

The Level 0–1 Workbook

Every Do-it worksheet from Orientation and Foundations,
plus the Level 1 capstone brief and sign-off.

Covers lessons 0.1–0.4 (Orientation) and 1.1–1.8 (Foundations)
Figures as of July 2026 · refresh from primary sources before relying on a stale number
Not financial advice — this workbook teaches evaluation, not tips

How to use this workbook

This workbook exists because the course is a "do it," not a "watch it." Every lesson's Do-it section produces a worksheet here — fill each one in real ink, with your real numbers, in order. Skipping ahead defeats the point: lesson 1.4's ladder worksheet assumes lesson 1.2's emergency-fund target already exists on paper.

THREE RULES

1. **Use real numbers, not placeholders.** A worksheet filled with round guesses teaches nothing; a worksheet filled with your actual balances, rates, and dates is the whole curriculum in your own hand.
2. **Every figure carries a date.** Where this workbook prints a rate (MP2, RTB, bank promo, etc.) it is dated as of July 2026. Rates decay — if you're filling this in later, pull the fresher number from the source cited in the matching lesson and write your own date next to it.
3. **Keep it.** You redo the 0.1 balance-sheet classifier at the end of every level. This workbook is the baseline you compare against.

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0.2 · Your money system diagram

0.3 · Engine 1 table + ladder placement

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1.3 · Emergency-fund placement plan

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Capstone · Level 1 brief + rubric

Sign-off · Date, amounts, scorecards

Balance-sheet classifier

List everything you own and owe. Mark each item's monthly cash direction, then compute the MRR lens (monthly ₱ per ₱1M) for every item that pays you.

Item (own or owe)	Value (₱)	+ / - / 0	Annual cash flow (₱)	MRR lens: monthly ₱ per ₱1M
		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
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		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Mark key: + pays you - costs you 0 inert. Be brutal — the house you live in, the car, and a near-zero savings account are all honest – or 0 marks.

Total passive ₱/month today: _____

For most people starting this course, honest is close to zero. That's the baseline the rest of the course moves.

System diagram + leverage-point ranking

Draw your system as stocks, flows, a valve, and a loop — then compute the loop-gain vs parameter comparison with real numbers.

DRAW IT

blank canvas — draw boxes for stocks (income, asset stock) and arrows for flows (savings valve, passive inflow, reinvest loop). Circle each of the four leaks where it bites you.

Include: agency income in · essential expenses out · the savings valve · your asset stock (from 0.1) · passive inflow · the reinvest arrow.
Circle: lifestyle inflation, fees, tax, inflation — wherever each actually bites you.

LOOP-GAIN VS PARAMETER COMPARISON

Savings rate (last 3 months, measured by actual balance growth, not intentions)	
Current investable stock × 0.5% = parameter tweak (₱/yr)	
Raising savings rate by 10 points of gross income = loop-gain tweak (₱/yr)	
Ratio (loop-gain ÷ parameter): _____ — write both numbers side by side; this ratio is why Level 1 spends more time on cash-flow plumbing than instrument-picking.	

LEVERAGE-POINT RANKING (WEAKEST → STRONGEST, PER MEADOWS)

Rank	Intervention	Your example
1 (weakest)	Parameters — chasing +0.5% yield	
2	Loop gains — widening the savings valve	
3	Structure — adding a new engine to the system	
4 (strongest)	The goal — redefining what the system is for	

Engine 1 table + ladder self-placement

LADDER SELF-PLACEMENT

Rung	What opens up	This is me <input type="checkbox"/>
₱100k–500k — Foundation	Everything is paper: emergency fund, MP2, first index contributions, first dividend share	<input type="checkbox"/>
₱500k–2M — Engine assembly	Max the tax-free layer, index core grows, first small cash-flow experiments	<input type="checkbox"/>
₱2M–10M — Leverage unlocks	Bankability arrives; property with an edge; small business acquisition enters range	<input type="checkbox"/>
₱10M–50M — Operator	Multiple properties, businesses with managers, private lending	<input type="checkbox"/>
₱50M+ — Allocator	Placements, developments, structures	<input type="checkbox"/>

My total investable capital (excluding the house I live in and my car): _____

What this rung says I should / should not do this year:

ENGINE 1 TABLE (COMPOUND AT 5% AND 7% REAL)

Monthly invested (USD)	10 years			15 years	20 years
My realistic monthly surplus @ 5% real					
My realistic monthly surplus @ 7% real					

Use =FV(rate/12, years*12, -monthly, 0) in a spreadsheet, or any compound-interest calculator.

