

# Yaman Bayan







So how do we raise P3,000?

I know, let's sell everyone's favorite dessert—halo-halo!

I remember how my dad makes it, and it's the best! He has a secret ingredient.

We can ask my mom's permission to get some bananas from our backyard!

We can also use my aunt's blender so that we don't need to buy one!

Let's sell our halo-halo on weekends!

Here's my Peso Smart journal! Let's check if our goals are SMART.

**SPECIFIC** Raise money for library books

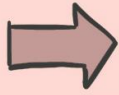
**MEASURABLE** Raise at least P3,000

**ATTAINABLE** (50 halo-halo bowls x PHP25 x 5 weeks) less Cost of Halo-halo ingredients = over PHP3,000

**RELEVANT** Library books for all students

**TIME-BOUND** One month

The group hits the supermarket the next day.



Let's use the P600 our parents lent us to buy the ingredients!

We need milk, sugar, sago, cornflakes, ice cream— and Daddy's secret ingredient, ube jam!

Let's split up!

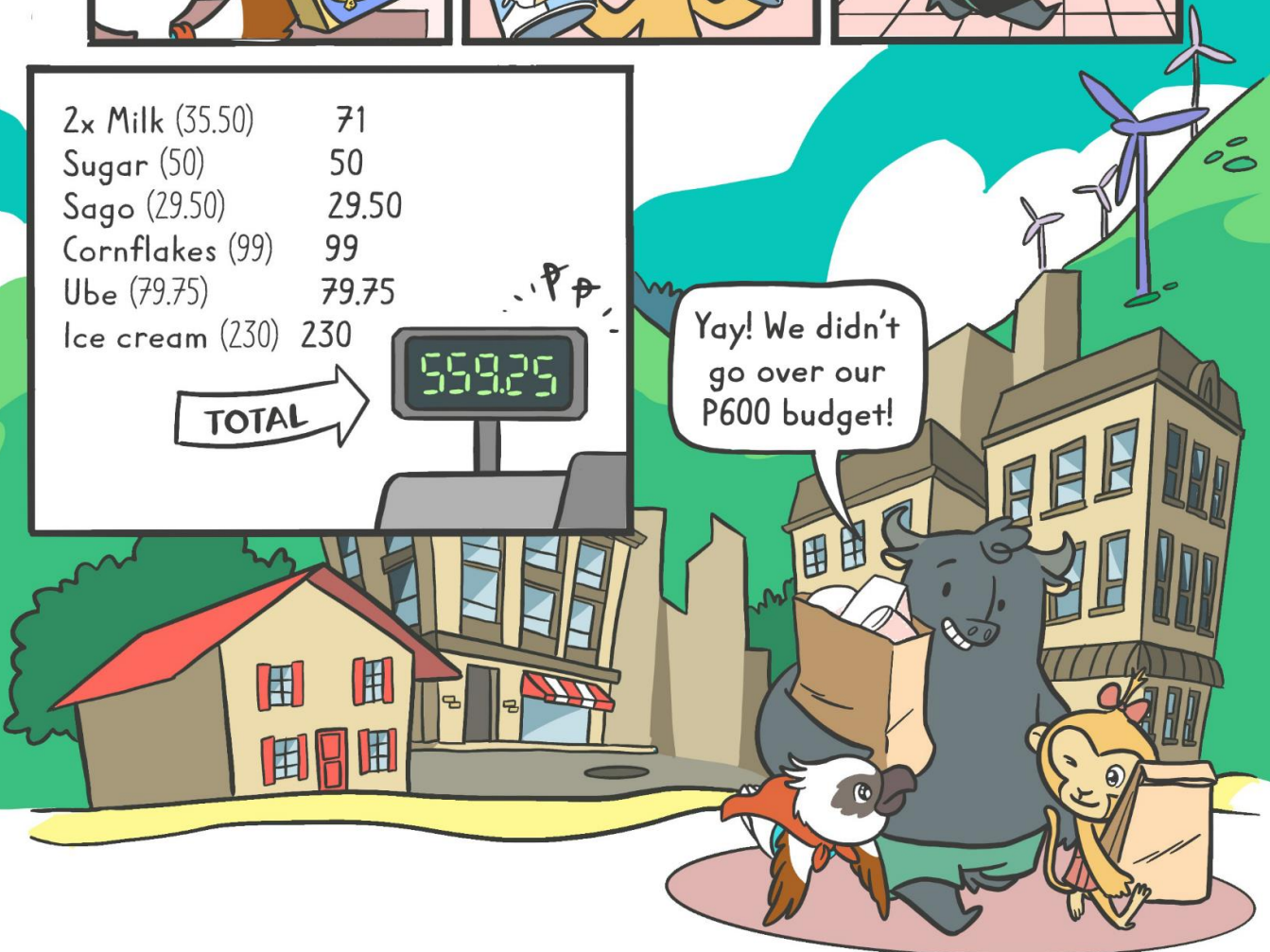


2x Milk (35.50)	71
Sugar (50)	50
Sago (29.50)	29.50
Cornflakes (99)	99
Ube (79.75)	79.75
Ice cream (230)	230

TOTAL

559.25

Yay! We didn't go over our P600 budget!



Thanks for helping us set up the stand, Mrs. Monkey!



Hi guys! What's up?

Hey, Sean!



