

THE 5S SYSTEM OF HANDLING CASH

BONUS WORKING WORKSHEET

By Ermz Teodocio

Disclaimer:

This Worksheet is not intended to provide a concrete solution to individuals who are struggling with their finances but to serve as a guide for educational purposes, and its application solely depends on their choice.

As the Author tries her best and effort to provide accurate information based on her personal experience and learning's, it specifically disclaims any liability, loss, or risk incurred as a consequence, directly or indirectly, resulting to the use/misuse of this information and materials.

All rights reserved. No part of this may be used, reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise, without the prior written permission of the author.

Copyright © 2013 by Ermz Teodocio

THE 5S SYSTEM OF HANDLING CASH

Working Worksheet

List Down Sources of Income	Amount

THE 5S SYSTEM OF HANDLING CASH

Working Worksheet

List Down Your Regular Expenses	Amount

THE 5S SYSTEM OF HANDLING CASH

Working Worksheet

List Down Your Recurring Dues and Mortgages	Amount

THE 5S SYSTEM OF HANDLING CASH

Worksheet on Cash/Income allocation

Sample Chart

Allocation of Funds	In Php Peso	In US Dollar S
Total Combined Net Income	60,000	1,500
Spiritual Fund (Tithes) - 10%	6,000	150
Security Fund (Investment) - 20%	12,000	300
Short-term Fund (Savings) - 10%	6,000	150
Splurge Fund (Wants) - 10%	6,000	150
Spending Fund (Regular Expenses)-50%	30,000	750

Income Allocation	%	Amount
Total Net Income		
Spiritual Fund		
Security Fund		
Short-term Fund		
Splurge Fund		
Spending Fund		
Total Cash Allocation		

THE 5S SYSTEM OF HANDLING CASH

Worksheet on Expenses Allocation

Sample Chart

Regular Expenses	In Php Peso	In US Dollar S
<i>Food and Groceries (Itemize and put a fixed budget on each)</i>	7,500	200
<i>Nanny Salaries and Benefits</i>	3,000	70
<i>Gasoline/Maintenance</i>	3,000	70
<i>School Allowance</i>	1,000	25
<i>House Maintenance (Itemize)</i>	500	15
<i>Personal Care and Pampering</i>	500	15
<i>Children's needs</i>	1,000	25
<i>Family Support</i>	1,000	25
<i>Prepaid Mobile Phone Load</i>	300	10
Total Regular Expenses	17,800	455

Expenses Allocation	Amount
Regular Expenses	
Food	
Groceries	
Nanny/Driver Salaries and Benefits	
Gas/Transportation/Maintenance	
School Allowance for Kids	
House Maintenance	
Personal Care and Pampering	
Children's Individual need	
Family Support	
Prepaid Mobile Phone	
Other Expenses	
1	
2	
3	
4	
Total Regular Expenses	

THE 5S SYSTEM OF HANDLING CASH

Worksheet on Recurring Dues

Sample Chart

Recurring Dues	In Php Peso	In US Dollar S
<i>Electricity Bill</i>	3,500	100
<i>Water Bill</i>	2,000	50
<i>Kid's Tuition Fees</i>	3,000	70
<i>Cable TV</i>	500	15
<i>Internet Connection</i>	999	25
<i>Post Paid Mobile Phome</i>	999	25
<i>Rentals (if renting a home)</i>	3,000	100
<i>Insurance Premium</i>	1,000	25
Total Recurring Dues	14,998	410

Recurring Dues	Amount
List of Recurring Dues	
Electricity Bill	
Water Bill	
Kids Tuition Fee	
Cable TV Service Provider	
Internet Connection Service Provider	
Postpaid Mobile Phones	
Rental Fee (if renting a home)	
Insurance Premium	
Credit Card Bills	
Loan Payables (if there is any)	
Other Payables	
1	
2	
3	
4	
Total Recurring Dues	

THE 5S SYSTEM OF HANDLING CASH

Worksheet on Mortgages Payables

Sample Chart

Mortgages	In Php Peso	In US Dollar \$
<i>Home</i>	5,000	200
<i>Car</i>	5,000	120
<i>Land</i>	3,000	100
Total Mortgages payables	13,000	420

Mortgage Payables	Amount
Mortgage Payables	
Home	
Car	
Land	
Other Mortgages	
1	
2	
3	
4	
5	
Total Mortgage Payables	

THE 5S SYSTEM OF HANDLING CASH

Worksheet on Expenses and Income Summary

Sample Chart

Income less Expenses and Payables	In Php Peso	In US Dollar S
Total Combined Net Income	60,000	1,500
Total Regular Expenses	17,800	455
Total Recurring Dues	14,998	410
Total Mortgage payables	13,000	420
Total Monthly Expenses and Payables	45,798	865
% to Net Income	76%	58%
Net Cash Balance	14,202	635

Income and Expenses Summary	Amount
Total Net Income	
Less:	
Total Regular Expenses	
Total Recurring Dues	
Total Mortgage Payables	
Other Payables (<i>if there is any</i>)	
Total Expenses and Payables	
% to Net Income (Total Expenses and Payables / Total Net Income)	
Net Cash Balance	

THE 5S SYSTEM OF HANDLING CASH

Additional Bonus Worksheet

List Down Your Life Dreams 10 Years From Now (In the space provided below list down the things you want to have that you feel it's important. Ex: home, healthy relationships) List down as many as you can.

**"People are not lazy. They simply have impotent goals - that is, goals that do not inspire them.
- Anthony Robbins**

THE 5S SYSTEM OF HANDLING CASH

Additional Bonus Worksheet

Your Life Dreams

(Finalize, Pray for it Daily, while making it to happen)

"Visualizing something organizes one's ability to accomplish it."

- Stephen R. Covey

You can connect me through this link:

Website: <http://www.destinationfeed.com/>

Truly Rich Club: <http://ermz.trulyrichclub.com>

Amazon Book Link: <http://www.amazon.com/dp/B00HHMLEQ8>

Follow me on Facebook: <https://www.facebook.com/ermzteo>

Follow me on Twitter: <https://twitter.com/ermzteo>

Thank you and blessings.

Ermz