The gap sentence

"At my current surplus, Engine 1 alone reaches \$_____ in 20 years; the distance to my goal is carried by Engine _____."

Advisory autopsy + VUL audit

ADVISORY AUTOPSY

Pull one real advisory from sec.gov.ph → Investors Education → Advisories.

Entity name / date of advisory	
What was promised?	
What was the claimed underlying business?	
Ponzi-signature elements present (circle): guaranteed high returns · unusual smoothness · recruitment rewards · reinvestment pressure	
Primary SEC registration? Secondary license / Certificate of Authority?	

VUL AUDIT

Take a real VUL quote (yours or requested) and compare against term + MP2.

	VUL quote	Term + MP2 alternative
Monthly premium		
Death benefit		
Projected / compounded value at year 10		
Monthly difference (VUL premium – term premium), compounded at 7.12% for 10 yrs		

One sentence on what the bundle costs:

Six-instrument scorecard

Score each instrument on the one-line scorecard: net yield · total expected return · drawdown · liquidity · effort.

Instrument	Net yield	Total expected return	Drawdown	Liquidity	Effort
GoTyme savings (3.0% gross, Jan 2026)					
Tonik time deposit (5.5% gross, 2026)					
MP2 (7.12%, tax-free, 2025 div.)					
RTB-31 (6.00% gross, Aug 2025)					
FMETF (0.5% TER, 2026)					
VWRA (0.22% TER, 2026)					

Clears the peso-yield hurdle (MP2, 7.12% tax-free):

Clears the growth hurdle (~7–9% expected):

Personalized FOO waterfall

Essential monthly expenses (from lesson 0.2)	
× 3 months (emergency-fund floor)	
× 6 months (emergency-fund deep end)	
My target and why (client concentration, income lumpiness, etc.)	

DEBT LIST

Debt	Balance	Rate (as EIR)	Min. payment	Kill-first? (>10–12%/yr)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

PROTECTION AUDIT

PhilHealth status	
HMO (yes/no, coverage cap)	
Term insurance needed? (only if someone depends on your income)	
Any VUL pitched since 0.4? Audit result	

Mark your rung

"I am on rung _____; the next peso goes to _____."

Emergency-fund placement plan

Bank	PDIC verified? (pdic.gov.ph)	Role	Base rate (not promo)	Amount (₱)
Bank A	<input type="checkbox"/>	Starter buffer (1 mo. essentials)		
Bank B	<input type="checkbox"/>	Emergency fund (3–6+ mo.)		
Bank C (if target > ₱1,000,000 PDIC ceiling)	<input type="checkbox"/>	Overflow		

Automated standing transfer amount & date (day client payments land)	
Months to reach target at this fill rate	

SCORECARD PER ACCOUNT OPENED

Account	Net yield	Real return @ current inflation	Drawdown	Liquidity	Effort
		0	Instant	0	
		0	Instant	0	

Insurance premium I accept for the floor: _____% real per year
--

MP2 opening checklist + ladder design sheet

MP2 OPENING CHECKLIST

<input type="checkbox"/>	Enrolled via Virtual Pag-IBIG with MID number
<input type="checkbox"/>	Chose compounded or annual payout — write one sentence of reasoning: _____
<input type="checkbox"/>	First deposit made (₱500 minimum): amount ₱_____
<input type="checkbox"/>	Confirmation screenshot saved to capstone file
<input type="checkbox"/>	Scorecard line written: 7.12% tax-free · drawdown ≈0 · 5-yr lock · effort 0

LADDER DESIGN (ONE ACCOUNT PER YEAR)

Year	Account opened	Amount (₱)	Matures
1 (now)	Account #1		Year 6
2	Account #2		Year 7
3	Account #3		Year 8
4	Account #4		Year 9
5	Account #5		Year 10

Diary entry: open account #2 on _____

OPTIONAL RECON (PERA + RTB)

