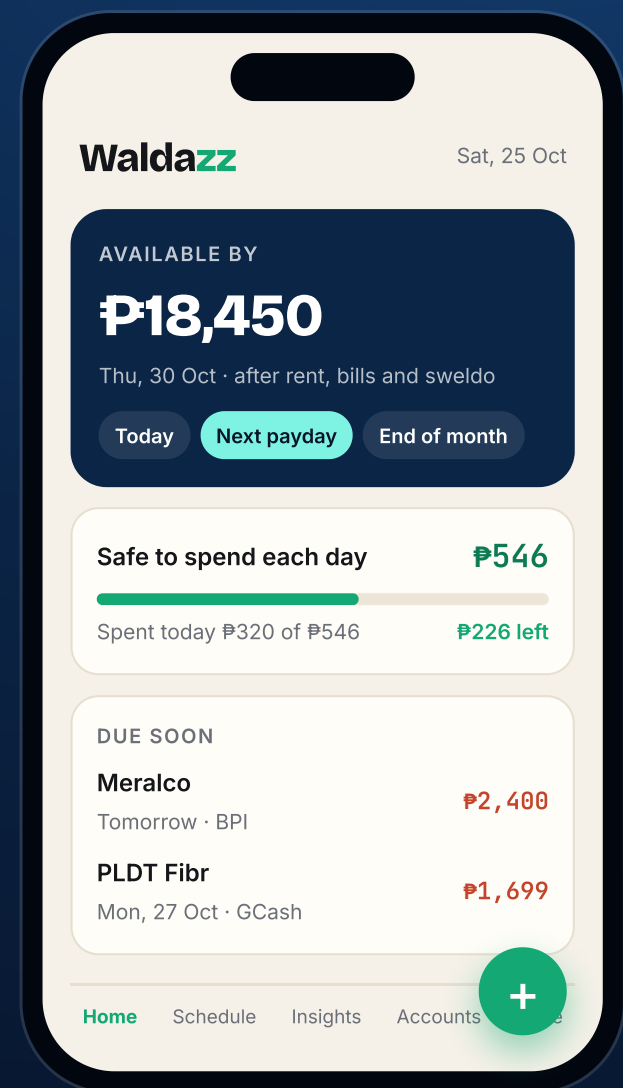


Make your sweldo last until the next one.

Waldazz shows you how much money you'll have on any day, after every bill and every payday. Set it up once in about 10 minutes, then check it for 30 seconds a day. This guide shows you exactly where to tap.

[Why it matters](#)
[How it thinks](#)
[10-minute setup](#)
[Daily habit](#)
["What do I tap?"](#)
[Money rules](#)
[Questions](#)


Example figures, not real data

WHY IT MATTERS

Most Filipinos are one surprise away from utang.

These numbers come from the Bangko Sentral's 2025 Consumer Finance and Inclusion Survey and other recent studies. Each one comes with the part of Waldazz that helps.

3 in 10



Filipino adults have savings that could absorb an unexpected expense. The other 7 would have to borrow or go without.

In Waldazz: set a **Cushion** and add a **Savings** item every payday, so the emergency fund grows before you spend.

BSP Consumer Finance and Inclusion Survey 2025

6 in 10



Filipino families can't pay a ₱10,000 hospital bill outright.

In Waldazz: Can I afford it? shows in seconds whether a sudden expense fits, and on which day it would.

