Pisowais

FREE CHEAT SHEET

The Piso Wais Money Cheat Sheet

Use credit cards for business without the debt trap, make idle money earn in insured accounts, and close cash flow gaps. For Filipino earners and small business owners.

- Pain check
- Credit card leverage rules
- Idle money ladder with dated rates
- 30-day cash flow plan
- Debt payoff order
- Wealth-building basics
- Business bottleneck fixes
- 7-day action checklist



Educational only, not financial advice. Rates and rules checked November 4, 2026. They change; confirm in the official app or website before acting. Piso Wais is independent and not affiliated with any bank or e-wallet. pisowais.johnnybodegas.com

SECTION 1

Pain check: where is your money leaking?

Answer honestly. Each "yes" is a leak this cheat sheet helps you fix.

1. Did you pay only the minimum (or pay late) on a credit card in the last 3 months?
2. Does your salary or income run out before the next payout?
3. Is your emergency money sitting in a wallet or an account earning almost nothing?
4. Did you miss a business opportunity because cash was stuck in stock or unpaid invoices?
5. Are business and personal money mixed in one wallet or account?
6. Would your business stop selling if you got sick for two weeks?

Score: 0 to 1 yes: good base, go straight to wealth building. 2 to 3: fix the leaks first (sections 3 to 5). 4 or more: start with the 7-day checklist on the last page today.

The three money pains we see most

The card cycle. Minimum payments on a balance charged up to 3% a month (the BSP ceiling) mean most of your payment goes to interest.

Idle cash. Big-bank regular savings can pay as little as 0.0625% a year (BPI Regular Savings example). PHP 100,000 earns about PHP 62.50 a year before tax.

Cash flow gaps. You can be profitable and still run out of cash when customers pay later than suppliers want to be paid.

One rule for this whole guide

Every peso needs a job and a home. A job: bills, emergency, debt payoff, or growth. A home: the account or tool that fits the job. The rest of this cheat sheet tells you which home fits which job.

SECTION 2

Leverage rules: credit cards for business

A credit card is a timing tool. Pay the full statement balance by the due date and regular purchases usually cost zero interest. Miss it and you pay interest at up to the BSP ceiling.

BSP rules (Circular No. 1165, 2023): interest or finance charges capped at **3% per month / 36% per year**. Card installment loans: max **1% monthly add-on**. Cash advance: max **PHP 200** processing fee per transaction, plus interest.

The one test: cash before the due date

Will this purchase produce cash in your account, enough to pay it in full, before the statement due date?

GREEN
Cash arrives before the due date with margin. Swipe, then pay in full.

YELLOW
Works only if nothing goes wrong. Have a buffer ready or do not swipe.

RED
No clear cash before the due date, or it does not pay back. Do not use the card.

How the float works

Buy right after your statement date and the purchase appears on the next statement, then you still get the grace period to the due date. Depending on the card, this can reach roughly 45 to 50 days.

Seven rules for responsible leverage

1. Finance only purchases with payback shorter than your float.
2. Pay the full statement balance every month. Never "minimum only".
3. Keep your balance under 30% of your credit limit.
4. No cash advances for business stock.
5. 0% installment only for items that earn more per month than the amortization.
6. Keep a cash buffer of at least one month of card spending.
7. Missed a full payment once? Stop new card spending until you are at zero.

Example: PHP 30,000 of ingredients for an order that pays PHP 39,000 on day 35. Due date is day 45. Green: zero interest. If the client pays on day 65 instead, 20 days late, interest at 3% a month is about PHP 590 plus any late fee. Leverage amplifies losses too.

Try your own numbers: pisowais.johnnybodegas.com/tools/#leverage

SECTION 3

Idle money ladder

Put each peso where it fits the time you will need it.

Rung 1. Wallet (1 to 2 weeks of spending). E-wallet or debit account. Convenience, not interest. An e-wallet balance is not a bank deposit.

Rung 2. Emergency fund (3 to 6 months of essentials). Insured high-interest savings. Safe, reachable within a day.

Rung 3. Goals in 6 to 24 months. Savings or time deposits. Check early withdrawal rules.

Rung 4. Long-term (5+ years). Only after Rung 2 is full. See section 6.

