
- Encourage responsible borrowing
- Reduce dependence on impulsive financial decisions
- Strengthen awareness of debt consequences
- Improve understanding of insurance and risk protection
- Build more informed financial-product evaluation
- Improve awareness of investment risks and warning signs
- Strengthen resistance to financial scams
- Improve digital financial-security practices
- Support employee financial resilience
- Encourage realistic goal-setting
- Strengthen personal accountability
- Support broader employee-wellness initiatives
- Provide employees with practical financial planning tools
- Encourage long-term thinking and delayed gratification
- Develop a healthier and more informed workplace conversation about money

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

ONE-DAY FINANCIAL LITERACY TRAINING PROGRAM OUTLINE

Recommended Schedule: 8:00 AM–5:00 PM

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
8:00–10:00 AM	**MODULE 1: FINANCIAL-LITERACY FOUNDATIONS, MONEY MINDSET, PRESENT FINANCIAL POSITION, AND GOAL-SETTING** **Understanding Financial Literacy** • Financial knowledge, skills, attitudes, and behaviours • Financial literacy versus merely earning money • Financial literacy, financial resilience, and financial well-being • Financial empowerment through informed decisions and disciplined action **Understanding the Financial Life Cycle** • Beginning employment • Supporting a family • Raising children • Purchasing important assets • Managing emergencies • Preparing for later life and retirement • Adjusting to changes in income and responsibilities **Common Financial Challenges of Employees** • Payday-to-payday living • Lifestyle inflation • Family and social obligations • Impulse spending • Buy-now-pay-later commitments • Multiple debts • Insufficient reserves • Financial comparison and social pressure • Misinformation and financial scams	**Money Mindset and Habit Diagnostic** Participants reflect on the beliefs, emotions, influences, and habits affecting their financial decisions. **Needs, Wants, Obligations, or Financial Leaks?** Teams classify realistic employee expenses and discuss why financial priorities differ among individuals and households. **Personal Financial Snapshot** Participants use private worksheets to estimate their current income, expenses, assets, liabilities, and financial responsibilities. Individual figures are not disclosed to the group. **Financial Goal-Setting Workshop** Participants convert general aspirations into prioritized goals with amounts and target dates. **Outputs:** • Money Mindset and Behaviour Assessment • Personal Financial Snapshot • Financial Strengths and Vulnerabilities Checklist • Prioritized Financial Goals Map

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	Financial Beliefs and Behaviours • Childhood and family influences • Beliefs about income, wealth, debt, and success • Scarcity and abundance mindsets • Emotional spending • Reward spending • Social comparison • Financial avoidance and denial • Personal responsibility without unnecessary shame **M — Measure Your Present Financial Position** **Understanding Basic Personal Financial Information** • Income • Expenses • Assets • Liabilities • Cash flow • Net worth • Financial commitments **Preparing a Personal Financial Snapshot** • Regular and irregular income • Cash and savings • Existing obligations • Loan balances • Important assets • Protection arrangements • Dependents and responsibilities **Identifying Financial Strengths and Vulnerabilities** • Positive cash flow • Savings habit • Emergency readiness • Debt exposure	

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Income concentration • Spending leaks • Protection gaps **N — Name Financial Goals and Priorities** **Setting Financial Goals** • Immediate goals • Short-term goals • Medium-term goals • Long-term goals • Essential versus aspirational goals **Turning Goals into Plans** • Target amount • Target date • Required contribution • Priority level • Possible obstacles • Progress indicators • Adjustments when circumstances change	
10:00–10:15 AM	**Morning Break**	**Participants take a short break before proceeding to cash-flow organization, budgeting, spending control, saving, and emergency preparation.**
10:15 AM–12:00 NN	**MODULE 2: CASH-FLOW MANAGEMENT, BUDGETING, SPENDING CONTROL, SAVINGS, AND EMERGENCY RESERVES** **O — Organize Income, Expenses, and Cash Flow** **Understanding Personal Cash Flow** • Money coming in • Money going out • Timing of income and payments • Positive, balanced, and negative cash flow • Monthly versus annual expenses	**Cash-Flow Mapping Exercise** Participants map when income arrives and when major expenses and obligations become due. **Budget Reality Challenge** Teams develop and adjust a sample household budget when expenses exceed available income. **Financial Leak Hunt** Participants identify small, recurring, avoidable,