BCG, The Filipino Family study, 2025

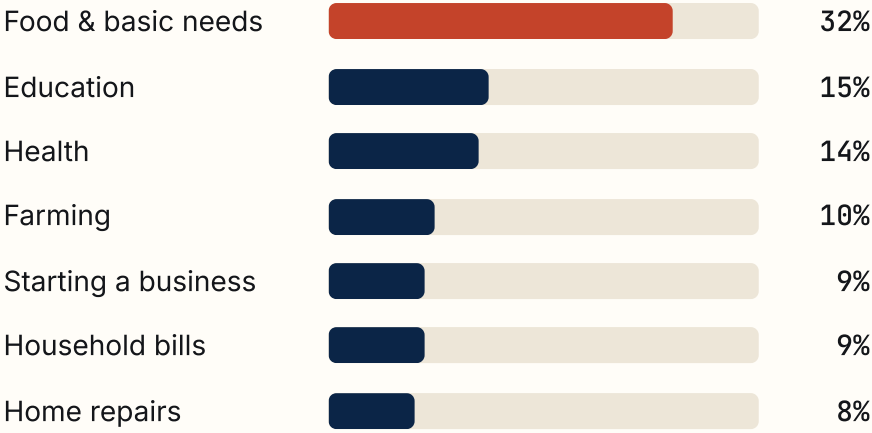
32%

of loans taken in 2025 went to **food and basic needs**, the biggest reason Filipinos borrow. Borrowing to eat usually means the money ran out before payday.

In Waldazz: Safe to spend each day keeps the money for rent and bills out of your daily budget, so the last week before sweldo isn't empty.

BSP CFIS 2025, via GMA News

What Filipinos borrowed for, 2025 (% of loans)



Bars drawn on a 0-40% scale

34%

of borrowers **often struggle** to make their payments, and 8% take a new loan to pay an old one.



In Waldazz: every loan shows what's left and when it ends. **Extra money** tells you which loan a bonus should go to first.

BSP CFIS 2025, via GMA News

57%

of retail payments in the Philippines were digital in 2024 (GCash, Maya, cards, bank apps), up from 53% a year earlier. Money now leaks out in small taps.



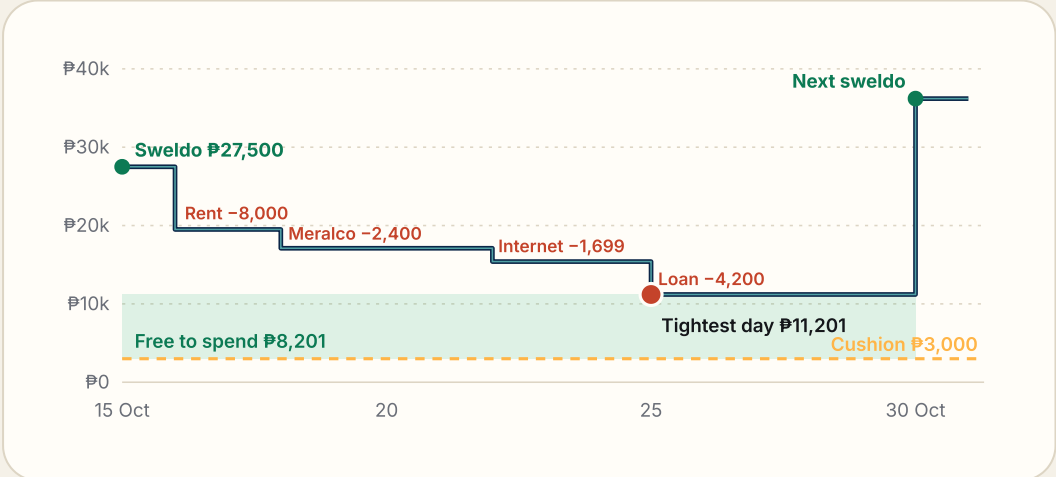
In Waldazz: add every e-wallet as an account and log taps as a **Spend**. It takes five seconds.

BSP Status of Digital Payments 2024

HOW WALDAZZ THINKS

It looks ahead to your tightest day, and plans around it.

Most budget apps tell you what you spent. Waldazz tells you what you can still spend. Here's one sweldo, from payday on the 15th to payday on the 30th.



Safe to spend, worked out

Tightest day before payday ₱11,201
- your cushion ₱3,000
= free ₱8,201
÷ 15 days to payday
= ₱546 a day

The big bill on the 25th is already set aside on the 15th. You won't spend the rent money by accident, because Waldazz never counts it as yours to spend.

