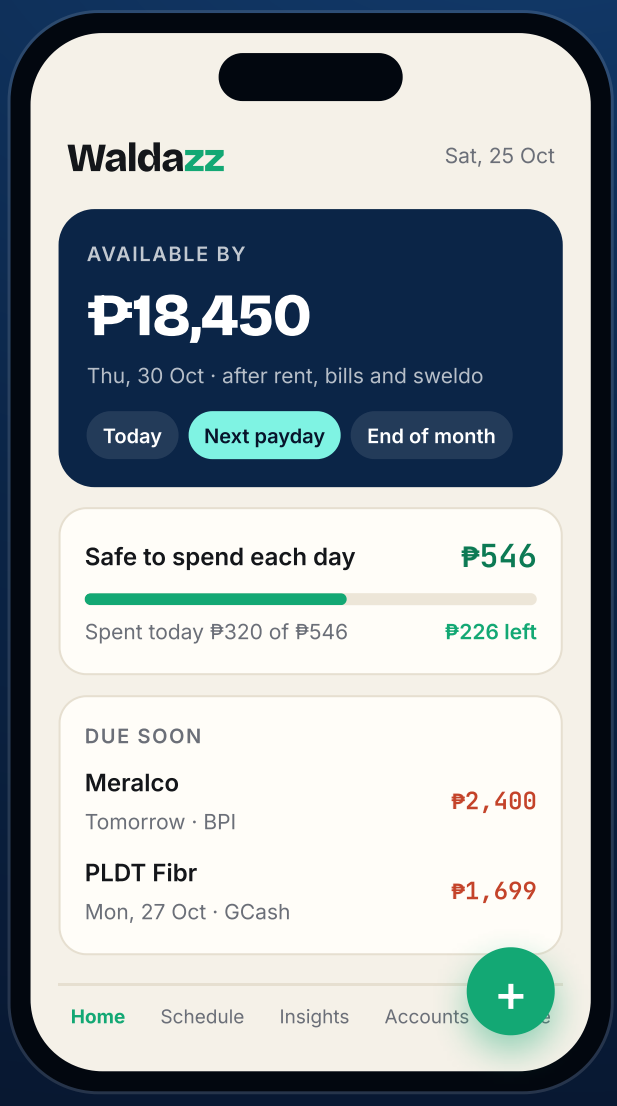
Waldazz

USER GUIDE · SPEND SMART. LIVE MORE.

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

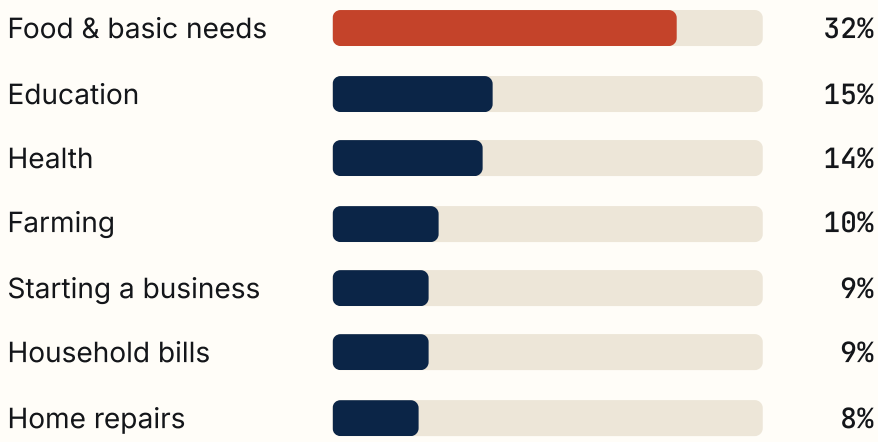
32%

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

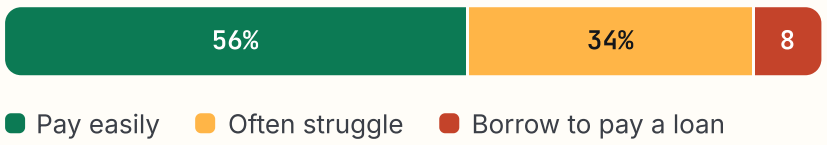
What Filipinos borrowed for, 2025 (% of loans)



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.



