2026 READER EDITION

The OFW Money Starter Kit

25 practical money moves for Filipinos working abroad - before departure, while overseas, and when coming home.

[ ] 25-action checklist

[ ] Family scam-response protocol

[ ] Remittance cost worksheet

[ ] 90-day homecoming plan

[ ] Official verification directory

FACT-CHECKED LINKS | PHONE-FRIENDLY | PRINTABLE A4

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How to use this kit

The best kit is the one you actually use. Finish one move per sitting, check it off, and store proof in your document vault.

PHASE 1	**Before You Fly**	Moves 1-7
PHASE 2	**While Abroad**	Moves 8-17
PHASE 3	**Coming Home**	Moves 18-25

THE 20-MINUTE RULE
If a step feels too large, spend 20 minutes gathering the documents or links you need. Progress counts before completion.

Important

This kit provides general educational information, not financial, legal, tax, or investment advice. Eligibility, rates, portal addresses, and program rules can change. Verify current requirements with the official agency before paying, filing, investing, or signing.

Edition date: August 2026. Official links were reviewed for this edition.

PHASE 1 - MOVES 1-7

Before You Fly

Protect the job, the contract, your documents, and the family money system before the first payday overseas.

01 Verify the recruiter before you pay

Search the agency name and license status. Match the approved job order, employer, position, and destination. Save a screenshot for your records.

VERIFY: DMW licensed recruitment agencies

02 Keep one contract - the verified contract

Compare every page of the contract you signed with the copy processed for deployment. Refuse a replacement contract with lower pay, changed duties, or weaker benefits.

VERIFY: DMW official portal

03 Build a deployment document vault

Store passport, visa, contract, IDs, insurance, employer address, and emergency contacts in one encrypted folder. Give a read-only copy to one trusted family member.

VERIFY: DMW e-Registration

04 Confirm OWWA membership and contacts

Check that your membership record and contact details are current. Record the nearest Migrant Workers Office and the OWWA 24/7 hotline before departure.

VERIFY: OWWA programs and services

05 Prepare your SSS disbursement route

Activate My.SSS, review posted contributions, and enroll a valid disbursement account. Do this before you need a claim or loan.

VERIFY: My.SSS services and DAEM

06 Agree on a family money plan

Write down the monthly household amount, savings amount, debt payments, and personal allowance. Decide which expenses require a family discussion.

VERIFY: BSP financial education

07 Create a private family code word

Choose a phrase that never appears on social media. Require it during urgent money requests, especially voice or video calls that feel unusual.

VERIFY: BSP consumer protection

PHASE 2 - MOVES 8-12

While Abroad: Build the Base

Separate money by purpose, reduce remittance leakage, and keep government records current.

08 Separate remittance, bills, and savings

Use different accounts or labeled digital wallets. Money meant for savings should never sit in the same pool used for weekly expenses.

VERIFY: BSP supervised financial institutions

09 Compare the full remittance cost

For the same send amount, compare the final pesos received - not only the advertised exchange rate. Include transfer fees, FX spread, and receiving fees.

VERIFY: BSP remittance resources

10 Automate an emergency fund first

Target one month of essential household costs, then grow toward three months. Keep it accessible and separate from investment money.

VERIFY: BSP financial education

11 Review SSS postings every quarter

Log in and confirm that voluntary or OFW contributions appear correctly. Save the transaction receipt and resolve gaps early.

VERIFY: SSS official website

12 Use MP2 only for medium-term money

Treat MP2 as a five-year savings commitment. Keep emergency cash elsewhere and read the current enrollment and withdrawal rules before contributing.

VERIFY: Pag-IBIG MP2 enrollment form and rules

PHASE 2 - MOVES 13-17

While Abroad: Protect and Grow

Use regulated products, verify every request, and make money decisions as a family.

13 Make retirement a monthly transfer

Choose a fixed amount or percentage on payday. Review PERA and other regulated options, including fees, risk, and early-withdrawal rules.

VERIFY: BSP PERA resources

14 Verify the seller, not just the company name

SEC registration alone does not authorize public investment taking. Ask for the authority to sell the specific investment and read the offering documents.

VERIFY: SEC Investment 101

15 Install financial apps from official links

Open the bank or government agency website first, then follow its store link. Never install an APK sent through chat or a search ad.

VERIFY: BSP cybersecurity reminders

16 Use a two-channel payment check

When bank details change, verify through a second channel you already trust. Do not use the phone number or link contained in the change request.

VERIFY: BSP consumer assistance

17 Run a quarterly family money meeting

Review income, remittances, debt, savings, and one upcoming risk. Keep the meeting to 30 minutes and end with three named actions.

VERIFY: WorldNgayon

PHASE 3 - MOVES 18-21

Coming Home: Prepare

Start before the final flight. Benefits, credentials, and updated records reduce the income gap after return.