Payday every 15th and 30th isn't an accident. The Labor Code says wages are paid at least twice a month, no more than 16 days apart. Waldazz is built around that rhythm.

Available by

The big number on Home. What you'll have on a date you pick, after every bill and every income until then. Tap **Next payday** or **End of month**.

Maintaining balance

The minimum your bank makes you keep. Waldazz never counts it as spendable.

Tightest day

The lowest your money gets before the date you picked. Tap **Why?** to see every bill that brings it there.

Safe to spend each day

Your daily allowance until payday. Spend under it and every bill is still covered.

Counted / not counted

A counted account is money you use. Turn it off for money you never touch, like an emergency fund or MP2.

Worth a look

A short check-up on Home: a balance not updated in a month, a bill days overdue, or a spend logged twice. It only shows when something needs fixing.

Cushion

An amount you never want to drop below. Waldazz keeps it out of your daily allowance.

Spend vs bill

A **Spend** is something already bought (food, fare, fuel). A **bill** is something coming up that you'll pay.

Savings goal

A target for a Savings item, with an optional date. Waldazz shows how far along you are, and what each saving needs to be to make it.

DAY ONE • ABOUT 10 MINUTES

Set it up once, in this order.

The order matters. Accounts first, then the money coming in, then the money going out. The + button on any tab opens "What are you adding?".

1

Add every place your money lives

Accounts → Add account

- 1. Pick the type: **Bank**, **E-wallet**, **Cash** or **Credit card**.
- 2. Open your bank or GCash app and copy **today's balance**. You only do this once.
- 3. Enter the **maintaining balance** if your bank has one (for example ₱3,000).
- 4. For an emergency fund, turn **Count in available money** off.

Do it for all of them: payroll account, GCash, Maya, wallet cash, cards. If one is missing, your numbers will be off.

New account

BankE-walletCashCard

Name

BPI Payroll

Balance today

₱12,840.00

Maintaining balance

₱3,000.00

Count in available money

☐

2

Add your sweldo

+ → Bill or income → Income

- 1. Enter what actually lands in your account (take-home pay, not gross).
- 2. Under Repeats, pick **Twice a month**, then **Paid on: 15th & 30th** (or your own days).
- 3. Pick the account it goes into.

Freelance or OFW padala? Add each one as income with its own date. If you're not sure it will come, turn off **Count in my forecast**.

New item

ExpenseIncomeSavings

Name

Sweldo

Amount each time

₱25,000.00

OnceWeeklyTwice a month

Monthly

15th & 30th15th & end of month

10th & 25th

3

Add your regular bills

+ → Bill or income → Expense

- Rent or amortization, Meralco, water, internet, phone plan, tuition, insurance, helper's salary.
- Set the **first due date** and how often it repeats. For AC cleaning or insurance, use **every 3, 6 or 12 months**.
- Turn on a **Reminder** (1 day before is a good default).
- Bills with a set number of payments that started before today? Set **Payments already made**.

Meralco

Amount **₱2,400.00**
First due **Sun, 26 Oct**

Once **Monthly** Yearly

Off On the day **1 day before**

4

Add loans and utang (both ways)

+ → Borrow money • Lend money

- **Know the rate?** Pick **Rate**. **Only know the monthly hulong?** Pick **Payment**. Waldazz works out the real interest for you.
- Different amounts over time (₱2,500, then ₱3,000)? Pick **Custom plan**.
- Lender gave you **payment holidays** (months with no hulong)? In the plan, tap + **Payment holiday**. The payment table marks those months **Holiday**.
- Loan from months ago: under **Money received into**, pick **Already spent**.
- Home Credit? Turn on **Last payment free if all are on time**.
- Salary deduction: pick **No account**, and it's tracked automatically.

Borrow money

Rate **Payment** Custom plan

Each payment **₱10,000.00**
Number of payments **12**

Interest comes to ₱20,000: about 1.67% a month on the amount borrowed, or 2.92% a month on what's still owed.