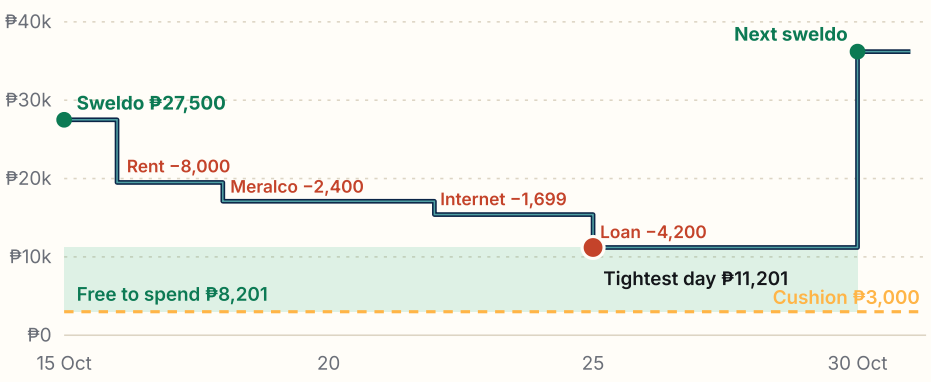
In Waldazz: add every e-wallet as an account and log taps as a **Spend**. It takes five seconds.

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**.

Safe to spend each day

Your daily allowance until payday. Spend under it and every bill is still covered. The bar turns amber at 80% of today's amount, and red if you go over.

Cushion

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

Maintaining balance

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

Counted / not counted

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

Spend vs bill

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

Tightest day

The lowest your money gets before the date you picked. On Home, tap **Next payday** or **End of month**, then **Why?** to see every bill that brings it there.

Worth a look

A short check-up on Home: a balance not updated in a month, a bill days overdue, a spend logged twice, or a set-up step that would help. It only shows when something needs a look, and **Not now** hides one that doesn't apply.

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

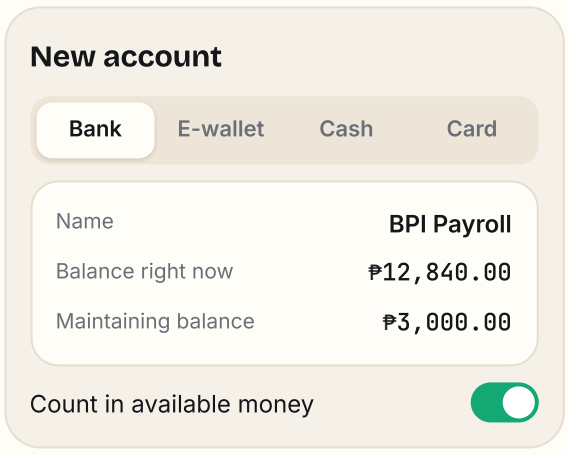
Set it up once, in this order.

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. Tap **Accounts** at the bottom of the screen.
2. Tap **Add account**.
3. Under **Type**, tap **Bank**, **E-wallet**, **Cash** or **Credit card**.
4. Open your bank or GCash app, copy today's balance and type it in **Balance right now**. You only do this once.
5. Type a **Name**, like BPI Payroll or GCash.
6. If your bank has one, type the **Maintaining balance** (for example ₱3,000).
7. For an emergency fund or MP2, turn **Count in available money** off.
8. Tap **Save** (top right).



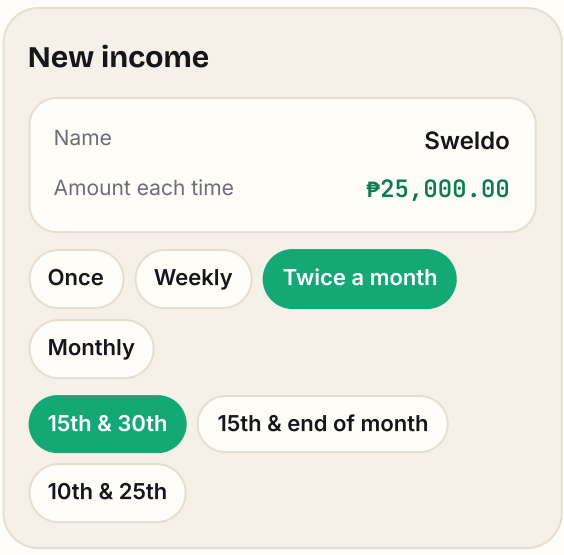
> Do it for all of them: payroll account, GCash, Maya, wallet cash, cards. If one is missing, your numbers will be off. The first time you open Waldazz, it asks for these straight away: tap **+ Bank account**, **+ E-wallet** and so on, then **Continue**.