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Managing irregular or variable income **Classifying Expenses** • Fixed expenses • Variable expenses • Periodic expenses • Discretionary expenses • Unexpected expenses • Financial obligations • Savings and protection contributions **Tracking Where Money Goes** • Receipts and transaction records • Banking and electronic-wallet histories • Expense trackers • Manual and digital methods • Daily, weekly, and monthly reviews **Preparing a Realistic Budget** • Beginning with actual income • Funding essential needs • Planning for obligations • Including savings • Providing reasonable discretionary spending • Planning periodic expenses • Adjusting when the plan does not balance • Building flexibility without abandoning discipline **Controlling Spending Without Creating an Unrealistic Lifestyle** • Delayed purchase decisions • Spending limits • Shopping lists • Subscription reviews • Price and value comparison • Avoiding convenience-related overspending • Recognizing sales promotions as	or low-value expenses that accumulate over time. **Emergency-Fund Builder** Participants estimate essential expenses and develop a staged reserve-building plan. **Outputs:** • Personal Cash-Flow Map • Realistic Monthly Budget • Spending-Control and Financial-Leak Plan • Emergency Reserve Accumulation Plan

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	spending triggers • Establishing personal financial boundaries **Managing Lifestyle Inflation** • Increasing expenses whenever income rises • Separating improved quality of life from unnecessary upgrading • Allocating raises and bonuses intentionally • Protecting progress after an income increase **E — Establish Savings and Emergency Reserves** **Making Saving Intentional** • Saving before discretionary spending • Automatic and scheduled saving • Starting with manageable amounts • Consistency versus perfection • Separating savings according to purpose **Preparing for Financial Emergencies** • Unexpected medical needs • Income interruption • Urgent repairs • Family emergencies • Temporary displacement or disaster • Avoiding the use of emergency funds for predictable wants **Building an Emergency Reserve** • Estimating essential expenses • Selecting a realistic target • Setting accumulation stages • Maintaining accessibility and security • Replenishing the fund after use **Planning for Periodic Expenses**	

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Tuition and school needs • Annual fees • Vehicle and home maintenance • Holidays and family events • Insurance payments • Other predictable but nonmonthly expenses	
12:00–1:00 PM	**Lunch Break**	**Participants take their lunch break and prepare for responsible borrowing, debt management, financial protection, product evaluation, and investing fundamentals.**
1:00–3:00 PM	**MODULE 3: RESPONSIBLE BORROWING, DEBT MANAGEMENT, FINANCIAL PROTECTION, AND INFORMED FINANCIAL CHOICES** **Y — Your Debt and Credit: Manage Them Responsibly** **Understanding Borrowing and Credit** • Credit is not additional income • Borrowing creates future obligations • Purpose of the loan • Ability to repay • Interest, fees, penalties, and total cost • Secured and unsecured borrowing • Formal and informal sources **Evaluating Whether to Borrow** • Is the expense necessary? • Is it urgent? • Can it be delayed? • Is there a less costly alternative? • Can repayments be sustained? • What other goals will be affected? • What happens if income decreases? **Understanding Different Debt Situations** • Productive or capability-building debt • Emergency debt • Consumer and lifestyle debt	**Borrow or Wait? Decision Challenge** Teams assess realistic borrowing situations using purpose, urgency, affordability, total cost, alternatives, and repayment capacity. **Personal Debt Inventory and Repayment Planner** Participants privately list their obligations and select an appropriate repayment approach. No personal balances are disclosed publicly. **Protection Needs Scenario Workshop** Teams examine how different life circumstances may require different forms and levels of financial protection. **Financial Product Comparison Laboratory** Participants compare fictional saving, insurance, credit, and investment offers using goals, risk, liquidity, fees, and documented terms. **Outputs:** • Responsible Borrowing Decision Guide • Personal Debt-Management Plan