Base rates we checked (per annum, before 20% tax), as of Nov 4, 2026

Platform / product	Base rate	Key condition
Salmon, Salmon Save	4%	From Aug 24, 2026; no maintaining balance
OwnBank, Own It	3.8%	Daily accrual; subject to change
UNO Digital Bank	3.50%	PHP 5,000 to below 5M; 3.00% below 5,000
MariBank Savings	3.25%	Up to PHP 1M; 3.75% above
Tonik Solo Stash	3.25%	Plain Tonik Account earns 0.1%
Maya Savings (Maya Bank)	3% base	Boosts up to 15% need monthly missions, first PHP 100,000 only
GoTyme GoalSave	3.0%	Up to 5 GoalSaves, no missions
Komo (EastWest Rural Bank)	2.5%	Tiers above PHP 500,000 unverified
GSave by CIMB (in GCash)	2.30%	Since Jun 1, 2026; basic account caps
CIMB UpSave	2.30%	Since Jun 1, 2026
BPI Regular Savings (big-bank example)	0.0625%	Earns only at PHP 5,000+ daily balance

Rules: PDIC insures deposits up to **PHP 1,000,000 per depositor, per bank** (since March 15, 2025). Spread large amounts across banks. Interest has a **20% final withholding tax**: 3.25% gross is 2.6% net. Rates change; check the app monthly. Confirm each bank's PDIC cover in its app.

SECTION 4

Cash flow 30-day plan

Profit is an opinion. Cash is a fact. Do one block per week.

Week 1. Map

- List every expected peso in and out for 30 days, by date.
- Include card due dates, loans and your own salary.
- Mark gap days where the balance goes below zero.

Week 2. Cut and delay

- Cancel unused subscriptions.
- Order stock in smaller batches.
- Ask suppliers for 15 to 30 day terms.

Week 3. Collect faster

- Deposits on custom or large orders.
- Invoice the same day you deliver.
- Follow up on the due date.
- Bundle slow stock to turn it into cash.

Week 4. Buffer

- Open a separate business savings account.
- Move a fixed % of every sale, even 5%.
- Target: one month of fixed costs first.

Three numbers to check every week

1. Cash on hand across all business accounts.
2. Money owed to you and how late it is.
3. Bills due in the next 14 days.

If cash on hand plus sure collections is less than bills due in 14 days, a gap is coming. Act now: delay, collect, or arrange a bridge you can repay on a known date.

Simple tracker layout

Date	Description	In	Out	Balance
Nov 4	Opening balance			12,000
Nov 5	Supplier (stock)		8,000	4,000
Nov 7	Customer payment	6,500		10,500
Nov 10	Rent		7,000	3,500

Illustrative numbers.

SECTION 5

Debt payoff order

First: list every debt with balance, rate, minimum payment and due date. Stop adding new card debt. Never miss a minimum.

Avalanche
Extra money goes to the **highest interest rate** first. Saves the most interest. Credit cards (up to 3% a month) usually come first.

Snowball
Extra money goes to the **smallest balance** first. Quick wins keep you going.

Recommended order for most households

1. Keep a small buffer (PHP 5,000 to 10,000) so surprises do not go back on the card.
2. Optional: clear one tiny debt for momentum.
3. Credit cards and other high-rate debt (avalanche).
4. Personal and salary loans.
5. 0% installments: just pay on time, never let them lapse into penalties.
6. Family utang: agree on a written schedule and keep it.

Avoid: borrowing from informal "5-6" lenders to pay cards; cash advances to pay other cards; new installments while paying off debt.

If the payment is impossible

Call your bank before you miss payments and ask about restructuring or a balance transfer. Read every fee. Keep a written record of what was agreed.

After the last debt

Keep paying the same amount every month, but to yourself: first a full emergency fund, then long-term goals.

SECTION 6

Wealth-building basics

Only after your emergency fund is complete and high-interest debt is gone. These are descriptions, not recommendations. Every option has risks and rules; read the official terms.

Pag-IBIG MP2 (Modified Pag-IBIG II Savings). A voluntary 5-year savings program of the Pag-IBIG Fund for members. Dividends are declared each year based on the Fund's earnings, so they vary. For 2025, Pag-IBIG declared an MP2 dividend rate of 7.12% (announced February 27, 2026). Past dividends do not guarantee future ones. Source: Philippine News Agency and GMA News.

Retail Treasury Bonds (RTBs) and other government securities. Debt issued by the national government through the Bureau of the Treasury, offered to retail investors from time to time through banks and approved channels. You lend to the government for a fixed term and receive fixed coupons. Prices can move if you sell before maturity. Check the Bureau of the Treasury for current offers.

Index funds and UITFs. Pooled funds that invest in stocks, bonds or a mix. Mutual funds are regulated by the SEC; UITFs are offered by banks' trust departments under BSP rules. Equity funds can lose value, sometimes for years. Suitable mainly for money you will not need for 5 years or more.

Simple principles

1. Emergency fund first, investing second.
2. Invest regularly in small amounts rather than trying to time the market.
3. Understand fees: a 2% yearly fee is a big drag over 10 years.
4. If anyone promises guaranteed high returns, walk away and check the SEC advisories.
5. Never invest money you might need within a year.