2 Add your sweldo

`+ Add → Income`

1. Tap **+ Add** (bottom right), then **Income**.
2. Type what actually lands in your account (take-home pay, not gross).
3. Type a **Name**, like Sweldo.
4. Set the **First due date** to your next payday.
5. Under **Repeats**, tap **Twice a month**. Under **Paid on**, tap **15th & 30th** (or your own days).
6. Under **Goes to**, tap the account it lands in.
7. Tap **Save**.

> 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** before you save.

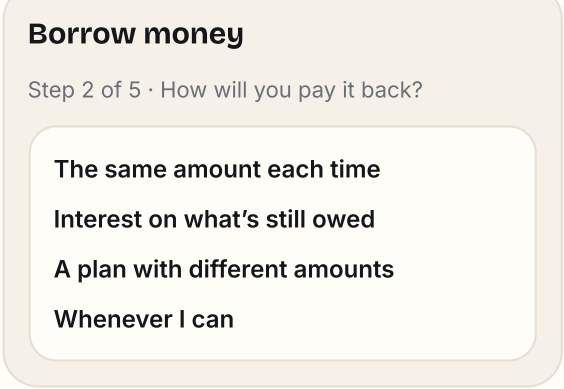


3 Add your regular bills

`+ Add → Bill`

1. Tap **+ Add** (bottom right), then **Bill**.
2. Type the amount and a **Name**, like Meralco.
3. Set the **First due date**.
4. Under **Repeats**, tap **Monthly**. For AC cleaning or insurance, set **Every** to 3, 6 or 12 months.
5. Under **Pay from**, tap the account it comes out of.
6. Under **Reminder**, tap **1 day before**.
7. Tap **Save**. Then do the next one: rent, water, internet, phone, tuition, insurance, the helper's salary.

> A bill with a set number of payments that started before today? Under **Ends**, tap **After a number of payments**, then set **Payments already made**. A plan with a lock-in? Tap **Lock-in, then keeps going** instead. Paying a kasambahay or driver? Add them under **More → Household staff**, so absences and leave are counted.



4 Add loans and utang (both ways)

`+ Add → Borrow money · Lend money`

1. Tap **+ Add** (bottom right), then **Borrow money**. If someone owes you, tap **Lend money**. Waldazz asks one thing at a time; tap **Next** after each.
2. Type the amount, the name under **Borrowing from** (or **Who's borrowing**) and the date.
3. Pick how it's paid back: **The same amount each time** (like Home Credit), **Interest on what's still owed**, **A plan with different amounts** (payment holidays, a bigger payment along the way) or **Whenever I can**.
4. Fill in what you know: the payment or the interest rate, how often, and the first payment date. For a plan, add each part in order on the next screen.
5. Pick the account the payments come from. If it's a salary deduction, tap **No account**, then **Deducted from my salary**.
6. Check the summary and the **Payment table**, then tap **Save loan**.

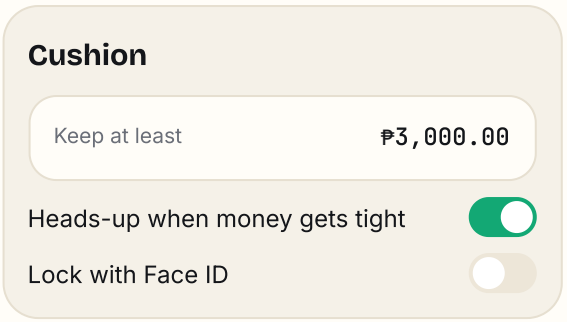
> A loan from months ago? Set the date it started: Waldazz picks **Already spent** under **Money received into**, so no money moves now, and later asks how many payments are already made. Home Credit? Turn on **Last payment free if all are on time**. To change a loan later, open it and tap **Edit**: everything is on one page there.

5 Set your cushion and turn on the heads-up

`More → Cushion`

1. Tap **More** at the bottom of the screen.
2. Under **Cushion**, type an amount in **Keep at least**. Start with a week of groceries and fare. Raise it later.
3. Turn on **Heads-up when money gets tight**. Waldazz warns you if any day in the next two weeks dips below it.
4. If others use your phone, turn on **Lock with Face ID** under **Privacy**.