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Revolving debt • Informal loans • Multiple simultaneous obligations **Building a Debt Inventory** • Creditor • Balance • Interest and fees • Minimum payment • Due date • Remaining term • Consequences of missed payment **Developing a Repayment Strategy** • Paying required minimums • Prioritizing debts • Highest-cost-first approach • Smallest-balance-first approach • Negotiating or seeking qualified assistance where appropriate • Avoiding new unnecessary borrowing • Tracking progress **Managing Credit Responsibly** • Paying on time • Understanding billing statements • Avoiding reliance on minimum payments • Monitoring unauthorized transactions • Protecting credit information **W — Weigh Protection, Financial Products, and Risks** **Understanding Financial Protection** • Financial risks faced by individuals and families • The purpose of insurance • Premium, coverage, exclusions, limitations, beneficiaries, and claims • Affordability and relevance • Understanding before purchasing	• Financial Protection Questions Checklist • Financial Product Due-Diligence Matrix

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Reviewing protection needs after life changes **Separating Saving, Protection, and Investing** • Different purposes • Different risks • Different time horizons • Different access to money • Avoiding comparisons based only on projected returns **I — Invest in Knowledge Before Investing Money** **Investment Fundamentals for Financial-Literacy Purposes** • Goal • Time horizon • Risk tolerance and capacity for loss • Potential return • Liquidity • Diversification • Fees and charges • Inflation considerations • Understanding the product before committing **Evaluating a Financial Product or Opportunity** • Who provides it? • How does it work? • How are returns generated? • What can be lost? • When can money be withdrawn? • What fees and conditions apply? • Is the provider appropriately authorized? • Are claims supported by official documents? • Is independent verification possible?	

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	Avoiding Investment Hype • Guaranteed or unusually high returns • Urgency and limited-time pressure • Recruitment-dependent earnings • Vague business models • Reliance on celebrity, friend, or social-media endorsement • Pressure to borrow in order to invest	
3:00–3:15 PM	**Afternoon Break**	**Participants take a short break before the final module on scams, digital financial safety, financial boundaries, progress measurement, and sustainable habits.**
3:15–5:00 PM	**MODULE 4: FINANCIAL SCAM PREVENTION, DIGITAL SAFETY, DECISION-MAKING, RESILIENCE, AND SUSTAINABLE FINANCIAL HABITS** **S — Secure Transactions and Stay Alert to Scams** **Understanding Financial Fraud and Scams** • Fake investment opportunities • Ponzi- and pyramid-type schemes • Loan scams • Phishing and impersonation • Romance and emergency scams • Fake online sellers and payment requests • Account-takeover attempts • Job and income scams • Fraudulent financial advisers or representatives **Common Scam Warning Signs** • Guaranteed returns • High returns with little or no risk • Pressure to act immediately • Secrecy • Vague explanations • Unverifiable licenses or documents	**Spot the Scam Challenge** Teams analyze realistic messages, offers, and online posts and identify warning signs requiring verification or rejection. **Digital Financial Safety Simulation** Participants decide how to respond to suspicious links, impersonation attempts, requests for one-time codes, and unauthorized transactions. **Financial Boundary Conversation Practice** Participants practice respectful responses to financial pressure from relatives, peers, sellers, and promoters. **Personal Financial Scorecard Workshop** Participants select indicators they can monitor without publicly disclosing private financial information. **Final Outputs:** • Financial Scam Warning-Signs Checklist • Digital Financial Safety Guide

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Payments to personal accounts • Recruitment-based rewards • Requests for passwords or one-time codes • Emotional manipulation **Conducting Due Diligence** • Pause before paying • Verify identities independently • Check official regulatory sources • Review written terms • Ask how money is generated • Seek independent professional guidance • Refuse pressure and urgency • Report suspicious activity through appropriate channels **Protecting Digital Financial Accounts** • Strong and unique passwords • Multifactor authentication • One-time password protection • Device and application security • Public wireless-network risks • Suspicious links and attachments • Account alerts • Immediate reporting of unauthorized transactions **Making Better Financial Decisions** • Facts versus marketing claims • Total cost versus monthly payment • Short-term desire versus long-term goal • Financial capacity versus social expectations • Opportunity versus risk • Urgency versus proper evaluation **Managing Financial Boundaries** • Supporting family without destroying personal stability • Lending money to relatives and friends	• Personal Financial Progress Scorecard • 90-Day Financial Empowerment Action Plan