We're open for business!



Guys, another one for me, please!

Just one glass of halo-halo per customer, Sean! We want everyone to try it!





Oh no! We don't have extra sugar!

I can go to Aling Elena's convenience store to get you sugar!



We're out of halo-halo glasses! What do we do?!

I'll wash the used ones!



Carlo! I think you gave the wrong change to the customer!

It should have been P75 instead of P100.

I'm so sorry!



What do you guys think of our first weekend?

Rough! I'm so sorry I gave the wrong change! Thank you, dear customer, for returning the extra money.

I learned a lot!  
Now I know we need to get extra ingredients in case something like this happens again.

That's right! The next time we shop, let's buy extra sugar.

### Week 1

Budget	600
Ingredients	-559.25
Leftover money	40.75
+ Sales(50 bowls)	1,250
Week 1 Earnings	1,290.75

Now let's do the math!



Week 2 Earnings: 1,856.5

What do you think?  
It's the Carlo Halo-Halo Special!



Week 3 Earnings: 2,422.25

We're closed, Sean!

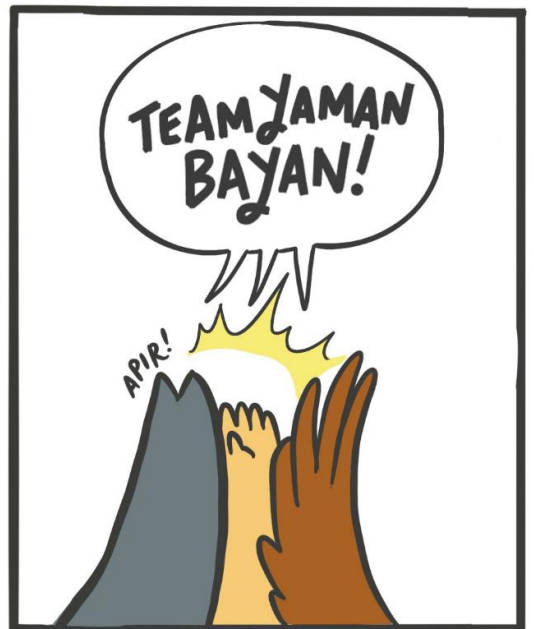
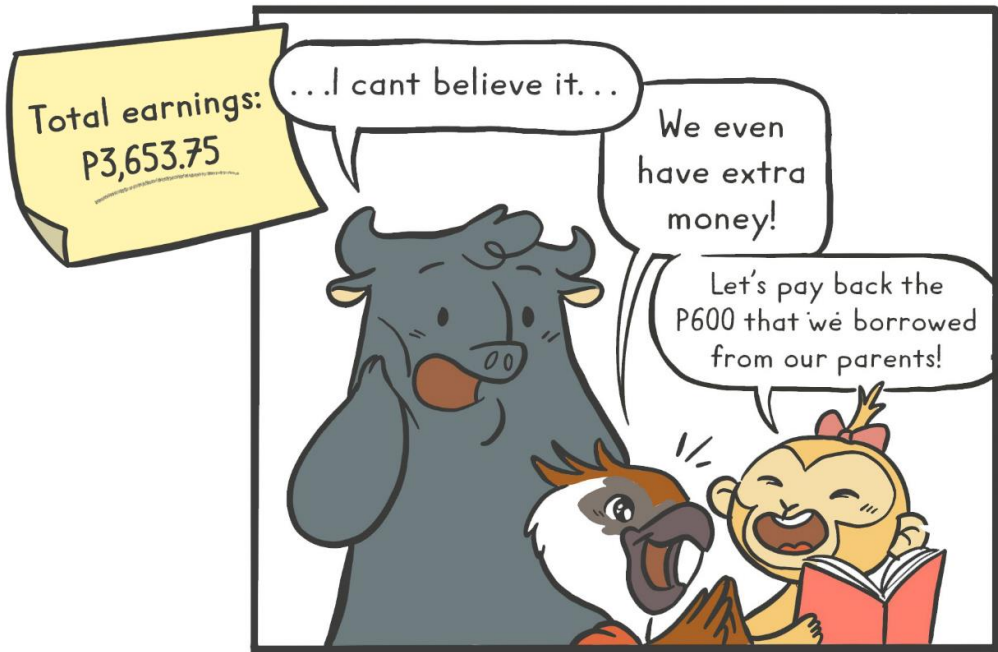
But I want halo-halo!

Just drop by next weekend!



Week 4 Earnings: 3,013







# How to create a *Peso Smart Plan*



1. Write down your *Peso Smart* goal:

---

---

---

2. Check if it's a SMART goal.

- Is it **Specific?**
- Is it **Measurable?**
- Is it **Attainable?**
- Is it **Relevant?**
- Is it **Time-Bound?**

3. Consider Pros and Cons.

4. Define small steps by asking the Three W's.

- "Who can help?"
- "What do I need to do?"
- "When?"

5. Monitor your progress.



Manulife Philippines

[www.manulife.com.ph](http://www.manulife.com.ph)



[facebook.com/ManulifePH](https://facebook.com/ManulifePH)



[twitter.com/ManulifePH](https://twitter.com/ManulifePH)



[instagram.com/ManulifePH](https://instagram.com/ManulifePH)



[youtube.com/myManulifePH](https://youtube.com/myManulifePH)