> Done. Tap **Home**. The big number and Safe to spend now reflect your real life.



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? Tap **+ Add**, then **Spend**. Type the amount, tap Food or Transport, then **Save**.
- Paid a bill? Tap the circle beside it in **Due soon**, then **Record**.
- See **Worth a look**? Tap the line and fix it.

EVERY PAYDAY

Pay yourself first.

5 minutes

- Record your **sweldo**: tap the circle beside it, fix the amount if it was different, then **Record**.
- Record your **Savings** item before anything else.
- Tap the **Next sweldo** card on Home: 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 backup: **More → Back up**, then **Save to Files** (iCloud Drive) or Google Drive.

“WHAT DO I TAP?”

Real situations, tap by tap.

EVERY DAY

You bought something.

Log it as a spend. It takes five seconds.

1. Tap **+ Add** (bottom right), then **Spend**.
2. Type the amount.
3. Tap a quick name (**Coffee**, **Food**, **Groceries**, **Transport**, **Shopping**) or type your own under **What for**.
4. Under **Paid from**, tap the account.
5. Tap **Save**.

Have the receipt? Tap the camera button beside **+ Add** and snap it (hold the button to pick a GCash or Maya screenshot from Photos). Waldazz reads it on your phone and fills in the amount, the store under **What for**, and the date and time printed on it. Check them, pick the account, and tap **Save**. A faded receipt may not read: just type the amount.

You paid a bill.

Mark it paid, and the money comes off the account.

1. On Home, find the bill under **Due soon** (or open **Schedule**).
2. Tap the circle on its left.
3. Check the amount. Change it if you paid something different.
4. Leave **Paid on** as today, or tap it and pick the day you really paid.
5. Under **Paid from**, tap the account.
6. Tap **Record**.

Your sweldo came in.

Record it, so Waldazz knows the money landed.

1. On Home, find it under **Due soon**, or open **Schedule**.
2. Tap the circle on its left.
3. Change the amount if a different amount landed.
4. Under **Received in**, tap the account.
5. Tap **Record**.

Then record your Savings item the same way, before anything else.

Your bill came in lower than the amount you planned.

Record what you actually paid. Nothing is left owing.

1. Tap the circle beside the bill (Home or Schedule).
2. Type what you actually paid. The planned amount is filled in, so change it.
3. Leave **Keep ... still due** off. For a bill that repeats, like electricity, it starts off.
4. Tap **Record**.

You paid a bill, but not in full.

Record what you paid and keep the rest due.

1. Tap the circle beside the bill (Home or Schedule).
2. Type what you actually paid.
3. Turn on **Keep ... still due**. For a one-off bill it is already on.
4. Under **Due on**, pick when the rest is due.
5. Tap **Record**.

You tapped the wrong thing.

Everything can be undone.

1. On Home, scroll to **Paid recently**.
2. Tap **Undo** beside the payment, or **Remove** beside a spend.
3. Confirm.

Older than a week? Open the item, tap the payment under **History**, and change or delete it.

The bell on Home has a number.

Alerts: what needs a look, and a few suggestions.

1. Tap the bell at the top right of Home.
2. Under **Needs attention**, tap a line to go where it’s fixed: record an overdue bill or move its date, record money that came in, update a balance, or renew an ID.
3. Under **Suggestions**, tap one to try it, or tap **Not now** to hide it for good.

The number counts what’s new since you last looked: red when something needs fixing, green when it’s only suggestions. Home’s **Worth a look** shows the first three; tap **See all in Alerts** for the rest. Two of the same spend on one day, and both are real? Tap **Both are right**.

You didn’t buy anything today.

Check in, so your streak keeps going.

1. After 6 PM, tap **No spends today? Check in** on Safe to spend, or **No spends today** on the evening reminder.
2. The flame beside your level turns orange: today counts.

Logging a spend checks you in too. One missed day a week is forgiven. Tap your level to see **Your progress**: streaks, the forecast health score and your medals.

You want proof you paid.

Keep the receipt or confirmation with the payment.

1. Tap the circle beside the bill.
2. Tap **+ Add a receipt photo**, then **Snap receipt** or **From photos** (a GCash or bank screenshot works).
3. Waldazz reads it on your phone: if you haven't changed the amount, it becomes the receipt's total, and **Paid on** becomes the date on it. The line under the photo says what it read. Check, then tap **Record**.

