



Supporting everyone, including yourself

Is there room for you in the family budget?

Taking care of your own future is one way of continuing to take care of your family.



How it will help you

Spot whether your own future is getting enough attention. The goal isn't an equal split.

How to use this worksheet in three easy steps

1

Add up what goes into each bowl.



2

Compare the three totals.



3

Choose one way to add to your own bowl.



Short on time? Fill in your own bowl first.

Your three bowls

Include everything you spend or set aside for each person: savings, insurance and everyday spending. An estimate is fine. You don't need exact numbers. Shared household costs, like rent and food, stay out of the bowls. If you manage finances together with a spouse, include shared savings and insurance goals in your own bowl. In Adobe Acrobat Reader, the totals add up automatically. In other PDF apps, add them up yourself.

 Your bowl	Per month	 Children's bowl	Per month
Money for your future		Money for their education	
Emergency savings	Rp	School fees and education expenses	Rp
Retirement savings	Rp	Tutoring	Rp
Life insurance	Rp	Education savings	Rp
Other:	Rp	Other:	Rp
Money for your health and well-being		Money for their health and well-being	
Healthcare (e.g., doctor visits, medication)	Rp	Healthcare (e.g., doctor visits, medication)	Rp
Health insurance (e.g., BPJS, private insurance)	Rp	Health insurance (e.g., BPJS, private insurance)	Rp
Fitness and wellness	Rp	Extracurriculars (e.g., sports, music, dance)	Rp
Preventive check-ups (e.g., annual check-ups, screenings, dental)	Rp	Preventive check-ups (e.g., annual check-ups, screenings, dental)	Rp
Other:	Rp	Other:	Rp
Money for everyday life		Money for everyday life	
Clothes and personal items	Rp	Clothes and personal items	Rp
Entertainment and recreation	Rp	Entertainment and recreation	Rp
Other:	Rp	Other:	Rp
Total	Rp	Total	Rp

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Parents' bowl		Per month
Money for their everyday support		
Monthly allowance		Rp
Daily care or a helper		Rp
Family support (e.g., siblings, relatives, in-laws)		Rp
Other:		Rp
Money for their future		
Future care and support (e.g., home caregiving)		Rp
Other:		Rp
Money for their health and well-being		
Healthcare (e.g., doctor visits, medication)		Rp
Health insurance (e.g., BPJS, private insurance)		Rp
Fitness and wellness		Rp
Preventive check-ups (e.g., annual check-ups, screenings, dental)		Rp
Other:		Rp
Total		Rp

Compare your bowls		Per month
Your bowl		Rp
Children's bowl		Rp
Parents' bowl		Rp

Why your own bowl matters

If your savings run out later in life, your children may eventually have to support you too. Taking care of your future today helps protect your family tomorrow.

Ways to add a little to your own bowl

- ✓ Reduce a flexible expense, such as an unused subscription.
- ✓ Put part of a bonus, THR or variable income into your bowl.
- ✓ Set aside a small fixed amount each payday.
- ✓ Keep your bowl separate, in another account or a savings feature.

★ My next step

One thing I will add this month to my own bowl

Amount

Rp

When I will start DD/MM/YYYY

Here's an example of how someone might complete the worksheet

Your bowl Rp1.100.000
 Children's bowl Rp5.250.000
 Parents' bowl Rp4.150.000

Bowl	Sample items	Monthly total
Your bowl	Retirement savings Rp200.000; healthcare Rp300.000; entertainment Rp600.000	Rp1.100.000
Children's bowl	School fees and education Rp3.650.000; tutoring Rp850.000; clothes and personal items Rp750.000	Rp5.250.000
Parents' bowl	Allowance Rp2.000.000; daily care Rp1.500.000; medication Rp650.000	Rp4.150.000

What this example shows

This family gives generously to both generations, while the earner's own bowl is much smaller and has no emergency savings. There is no perfect split, but seeing the difference makes it easier to make room for their own future.

Next step: Set aside 10% of any bonus, THR, incentive payment or freelance income into emergency savings, so the earner's own bowl grows.

Illustrative only.



Talk it through

You don't have to work through this alone. If you would like help balancing support for your family with your own future, you can speak with a Sun Life Advisor.

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