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

Time	Modules, Topics, and Subtopics	Supporting Activities and Outputs
	• Co-signing or becoming a guarantor • Social spending expectations • Communicating financial limitations respectfully • Avoiding financial comparison **Building Financial Resilience** • Preparing for income changes • Maintaining emergency savings • Diversifying skills or lawful income sources • Reviewing protection needs • Adjusting plans after setbacks • Seeking help before problems worsen **E — Evaluate Progress and Evolve Financial Habits** **Measuring Financial Progress** • Spending within the plan • Savings consistency • Emergency reserve progress • Reduction in avoidable debt • On-time payments • Achievement of financial goals • Reduced exposure to scams and financial errors **Maintaining Sustainable Habits** • Weekly money check-in • Monthly budget review • Quarterly goal assessment • Annual financial review • Celebrating progress without harmful overspending • Updating the plan after income or life changes	

MSS
MAKING STRONG SUCCESS
MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

THE MSS M.O.N.E.Y.W.I.S.E.™ FINANCIAL EMPOWERMENT FRAMEWORK

M — Measure Your Present Financial Position
Financial improvement begins with an honest but nonjudgmental understanding of:

- Income
- Expenses
- Assets
- Debts
- Obligations
- Dependents
- Savings
- Financial vulnerabilities

A person cannot manage what remains unknown or deliberately ignored.

O — Organize Income, Expenses, and Cash Flow
Create a realistic picture of:

- What money comes in
- When it arrives
- Where it goes
- Which payments are essential
- Which expenses can be adjusted
- Which future expenses should already be planned

N — Name Financial Goals and Priorities
Financial goals should have:

- A purpose
- A target amount
- A target date
- A priority level
- A contribution plan
- A progress measure

Not every goal can be funded at the same time. Prioritization is part of responsible financial planning.

E — Establish Savings and Emergency Reserves
Savings should be intentional rather than dependent on whatever remains after spending.
Build reserves gradually for:

- Emergencies
- Periodic expenses
- Planned purchases
- Education
- Important life goals

- Future financial independence

Y — Your Debt and Credit: Manage Them Responsibly
Borrowing must be evaluated according to:

- Purpose
- Necessity
- Urgency
- Affordability
- Total cost
- Repayment ability
- Consequences
- Available alternatives

Credit is a financial obligation—not an extension of income.

W — Weigh Protection, Financial Products, and Risks
Before acquiring a financial product, understand:

- Its purpose
- Benefits
- Limitations
- Fees
- Risks
- Access conditions
- Provider
- Documentation
- Suitability to personal needs

I — Invest in Knowledge Before Investing Money
Do not invest solely because of:

- Popularity
- Social-media promotion
- Fear of missing out
- Friend or family recommendation
- High projected returns
- Pressure from a salesperson
- Celebrity endorsement

Understand the product, provider, risk, liquidity, fees, time horizon, and possible loss before committing money.

S — Secure Transactions and Stay Alert to Scams
Financial empowerment includes the ability to:

- Recognize pressure
- Verify independently

- Protect personal information
- Secure digital accounts
- Refuse suspicious requests
- Report possible fraud
- Avoid financial decisions driven by urgency

E — Evaluate Progress and Evolve Financial Habits
A financial plan must change when:
- Income changes
- Responsibilities increase
- New debts arise
- Goals are achieved
- Emergencies occur
- Family circumstances change
- Better information becomes available