A long bill or both sides of a slip? Tap **Add a photo** for up to 5 photos. Forgot? Open the bill, tap the payment under **History**, and add it under **Receipt**. For a spend, open it and tap **Edit**. On a payment already saved, tap **Use these** to take the receipt's amount and date, then **Save**.

BILLS AND ACCOUNTS

A bill reminder comes while you're out.

Mark it paid from the reminder, even on your Apple Watch.

1. On iPhone, touch and hold the reminder. On Apple Watch, scroll down it. On Android, pull it open.
2. Tap **Mark paid** (**Mark received** for income, **Mark done** for a transfer). A locked iPhone asks for Face ID first.

It records the planned amount from the bill's account, paid today. Paid a different amount? Tap the reminder to open the bill instead. Not now? Tap **Remind me in an hour** (iPhone and Apple Watch).

A bill skips a month, or moves.

Only that one date changes.

1. Open the bill: tap its name on Home, in Schedule, or in **More → All items**.
2. Under **Coming up**, tap the date.
3. Tap **Skip this one**, or tap **Move date** and pick the new date.

Changed your mind? Tap the date again, then **Undo skip** or **Back to** its usual date.

A bill stops for a while.

Pause it, and it drops out of your forecast.

1. Open the bill.
2. Tap **Pause**, then **Pause** again to confirm.
3. When it starts again, open it and tap **Resume**.

Dates that came round while it was paused are skipped, so they don't come back as overdue.

A bill changed its amount or day.

Edit it once and every future date follows.

1. Open the bill.
2. Tap **Edit** (top right).
3. Change the amount, the date or how often it repeats.
4. Tap **Save**.

Your balance doesn't match your bank app.

Set it to what the bank says.

1. Tap **Accounts**, then the account.
2. Tap **Update balance**.
3. Type the balance your bank or e-wallet app shows. Overdrawn? Turn on **Negative balance (−)**.
4. Tap **Save balance**.

Waldazz records the difference as an adjustment, so your forecast matches.

A client paid you in dollars.

See today's BSP reference rate for 31 currencies.

1. Tap **More**, then **Currency converter**.
2. Pick the currency.
3. Tap **To pesos** and type the amount.

Rates are saved once they load, so it works offline after that.

Your plan has a lock-in.

It keeps going after the lock-in, at the new amount if it drops.

1. Tap **+ Add** (bottom right), then **Bill**.
2. Type the amount and a **Name**, set the **First due date**, and under **Repeats** tap **Monthly**.
3. Under **Ends**, tap **Lock-in, then keeps going**, and set **Lock-in payments** (for example 12).
4. Will it drop after? Turn on **The amount changes after the lock-in** and type the **Amount after the lock-in**.
5. Tap **Save**.

Schedule shows “Payment 5 of 12 · lock-in”, and the bill stays in your forecast after the lock-in until you end it.

You have a second one just like it.

Duplicate it, then change only what’s different.

1. Open the bill, income, savings or loan.
2. Tap **Duplicate**.
3. Update the name, amount, dates and account.
4. Tap **Save**.

A second phone plan, a twin loan, another sibling’s tuition: done in seconds.

TRANSFERS AND SAVINGS

You moved money from GCash to the bank.

A transfer, not a spend: your total only changes by the fee.

1. Tap **+ Add** (bottom right), then **Transfer**.
2. Type how much you moved.
3. Tap the account under **From**, then under **To**.
4. If there was a fee, type it in **Transfer fee**.
5. Leave **Date** as today and tap **Save**.

You'll move money on a later day.

Plan the transfer. Nothing moves until you say so.

1. Tap **+ Add** (bottom right), then **Transfer**.
2. Fill in the amount, **From** and **To**.
3. Set **Date** to the day you'll move it, and tap **Save**.
4. On the day, tap the circle beside it in **Due soon**, then **Record**.

To undo a transfer: **More** → **All items** → **Transfers**, tap it, then **Undo transfer**.

You're saving for something.

A Savings item with a goal shows your progress.

1. Tap **+ Add** (bottom right), then **Savings**.
2. Type how much to set aside each time, and a **Name**.
3. Under **Put into**, tap your savings account, or **+ New savings account**.
4. Under **Repeats**, tap **Twice a month** to save every payday.
5. Under **Goal**, type the **Target amount**. To aim for a date, turn on **Reach it by a date** and pick it.
6. Tap **Save**.

You put extra money into a goal.

Move it, then count it toward the goal.

