

Pinoy Next Chapter

PRACTICAL GUIDES FOR FILIPINOS WORLDWIDE

OFW FAMILY BUDGET

One month. Two households.

Write each amount in its own currency. Complete this together, then compare your plan with actual spending at month-end.

Month: _____

Overseas currency: _____

Category	Overseas amount	Philippines (PHP)
Net income received	_____	_____
Housing, utilities & food	_____	_____
Transport & connectivity	_____	_____
Healthcare & medicines	_____	_____
Debt payments due	_____	_____
School / other essentials	_____	_____
Irregular costs set aside	_____	_____
Flexible / optional spending	_____	_____
Emergency savings set aside	_____	_____
Return-home savings set aside	_____	_____
Other savings / commitments	_____	_____
Remittance + sender fees	_____	Do not add again
Total assigned / spent	_____	_____
Income minus total	_____	_____

Avoid double-counting: include the remittance as a sender outflow overseas and the net amount received as Philippine income. List Philippine household spending only in the PHP column.

A positive remainder is unassigned money; a negative result is a shortfall to discuss. This worksheet has no automatic calculations or prescribed savings percentages.

Next adjustment: _____

Family review date: _____

Original educational worksheet, not individual financial advice. For instructions and links to BSP financial-education resources, read the companion guide:

pinoynextchapter.com/ofw-family-budget/