

Times like these can feel uncertain, and it's easy to get overwhelmed. To support you, Metrobank introduces H.A.N.D.S., a financial guide that outlines clear, actionable steps that you can apply in your daily financial decisions, regardless of your current financial situation.



H

Have a plan
and take control
of your finances



A

Act intentionally
to avoid
overspending



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**Nurture
your income
sources**



D

**Defend
yourself
from scams
and the unexpected**



S

**Spot
opportunities**
for future growth



Have a plan and take control of your finances



- ◆ **List down where your money comes from and where it goes.** You can't fix what you don't see. When times are tight, knowing exactly where your money is going helps you spot leaks and take back control.
- ◆ **Tackle your debts strategically by prioritizing those with the highest interest rates.** Interest rates can quietly pile up and make things harder over time. Focusing on your most costly obligations can ease the burden sooner and free up more resources for your other financial goals.

Act intentionally to avoid overspending



- ◆ **Pause before making a purchase. Take a moment to assess your needs versus your wants and ask if it's really what you need right now.** Being more deliberate on your expenses helps ensure your money goes to what matters most.
- ◆ **Make your everyday spending work for you. Maximize cashback or rewards features.** If you're going to spend anyway, you might as well get a little back. Over time, these small returns can add up.
- ◆ **Use credit cards and loans wisely. Understand how they work so they support your cash flow, not strain it.** When used properly, they can help you manage short-term needs, spread out big expenses, and ease financial pressure. Keep track of due dates, interest, and what you can realistically pay back.
- ◆ **Take advantage of deals that match what you were already planning to spend on.** A good deal isn't a good deal if it makes you spend more. Stick to your plan and let opportunities work for you.

Nurture your income sources



- ◆ **Take care of your main source of income, your job or business, by keeping it stable and growing.** A strong, steady income gives you a solid foundation, especially during uncertain times.
- ◆ **Set aside an emergency fund.** Emergencies happen when you least expect them. Having a buffer keeps you from borrowing or stressing when something goes wrong.
- ◆ **Look for small ways to earn extra, even from skills or hobbies you already have.** Relying on just one source of income can be risky. Look around for extra or unused items that can be sold. Even a little extra income can make a big difference when costs rise.

Defend yourself from scams and the unexpected



- ◆ **Be extra careful with your personal information. Don't share codes, passwords, or click random links.** Scams tend to rise during tough times. Staying alert protects the money you've worked hard for.
- ◆ **Double-check messages and only use official apps or channels.** A quick pause can save you from costly mistakes. If something feels off or too good to be true, trust your instincts and verify before you act.
- ◆ **Check if you and your family are protected if something unexpected happens.** Illness, accidents, or emergencies can affect your finances unexpectedly. Being prepared helps you recover faster without wiping out your savings. Consider financial products that will protect you during unexpected events, such as insurance.

Spot opportunities for future growth



- ◆ **Investing in yourself is one of the best investments you can make. Keep learning and stay updated so you can make better money decisions and see hidden opportunities.** The more you understand, the more confident and in control you'll feel especially during uncertain times.
- ◆ **If you see a worthwhile opportunity that aligns with your goals, consider using credit thoughtfully to help manage the cost.** Used wisely, financing can spread out expenses and reduce upfront strain, but make sure it fits your budget, you understand the terms, and you can comfortably repay it.
- ◆ **Look for quality investments that offer stable and recurring returns at a reasonable price.** Invest only after your essentials are covered and you have a safety buffer in place, so you can stay invested with confidence.

Having a sound strategy can shape how well you respond to these challenges. Stay informed, stay prepared, and take control of your finances—one decision at a time.

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Get practical tips and updates to help you recognize fraud and protect your finances. Visit <https://www.metrobank.com.ph/financial-education/fight-fraud>

For more advice, visit your nearest Metrobank branch and talk to a Metrobanker.