18 Plan the return date before the final contract

Six months before coming home, list benefits, claims, documents, debt, housing, school needs, and target income. Add deadlines and owners.

VERIFY: OWWA reintegration

19 Start reintegration intake early

Ask the OWWA reintegration unit about employment, business, training, financial literacy, and psychosocial support. Choose a job, business, or hybrid pathway.

VERIFY: Alagang OWWA reintegration portal

20 Translate overseas work into credentials

List the tasks you can prove, then check TESDA assessment or certification options. A recognized credential makes experience easier for employers to evaluate.

VERIFY: TESDA assessment and certification

21 Update all Philippine records

Confirm your home address, mobile number, email, beneficiaries, and civil-status records with SSS, Pag-IBIG, PhilHealth, banks, and insurers.

VERIFY: eGovPH official portal

PHASE 3 - MOVES 22-25

Coming Home: Rebuild

Protect cash, test income ideas carefully, and keep the good habits that overseas work forced you to learn.

22 Build a 90-day homecoming budget

Budget for transport, housing, school, medical needs, job search, and business exploration. Protect emergency savings from celebration spending.

VERIFY: BSP financial education

23 Test a business before borrowing

Talk to customers, price the offer, test a small batch, and record real margins. Complete enterprise training before considering a reintegration loan.

VERIFY: OWWA enterprise development

24 Convert remittance discipline into investing

Keep the same payday transfer habit after returning. Redirect a portion toward emergency savings, retirement, or a regulated long-term product.

VERIFY: SEC investor education

25 Schedule a yearly protection review

Once a year, review beneficiaries, insurance, passwords, emergency contacts, debt, retirement progress, and the family code word. Replace anything outdated.

VERIFY: WorldNgayon OFW toolkit

FAMILY SAFETY SHEET

The 90-second scam protocol

Print this page or send a screenshot to the family group chat. Use it for every urgent money request.

1. PAUSE
Do not transfer, click, install, share an OTP, or continue screen sharing.

2. SWITCH CHANNELS
End the call. Contact the person using a saved number or a second trusted channel.

3. ASK THE CODE WORD
If the caller cannot answer correctly, treat the request as hostile - even if the voice or face looks real.

4. VERIFY THE STORY
Ask a detail an attacker cannot learn from social media. Contact a second family member.

5. REPORT AND PRESERVE
Save screenshots, account numbers, URLs, and transaction references. Contact the bank or e-wallet immediately.

Our private family code word

Code word: ____

Backup verifier: ____

Bank/e-wallet emergency number: ____________________________

ONE-PAGE WORKSHEET

Compare the money received

Run this check using the same send amount and the same minute. The best-looking exchange rate is not always the best result.

Provider	Send amount	Fees	FX rate	Pesos received

DECISION RULE

Choose based on the final amount received, reliability, speed needed, complaint support, and whether the provider is supervised by the appropriate regulator.

My new remittance rule

I will compare providers every ______ months and switch when the total difference is more than PHP __________ per transfer.

PLANNING SHEET

Your 90-day homecoming plan

Give each action a date and an owner. The goal is to protect cash while you rebuild income and routine.

Window	Money	Work or business	Documents and family
30 days before	[ ] Set cash floor [ ] Stop new debt	[ ] List 10 leads [ ] Choose job/business test	[ ] Gather records [ ] Book benefit inquiries
Days 1-30	[ ] Track every expense [ ] Protect emergency fund	[ ] Apply/interview [ ] Run small market test	[ ] Update agencies/banks [ ] Family routine meeting
Days 31-60	[ ] Review runway [ ] Restart monthly saving	[ ] Improve offer/CV [ ] Add training or credential	[ ] Close missing records [ ] Review insurance
Days 61-90	[ ] Set 12-month budget [ ] Automate investment	[ ] Choose proven path [ ] Stop weak experiments	[ ] Annual review date [ ] Update family code word

My cash floor - the amount I will not spend

PHP ____________________ | Review date: ____________________

KEEP THIS PAGE

Official verification directory

Start with official domains. Avoid sponsored search results, forwarded app files, and look-alike pages.

Agency	Use it for	Official domain
DMW	Recruitment agencies, job orders, e-Registration, advisories	dmw.gov.ph
OWWA	Membership, welfare, repatriation, reintegration	owwa.gov.ph
SSS	Contributions, benefits, loans, My.SSS	sss.gov.ph
Pag-IBIG	Membership, MP2, housing and provident savings	pagibigfund.gov.ph
BSP	Banks, e-money, remittance, PERA, consumer help	bsp.gov.ph
SEC	Investor education, registration, advisories	sec.gov.ph
TESDA	Training, assessment, certification	tesda.gov.ph
eGovPH	Government services gateway	e.gov.ph

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