Max-cap PERA credit value to me this year (5% of contributions up to ₱200k/₱400k OFW)	
Cheapest fund + fee on my chosen administrator's menu	
Bureau of the Treasury RTB announcement channel subscribed?	<input type="checkbox"/>

Index-core DCA plan

FEE-DRAG COMPUTATION

My planned monthly amount, 20 years, at three fee levels:

Fee level	Assumed return	Terminal value (20 yrs)
0.2%-fee fund (e.g. VWRA)	~8%	<input type="text"/>
1%-fee fund (typical UITF)	~7%	<input type="text"/>
2%-fee VUL-style product	~6%	<input type="text"/>

Peso difference between the 0.2% and 2% rows: _____

"WHY I INDEX" STATEMENT

Persistence	<input type="text"/>
Fees	<input type="text"/>
Market efficiency	<input type="text"/>
Single-market risk	<input type="text"/>
Time-in-market	<input type="text"/>

"I will read this before ever buying an active fund, a hot stock tip, or a timing call."

SET THE NUMBER

Monthly peso amount the index core gets, once 1.2's rungs are funded: ₱ _____

Decision-tree worksheet + risks-I-accept sign-off

REGULATORY-STATUS CHECK (RUN LIVE, TODAY)

Broker/platform checked	_____
SEC PH advisories page result + date checked	_____
BitPinas / recent access reporting + date checked	_____

CHOOSE YOUR BRANCH

<input type="checkbox"/>	Branch	What you get	What you accept
<input type="checkbox"/>	A — offshore broker, UCITS access	15% internal withholding, no estate trap, accumulating classes	Unregistered with PH SEC, live advisory precedent, access blockable again
<input type="checkbox"/>	B — GoTrade-tier retail app	GCash-simple funding, fractional shares	US-domiciled only: 25–30% withholding, estate trap grows with account
<input type="checkbox"/>	C — SEC-registered feeder/UITF	Fully compliant, peso-funded, no US-situs exposure	~1%+/yr fee drag, compounding forever

WRITTEN DECISION-TREE OUTCOME

Branch chosen	_____
Two strongest reasons	_____
Risks I accept (named plainly, dated)	_____

Risks-I-accept sign-off _____ _____	_____ _____
Signature / initials _____	Date _____

CHECKLIST FOR THE CHOSEN RAIL

<input type="checkbox"/>	Identity verification complete
<input type="checkbox"/>	W-8BEN filed (diary the 3-year expiry: _____)
<input type="checkbox"/>	Funding route tested with a small amount
<input type="checkbox"/>	Fund confirmed (all-world accumulating UCITS, or feeder's target fund + total fee stack)
<input type="checkbox"/>	First scheduled purchase set to the monthly amount from lesson 1.5

Broker checklist + first-buy log

BROKER CHECKLIST

<input type="checkbox"/>	Broker chosen (COL / GStocks / DragonFi / other): _____
<input type="checkbox"/>	Account funded with tuition amount
<input type="checkbox"/>	TIN on file with broker

FIRST-BUY LOG

	Blue chip	REIT
Ticker	<input type="text"/>	<input type="text"/>
Board lot size	<input type="text"/>	<input type="text"/>
Fill price & fees charged	<input type="text"/>	<input type="text"/>
T+2 settlement date	<input type="text"/>	<input type="text"/>
Latest dividend declaration (PSE EDGE): amount/share	<input type="text"/>	<input type="text"/>
Ex-dividend date	<input type="text"/>	<input type="text"/>
Payment date	<input type="text"/>	<input type="text"/>
REIT occupancy rate (REIT only)	—	<input type="text"/>

SCORECARD PER PURCHASE

	Net yield	Total expected return	Drawdown	Liquidity	Effort (incl. learning hours)
Blue chip	<input type="text"/>	T+2	<input type="text"/>		
REIT	<input type="text"/>	T+2	<input type="text"/>		

Drawdown-tolerance + liquidity-spectrum mapping

THE -40% REHEARSAL

Holding	Current value	Value at -40%
Total	_____	_____

What I would actually do (honestly):

If the honest answer is "sell," resize the equity allocation now, on paper — not later, in panic.

LIQUIDITY-SPECTRUM MAPPING

Place every peso you own on the line: savings (instant) → stocks/REITs (T+2) → RTBs secondary (days, price risk) → MP2 (5-yr lock) → property (3–12 mo.) → private business stakes (6–24 mo.)