FINANCIAL-LITERACY TOPICS COVERED

Depending on the client's requirements, the program may cover:
1. Financial-literacy fundamentals
2. Financial well-being and resilience
3. Money mindset
4. Financial behaviour and attitudes
5. Emotional spending
6. Needs and wants
7. Income and expenses
8. Assets and liabilities
9. Cash-flow management
10. Net worth
11. Expense tracking
12. Personal budgeting
13. Managing irregular income
14. Spending control
15. Lifestyle inflation
16. Financial goals
17. Savings habits
18. Emergency funds
19. Periodic-expense planning
20. Responsible borrowing
21. Interest and fees
22. Debt inventories
23. Debt-repayment strategies

24. Credit management
25. Financial protection
26. Insurance fundamentals
27. Saving versus investing
28. Investment fundamentals
29. Risk and return
30. Liquidity
31. Diversification
32. Fees and charges
33. Financial-product evaluation
34. Due diligence
35. Investment scams
36. Digital financial literacy
37. Phishing and impersonation
38. Account security
39. Financial boundaries
40. Financial progress measurement
41. Sustainable financial habits
42. Personal action planning

COMMON FINANCIAL MISTAKES COVERED

Participants learn how to avoid:

1. Spending without tracking
2. Treating every desire as a necessity
3. Creating an unrealistic budget
4. Ignoring periodic expenses
5. Depending on bonuses for ordinary living costs
6. Increasing expenses whenever income rises
7. Saving only what remains after spending
8. Using emergency funds for predictable wants
9. Borrowing without calculating total cost
10. Evaluating loans only through monthly instalments
11. Treating available credit as income
12. Paying only minimum amounts without understanding the consequences
13. Borrowing to maintain an unaffordable lifestyle
14. Taking new loans to cover existing obligations without a plan
15. Lending money that cannot be afforded
16. Co-signing without understanding liability
17. Purchasing financial products without reading terms
18. Confusing insurance with guaranteed wealth creation
19. Investing without an emergency reserve

20. Investing money needed in the near term
21. Expecting high returns without accepting risk
22. Investing through fear of missing out
23. Trusting endorsements instead of conducting due diligence
24. Borrowing money to participate in speculative offers
25. Believing guaranteed-return claims
26. Responding to pressure and artificial urgency
27. Sharing passwords or one-time codes
28. Clicking suspicious payment links
29. Sending money before verifying the recipient independently
30. Using the same password for several financial accounts
31. Avoiding financial conversations until the problem worsens
32. Comparing financial progress with other people
33. Abandoning a plan after one setback
34. Measuring success only through visible possessions
35. Expecting one seminar to replace consistent financial discipline

TRAINING METHODS

Consistent with the MSS **EnterTRAINment®** approach, this **Financial Education Training in the Philippines** minimizes lengthy lectures and emphasizes personal reflection, decision-making, practical exercises, realistic financial scenarios, and workplace application.

Methods may include:

- Interactive facilitator-led discussions
- Financial-habit diagnostics
- Money-belief reflection exercises
- Needs-versus-wants challenges
- Personal financial snapshot preparation
- Cash-flow mapping
- Budget-development workshops
- Spending-leak analysis
- Emergency-fund planning
- Borrowing-decision simulations
- Debt-management planning
- Financial-product comparison exercises
- Scam-identification challenges
- Digital financial-safety scenarios
- Financial-boundary conversations
- Personal scorecard development
- Peer learning without forced financial disclosure
- Facilitator coaching

- Personal action planning

TARGET PARTICIPANTS

This **Financial Empowerment Training in the Philippines** is suitable for:

- Rank-and-file employees
- Newly hired employees
- Young professionals
- Supervisors
- Team leaders
- Managers
- Department heads
- Contractual and project-based workers
- Sales personnel earning commissions
- Employees with irregular income
- Employees preparing for marriage or parenthood
- Employees supporting extended families
- Workers preparing for retirement
- Government employees
- Cooperative members
- Association members
- Teachers and school personnel
- Healthcare employees
- Business-process outsourcing employees
- Manufacturing employees
- Employees from public, private, and nonprofit organizations

EXPECTED PARTICIPANT OUTPUTS

Participants may complete:

1. Money Mindset and Behaviour Assessment
Evaluating:

- Financial beliefs
- Spending triggers
- Saving habits
- Borrowing habits
- Financial avoidance
- Decision influences

2. Personal Financial Snapshot
Containing:

- Income
- Expenses
- Assets
- Liabilities
- Savings
- Financial obligations
- Major responsibilities

Personal figures remain private unless participants voluntarily seek individual professional guidance outside the group session.