5

Set your cushion and turn on the heads-up

More → Cushion

- **Keep at least:** start with what one week of groceries and fare costs you. Raise it later.
- Turn on **Heads-up when money gets tight**. Waldazz warns you if any day in the next two weeks dips below it.
- Turn on **Lock with Face ID** under Privacy if others use your phone.

Done. Go back to Home. The big number and Safe to spend now reflect your real life.

Cushion

Keep at least **₱3,000.00**

Heads-up when money gets tight ☒

Lock with Face ID ☐

THE HABIT

30 seconds a day. 5 minutes a payday.

Waldazz only knows what you tell it. Keep it up to date and it stays right.

EVERY DAY

Look, log, done.

30 seconds

- Open Home. Read **Safe to spend each day**.
- Bought something? **+ → Spend**. Pick a quick name like Food or Transport.
- Paid a bill? Tap it in **Due soon**, then **Record payment**.
- See **Worth a look?** Tap the line and fix it.

EVERY PAYDAY

Pay yourself first.

5 minutes

- Record your **sweldo**. Correct the amount if it was different.
- Record your **Savings** item before anything else.
- Open the **Paycheck planner**: see what this sweldo covers and what's left.

ONCE A MONTH

Check the leaks.

10 minutes

- Open **Insights**: where the money went, by category.
- Look at **What you owe** and your debt-free date.
- Make a **Back up** to Google Drive or OneDrive.

“WHAT DO I TAP?”

Real situations, and exactly where to go.

“Kaya ko ba ‘to?” Thinking of buying something.

Enter the price and the day. You'll see yes, tight or not yet. If it's not yet, **Why** lists every bill until your tightest day, and Waldazz gives the first day it fits, often right after your sweldo.

Home → Can I afford it?

Someone owes you and forgot.

Tap **Remind** on Home, or open the loan. Pick **Gentle** or **Firm**, and send a Taglish reminder through Messenger, Viber or SMS. You can edit it first, and the loan shows when you last sent one.

Loan → Send a reminder

You got your 13th month or a bonus.

Enter the amount. Waldazz shows which loan it saves the most interest on.

More → Extra money

You paid a bill but not in full.

Change the amount when recording. Keep the rest due on a new date.

Bill → Record payment

You tapped the wrong thing.

Recent payments show on Home with **Undo**. Spends have **Remove spend**.

Home → Paid recently

You paid extra on a loan.

On a loan with interest on the balance, a lump sum comes straight off the principal and next month's interest goes down.

Loan → Pay toward principal

Your lender gave you a payment holiday.

Add it to the loan's plan with **+ Payment holiday**. On a loan with interest on the balance, that month's interest is added to what you owe, and the table shows it.

Loan → Edit → + Payment holiday

You joined a paluwagan.

Add your hulog each round and your payout turn. Both land on your schedule.

+ → Paluwagan

You moved money from GCash to the bank.

Record it as a transfer, with the fee. Your total doesn't change except for the fee.

Accounts → Transfer

More → [Currency converter](#)

Open the date and choose **Skip** or **Move date**. Only that one date changes.

Item → Coming up

Pick **No account**. Each deduction counts as paid on its date, and the balance goes down by itself.

Loan form → No account

Tap **Why?** next to your tightest day.
You'll see every bill until then and what
you'd have left after each, so you know
which one to move.

Home → Tightest day → Why?

Pick the income and how late, from 3 to 30 days. Waldazz shows whether every bill is still covered.

Can I afford it? → Sweldo is late

Pick the bill and the new date, and see what it does before you ask for more time. To make it stick, use **Move date** on the bill.

Can I afford it? → Move a bill

Give a Savings item a goal, and a date if you like. It shows your progress and how much each saving needs to be.

+ → Savings → Goal

A balance not updated in a month, a bill a few days overdue, or a spend logged twice. Tap the line to fix it.

Home → Worth a look

Switch the whole app. Amounts and dates stay the same.

More → Language

Select your games (one tap for all the 6-number games), set the bets and draws (up to 6), pick, and save them all at once. **My tickets** shows the total, and logs the whole week as one spend.