Red flags of a scam: fixed high monthly returns, pressure to recruit, "limited slots", payment to personal accounts, no SEC registration for the investment offered.

SECTION 7

Business bottleneck fixes

Take the 10-question Bottleneck Finder at pisowais.johnnybodegas.com/tools/#bottleneck, then fix your weakest three areas.

Pricing

- Compute true cost per item: materials, labor, delivery, platform fees.
- Raise prices on top sellers in small steps; watch volume for 2 weeks.
- Give bonuses, not discounts.

Inventory

- Find stock with no sale in 60 days; bundle or clear it.
- Reorder from the last 30 days of sales.
- Smaller, more frequent supplier orders.

Tracking

- Separate business and personal accounts this week.
- Record every peso daily.
- 15-minute money review every Sunday.

Customer follow-up

- Message every customer from the last 90 days with a reorder offer.
- One list for all inquiries; reply within 24 hours.
- Ask happy customers for referrals.

Owner dependence

- Write the 3 tasks only you can do; train someone on one.
- One-page checklists for opening, closing, orders.
- Pay yourself a fixed salary.

Marketing consistency

- 3 posts a week for 4 weeks, fixed days.
- Turn one customer question into one post.
- Track inquiries, not likes.

Idle business cash: keep the business buffer in a separate insured savings account, not the drawer. See section 3.

SECTION 8

7-day action checklist

One small task a day. Tick it off.

- [ ] **Day 1.** List every debt (balance, rate, minimum, due date) and every account where your money sits.
- [ ] **Day 2.** Find your monthly "must pay" number. Multiply by 3: that is your emergency fund target.
- [ ] **Day 3.** Open (or pick) one insured high-interest savings account separate from your spending wallet. Check its current rate and PDIC cover in the app.
- [ ] **Day 4.** Set an automatic or daily transfer to it, even PHP 50 a day.
- [ ] **Day 5.** Set full-balance auto-pay or a calendar reminder for every credit card due date.
- [ ] **Day 6.** Business owners: map the next 30 days of cash in and out. Mark gap days.
- [ ] **Day 7.** Choose avalanche or snowball, write the payoff order, and make the first extra payment.

Every month after: check your savings rate, update your debt total, review your 30-day cash map, and run the Leverage Check before any big card purchase.

Free tools: Idle Money Compounder, Credit Card Leverage Check and Business Bottleneck Finder at pisowais.johnnybodegas.com/tools/. Your numbers stay in your browser.

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NOTES

Disclaimers

Educational only, not financial advice. This cheat sheet is general education. It does not consider your personal situation and is not investment, tax, legal or credit advice. Piso Wais is not a bank, lender, broker or registered investment adviser, and does not solicit investments.

Rates and rules change. Every rate here was read from the official page on November 4, 2026. Banks change rates and promo terms often. Confirm in the official app or website before moving money.

No guaranteed outcomes. Examples are illustrations. Leverage amplifies losses as well as gains. Past dividends or returns do not predict future ones.

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Insurance. PDIC insures deposits up to PHP 1,000,000 per depositor, per bank. An e-wallet balance is not a bank deposit. Check which bank holds your savings.

AI imagery. The Piso Wais mascot artwork was made with AI image tools.

SOURCES

Sources (checked November 4, 2026)

- BSP Circular No. 1165 (2023), credit card interest ceiling: bsp.gov.ph/Regulations/Issuances/2023/1165.pdf
- PDIC maximum deposit insurance coverage: pdic.gov.ph/MDIC
- 20% final withholding tax on deposit interest (NIRC Sec. 24(B)(1), CMEPA): pwc.com/ph/en/news/2025/income-tax-on-interest-income-earned-from-bank-deposits.html
- BPI Regular Savings: bpi.com.ph/personal/bank/savings-accounts/regular-savings
- Salmon Save: salmon.ph/help/how-much-interest-will-i-earn-from-salmon-save
- OwnBank Own It: ownbank.com/protocol/42
- UNO Digital Bank: uno.bank/savings-account/
- MariBank: maribank.ph/fees-rates
- Tonik: tonikbank.com/deposit-interest-rates
- Maya Savings: mayabank.ph/highinterestsavings/
- GoTyme GoalSave: gotyme.com.ph/save-and-invest
- Komo: komo.ph/savings
- CIMB GSave and UpSave: cimbbank.com.ph (GSave FAQ and June 2026 rate advisory)
- Pag-IBIG MP2 2025 dividend: pna.gov.ph/index.php/articles/1270003 and gmanetwork.com/news/topstories/nation/978147

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