3. Prioritized Financial Goals Map
Showing:

- Goal
- Target amount
- Target date
- Priority
- Required contribution
- Progress measure

4. Personal Cash-Flow and Budget Plan
Containing:

- Income schedule
- Essential expenses
- Obligations
- Savings
- Periodic expenses
- Discretionary allowance
- Required adjustments

5. Emergency Reserve Plan
Identifying:

- Essential-expense estimate
- Initial reserve target
- Longer-term target
- Regular contribution
- Target date
- Replenishment plan

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

6. Debt-Management Plan
Showing:

- Obligation
- Payment requirement
- Interest or fees
- Priority
- Repayment method
- Target completion
- Behavioural safeguard

7. Financial Product Due-Diligence Checklist
Covering:

- Provider
- Purpose
- Risk
- Return
- Liquidity
- Fees
- Terms
- Documentation
- Authorization
- Independent verification

8. Financial Scam Warning-Signs Checklist
Including:

- Guaranteed returns
- Pressure
- Secrecy
- Unclear business model
- Recruitment requirements
- Personal-account payments
- Unverifiable credentials
- Requests for sensitive information

9. Personal Financial Progress Scorecard
Tracking:

- Budget adherence
- Savings consistency
- Emergency-fund growth
- Debt reduction
- On-time payments
- Goal progress
- Financial reviews completed

10. Ninety-Day Financial Empowerment Plan
Identifying:

- Priority financial objective
- Required behaviour
- Weekly action
- Monthly target
- Risk or obstacle
- Support required
- Review schedule

DELIVERY OPTIONS

The program may be delivered as:

- Onsite or face-to-face in-house training
- Live instructor-led online training
- Hybrid training
- Half-day Financial Literacy Awareness seminar
- One-day Financial Literacy Training workshop
- Two-day Financial Empowerment program
- Multi-session Employee Financial Wellness program
- Financial Literacy Training for Young Professionals
- Financial Education for Rank-and-File Employees
- Financial Literacy for Supervisors and Managers
- Budgeting and Saving workshop
- Debt Management and Responsible Borrowing seminar
- Digital Financial Safety and Scam Awareness session
- Pre-retirement Financial Readiness seminar
- Customized employee financial-wellness intervention

A multi-session program is recommended when the organization wants participants to implement budgets, monitor progress, receive follow-up education, and develop sustainable financial habits over several months.

RECOMMENDED CUSTOMIZATION INPUTS

The client may provide nonconfidential information regarding:

- Participant demographics
- Salary-payment frequency
- Common employee financial concerns
- Existing employee-loan arrangements
- Cooperative or savings programs

MSS SUCCESS SPACES
Units 2K–2L, 2nd Floor E.C. Valle Commercial Center M.L. Quezon Avenue Brgy. San Isidro, Angono, Rizal
(02) 7255 5568
0995 846 2495 | 0917 123 1017
info@msscorporation.com.ph
www.MSSCorporation.com.ph

- Available employee benefits
- Retirement and protection benefits
- Common scam incidents
- Workforce language preferences
- Participant life stages
- Desired employee-wellness outcomes
- Existing financial-wellness initiatives

Individual salaries, loan balances, bank information, account numbers, passwords, one-time codes, investment details, medical records, and other private personal information are not required.

FREQUENTLY ASKED QUESTIONS

What is Financial Literacy Training?
Financial Literacy Training in the Philippines helps participants develop the knowledge, skills, attitudes, and behaviours needed to manage income, expenses, savings, debt, financial risks, products, and long-term goals more responsibly.

Is this the same as Finance for Nonfinance Managers?
No. Financial Literacy Training focuses primarily on personal and household money management. Finance for Nonfinance Managers focuses on organizational finances, financial statements, budgeting, costs, profitability, and business decisions.