Holding	Amount	Position on spectrum

Can I reach 6+ months of expenses without touching anything right of "days"? Yes No — finish the floor first

ASYMMETRY FILTER (ONE LIVE PITCH)

Pitch being evaluated	_____
Downside if wrong (₱ and probability)	_____
Upside if right (₱ and probability)	_____
Ratio (upside : downside)	_____
Verdict (≥3:1 and survivable downside required)	_____

The starter allocation, deployed

Copied verbatim from the course's practice page. The gate (from the curriculum): underwrite any simple asset — net yield, real return, drawdown, liquidity, effort — and deploy a first allocation with the math written down.

THE BRIEF

Deploy the starter allocation with real money, at sizes you choose:

1. **Emergency fund placed** — split across PDIC-verified digital banks per lesson 1.3, with the starter buffer / deep fund separation and an automated fill running.
2. **MP2 opened and funded** — lesson 1.4's deployment, with your compounded-vs-annual-payout choice written down, and the ladder's year-2 diary entry set.
3. **First global index purchase made** — through the decision-tree branch *you* chose in lesson 1.6 (offshore broker with UCITS, retail app, or SEC-registered local feeder/UITF), with your written decision-tree outcome and its named, dated risks on file.
4. **First PSE dividend share and/or first REIT bought** — one board lot each per lesson 1.7, with the PSE EDGE dividend declarations pulled and the ex-dividend and payment dates recorded.

And the paperwork that makes it a capstone rather than a shopping trip:

5. **A written one-line scorecard for every instrument chosen** — all five axes: net yield · total expected return · drawdown · liquidity · effort — using dated figures.
6. **The risk file** — your -40% drawdown rehearsal, liquidity map, and one asymmetry-filtered pitch from lesson 1.8.

THE RUBRIC

Verdict	Standard
Not yet	Any scorecard missing its net-of-tax math — a gross number where a net one belongs, an advertised rate uncorrected, a real return never computed. This is the single disqualifier, because it's the failure the whole level exists to prevent. Redo lesson 1.1 on the offending instruments and rescore.
Passing	Every deployed instrument has all five scorecard axes computed with dated figures, the deployments in the brief exist, and the decision-tree outcome (1.6) is on file with named risks.
Strong	Passing, plus a rejected alternative for every pick, with the reason written down — "MP2 over Tonik TD because...", "VWRA via Branch C over Branch A because...", "AREIT over the higher-yielding REIT because...". Choosing is easy; documenting what you turned down and why is what makes the next hundred decisions faster and the bad ones rarer.

External checkpoints (optional, free): after passing, the course's suggested outside signals are completing a BSP BELA e-learning module and attending one free PSE Academy webinar — the nearest things this domain has to a free formal checkpoint.

When you pass: update your progress page, redo the lesson 0.1 balance-sheet classification (your passive ₱/month baseline just moved off zero), and proceed to Level 2 — where the machinery you just built starts getting tuned: dividends without the traps, REITs analyzed properly, bonds, taxes, and behavior under fire.

Sign-off

The capstones have you underwrite and, where you choose to, deploy real money. The course teaches evaluation — every deployment decision, and every amount, is yours. Nothing in this workbook is a recommendation to buy any particular instrument.

Date I am completing this sign-off	
Total amount deployed (emergency fund + MP2 + index core + PSE)	

AMOUNTS BY INSTRUMENT

Instrument	Amount (₱)	Scorecard attached? <input type="checkbox"/>
Emergency fund (digital banks)		<input type="checkbox"/>
MP2		<input type="checkbox"/>
Global index (UCITS / feeder)		<input type="checkbox"/>
PSE blue chip		<input type="checkbox"/>
PSE REIT		<input type="checkbox"/>

SELF-RUBRIC VERDICT

Not yet Passing Strong

Signature / initials _____ Date _____

Income-Producing Assets course · Level 0–1 workbook · figures as of July 2026 — refresh from primary sources (pagibigfund.gov.ph, treasury.gov.ph, bsp.gov.ph, pdic.gov.ph, sec.gov.ph) before relying on a stale number. Not financial advice — this workbook teaches evaluation, not tips.