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ubos na. Sapul ako  
dito. Sapul ako dito  
kasi wala pang pera  
pero andami ko ng  
gusto bilhin at gawin,  
puro plano na ko kaya  
din siguro wala ng  
nangyayari. Kasi  
naman wala pa pero  
kulang na siya sa utak  
ko. HAHAHA. Sa mga  
ganitong pagkakataon,  
sana katulad ako ng  
mga lalaki mag-isip.  
Walang plano-plano.  
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ba sa pera? Sagot :  
Hindi, hindi, hindi!  
“Money SAVED is  
Money EARNED.” So,  
ano ang simpleng  
dapat gawin para hindi  
na mangyari ang  
“Kasusweldo pa lang,  
Ubos na?” Magbawas  
ng gastos. Sabi ng isa  
naming participant sa  
seminar, “Paano ako  
magbabawas ng  
gastos, eh, sagad na  
talaga? Kulang talaga.”

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na pala. Ang hirap  
kumita ng pera pero  
ang dali mo namang  
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ring naghihirap sa  
ating mga Pilipino. Sa  
kabila ng sahod na  
natatanggap kahit ito  
man ay may kaliitan o  
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ako dito kasi wala pang  
pera pero andami ko  
ng gusto unleash your  
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ubos na agad. Parang  
bula, sa isang iglap,

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naglaho na agad. Ang problema kasi ng marami, yung isang buwang pinagtrabahuan ay isang araw o ilang araw lang ang itinagal. Ginastos lahat eh. Hindi binudget nang mabuti. Ang siste, nangutang na at yung kasunod na sweldo ay pambayad na lang sa utang.

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**ang Maraming ... -**  
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UBOS. walang natira.  
ubos consumed. Ubos  
na. All gone. Ubos na  
ang pera gone. My  
money has all been  
spent. Ubos na ang  
pasensya ko. My  
patience has run out.  
Ubos na ang luha ko.  
My tears have run dry.  
Inubos ko ang  
sorbetes. I finished off



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the ice cream.

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Title: Kasusweldo pa lang, UBOS na? (Book 2) Author: Vic and Avelynn Garcia. In the second personal finance book written by Vic and Avelynn Garcia, they have shared on why people keep borrowing money and gave some tips on how to avoid debts.

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