Does the program provide investment recommendations?
No. The program teaches general investment concepts, risk awareness, due diligence, and questions participants should ask. It does not recommend specific securities, funds, providers, currencies, insurance products, or investment schemes.

Will participants be required to disclose salaries or debts?
No. Participants may complete private worksheets using their own information, but they are not required to reveal personal financial figures to the facilitator, employer, or other participants.

Does the training cover budgeting?
Yes. Participants learn how to track expenses, classify costs, plan for recurring and periodic obligations, include savings, and create a realistic budget.

Does the program cover debt management?
Yes. Participants learn responsible borrowing, total borrowing cost, debt inventories, repayment priorities, and behavioural strategies for avoiding unnecessary new debt.

Does the program discuss investments?
Yes, at a foundational educational level. It covers financial goals, risk, potential return, time horizon, liquidity, diversification, fees, due diligence, and scam warning signs.

Does the training cover insurance?
Yes. The program explains the general purpose of financial protection, coverage, limitations, exclusions, affordability, and the importance of understanding a product before purchasing it.

Does the program cover scams?
Yes. Participants learn to recognize high-pressure offers, guaranteed-return claims, impersonation, phishing, fake loans, fraudulent investments, requests for sensitive information, and other warning signs.

Can the program be delivered online?
Yes. Virtual delivery may use private digital worksheets, breakout-room scenarios, budget challenges, scam-identification exercises, product-comparison activities, and action-planning templates.

Will one day of training solve an employee's financial problems?
No. The program develops awareness, skills, tools, and an action plan. Long-term improvement requires consistent behaviour, appropriate income and expense decisions, sustained implementation, and professional assistance when individual circumstances require it.

RELATED TRAINING PROGRAMS

Organizations may also consider:

- Personal Money Management Training
- Budgeting and Saving Training
- Debt Management and Responsible Borrowing Training
- Employee Financial Wellness Training
- Digital Financial Literacy and Scam Awareness Training
- Pre-Retirement Financial Readiness Training
- Stress Management and Resilience Training
- Time Management and Productivity Training
- Work Ethics Training
- Decision-Making Training
- Entrepreneurship Training
- Finance for Nonfinance Managers Training
- Basic Accounting and Bookkeeping Training
- Compensation and Benefits Awareness Training

WHY CHOOSE MSS CORPORATION?

Making Strong Success Corporation develops practical and customizable employee-development programs based on participants' life stages, workplace realities, financial concerns, learning needs, and desired behavioural outcomes.

Our approach combines:

- Practical financial-literacy principles
- Philippine employee and household realities
- The MSS M.O.N.E.Y.W.I.S.E.™ Financial Empowerment Framework
- Personal reflection without forced financial disclosure
- Budget and cash-flow exercises
- Savings and emergency-fund planning
- Responsible-borrowing discussions
- Debt-management tools
- Financial-product evaluation
- Scam-awareness activities
- Digital financial-safety practices
- Financial-boundary conversations
- MSS EnterTRAINment® learning methods
- Personal action planning

This **Training on Financial Education in the Philippines** is not designed merely to tell employees to spend less or save more. It develops their ability to understand their circumstances, identify priorities, evaluate trade-offs, question financial claims, protect themselves from avoidable risks, establish realistic habits, and take greater responsibility for their financial direction.

REQUEST A CUSTOMIZED PROGRAM

Organizations searching for **Financial Literacy Training in the Philippines**, **Training on Financial Literacy in the Philippines**, **Financial Education Training in the Philippines**, **Training on Financial Education in the Philippines**, **Financial Empowerment Training in the Philippines**, or **Training on Financial Empowerment in the Philippines** may request a customized program based on their workforce demographics, employee concerns, existing benefits, delivery preferences, financial-wellness objectives, and desired participant outputs.

Measure your position. Organize your cash flow. Name your goals. Establish reserves. Manage debt responsibly. Weigh financial choices. Invest in knowledge. Secure your finances. Evaluate and evolve.