More → PCS0 Lotto → Save

Tap **Get results** on a ticket (or for all your tickets at once). Waldazz reads the winning numbers GMA News publishes and lights up your matches, no paper slip needed. You can also type them.

PCSO Lotto → My tickets → tap a draw

Pick one game or several, how many bets and how many draws. Waldazz shuffles random numbers and shows the dates and the total cost. Don't like a number? Tap it to choose another.

More → PCSO Lotto

MONEY RULES THAT WORK

Six habits for the 15th-and-30th life.

These are common-sense habits, not financial advice. Each one is something Waldazz makes easy.

The moment sweldo lands, rent, utilities and hulong are already spoken for. Waldazz sets them aside before showing **Safe to spend.**

Whatever's left at the end is usually nothing. Add a **Savings** item twice a month, so it's treated like a bill.

Start with one month of bills. Then aim for three.
Keep it in an account that's **not counted**, so it never
feels like spending money.

"1.67% a month" on the full amount is closer to **2.9% a month** on what you still owe. Enter the hulog with **Payment** and Waldazz shows both rates.

5

Utang with love, but in writing.

Record every peso lent, even to family. A friendly reminder on the due date beats an awkward talk three months later.

6

Sleep on big buys.

Check **Can I afford it?** before you check out. If it says “not yet”, it shows the bills behind it and the day it fits. Usually that's right after sweldo.

QUESTIONS

Good to know.

Does Waldazz see my bank account?

No. Waldazz never connects to your bank, GCash or Maya. You type in the balances yourself, once, and Waldazz keeps them up to date as you record payments.

What if I lose my phone?

Your data goes with it unless you've backed up. Make a backup once a month: More → Back up, and save it to Google Drive, OneDrive or email.

Why is Safe to spend ₱0?

Your bills before payday add up to more than you have, after your cushion. Look at **Due soon** and the Schedule: you may need to move a bill, lower the cushion, or wait for sweldo. Tap **How is this worked out?**, then **See the bills behind this**, to see which ones.

Is Waldazz in Filipino or Bisaya?

Yes. More → Language switches the whole app to Filipino or Bisaya (Cebuano). The utang reminder is in Taglish in English and Filipino, and in Bisaya in Bisaya.

Where is my data stored?

Only on your phone. There's no account, no sign-up and no server. Waldazz only downloads public information: the BSP exchange rates for the converter and PCSO lotto results. The privacy policy is at yongcaballero.com/waldazz/privacy.

My balance in Waldazz doesn't match my bank.

Usually a spend wasn't logged or a payment wasn't recorded. Open the account and use Update balance to set it to what your bank app shows.

Do I log every coffee?

For the daily number to be right, yes, but it takes five seconds: + → Spend, pick Coffee, enter the amount. Bigger purchases matter most.

Gentle or Firm reminder?

Gentle is friendly and patient, for a first nudge. Firm is a direct follow-up, still polite, for when it's been a while. You pick it on the loan's screen, or when you tap **Remind** on Home. Both open as a draft you can change before sending, and Waldazz remembers which one you use.

Sources for the numbers in this guide

- 1. Bangko Sentral ng Pilipinas, 2025 Consumer Finance and Inclusion Survey (8,784 adults, Feb–Jul 2025): savings that can absorb a shock, as reported by [SunStar](#).
- 2. Same survey: borrowing purposes and repayment, as reported by [GMA News, 16 April 2026](#).
- 3. BCG, The Filipino Family study: families unable to cover a ₱10,000 hospital bill, as reported by [Philstar, 28 November 2025](#).
- 4. BSP, 2024 Status of Digital Payments: digital share of retail payments by volume, as reported by [SunStar](#) and [BitPinas](#).
- 5. Labor Code of the Philippines, Article 103 (frequency of wage payment), summarised by [Albuero Law Offices](#).
- 6. Loan rates in rule 4 are worked out by Waldazz for ₱100,000 paid back as 12 × ₱10,000.