1. Tap **+ Add** (bottom right), then **Transfer**.
2. Type the amount. **From**: where the money is now. **To**: the savings account.
3. Tap **Save**.
4. When it asks **Count this toward ...?**, tap **Count it**.

You want to try the 52-week challenge.

Ipon challenges fill your alkansya, one hulog at a time.

1. Tap **+ Add**, then **Ipon challenge** (or **More**, **Ipon challenges**, then **Start a challenge**).
2. Pick one: **52-week Pawikan**, **Bente Butanding** (every ₱20 bill), **365 Maya**, **Anti-Waldas Agila** (a no-spend week) or **Your own target**.
3. Under **Where the hulog goes**, pick your savings account, so each hulog moves money there, or **A real alkansya** to just keep count.
4. Tap **Start the challenge**.

One challenge at a time on the free version; run several with the full version.

You joined a paluwagan.

Your hulog each round and your payout land on your schedule.

1. Tap **+ Add** (bottom right), then **Paluwagan**.
2. Type your hulog each round and a name.
3. Set the number of **Members** and the **First round** date. Under **Rounds**, pick how often it goes round.
4. Under **Your turn**, tap the round when you take the pot.
5. Under **Paid from and paid into**, tap the account, then tap **Save**.

Someone owes you and forgot.

Send a polite reminder, in English, Taglish or Cebuano.

1. On Home, under **Owed to you · late**, tap **Remind**. Or open the loan and tap **Send ... a reminder**.
2. Tap **Gentle** or **Firm**.
3. Pick Messenger, Viber or SMS.
4. Change the message if you like, then send it.

The message follows your app language: English in English, Taglish in Filipino, Cebuano in Cebuano. The loan shows when you last sent one.

You paid extra on a loan.

On a loan with interest on the balance, it comes straight off the principal.

1. Open the loan.
2. Tap **Pay toward principal**.
3. Type the amount and pick the account.
4. Tap **Record**.

From the next hulog, interest is worked out on the lower balance.

You want to pay a loan off.

Pay the balance and the interest due in one go.

1. Tap the circle beside the next hulog.
2. Tap **Pay off in full**.
3. Pick the account and tap **Record**.

Only paying the interest this time? Tap **Interest only** instead.

Your lender gave you a payment holiday.

That month's interest is added to what you owe.

1. Open the loan and tap **Edit**.
2. Under **Loan terms**, tap **Custom plan**.
3. Tap **+ Payment holiday**, and set how many months.
4. Tap **Save**.

Home Credit: last payment free if all are on time.

Record each hulog with the day you really paid.

1. In the loan form, turn on **Last payment free if all are on time**.
2. Each month, tap the circle beside the hulog.
3. If you ticked it late, set **Paid on** to the day you paid.
4. Tap **Record**.

The loan shows whether the free payment is still earned.

You borrowed from family, with no interest.

Pay what you can, when you can.

1. Tap **+ Add** (bottom right), then **Borrow money** (or **Lend money** if they owe you).
2. Type the amount and who it's with, then tap **Next**.
3. Tap **Whenever I can** (or **Whenever they can**), and pick how often you'd like a reminder.
4. Tap **Next** until **Save loan**.
5. When you pay, open the loan, tap **Record a payment**, and type any amount.

The reminder says "Pay what you can", and a month you skip is never overdue.

A loan is deducted from a salary.

Like an SSS loan, or one your kasambahay pays off from their sweldo.

1. In the loan form, under **Payments come from**, tap **Deducted from my salary** (or **Deducted from their salary**).
2. Under **Deducted from which pay?**, tap the sweldo it comes off.
3. Tap **Save**.

That payday then shows what really changes hands, like "₱8,000 less ₱2,000 deducted". Nothing moves in your accounts, and the balance goes down by itself.

You got your 13th month or a bonus.

See which loan it saves the most interest on.

1. Tap **More**, then **Extra money**.
2. Type the amount.
3. Read the loan marked **Saves the most**.

This is a calculation, not financial advice. Check with your lender first.

PLANNING AHEAD

You want new money ideas.

Read this month's Tipid Tips: a new issue on the 1st of every month.

1. Tap the **Tipid Tips** banner on Home, or **More** → **Tipid Tips**.
2. Read the four tips, then tap the button under **Try it in Waldazz** to put one to work.
3. Want it on the 1st? Tap **Remind me every month**.

Earlier issues stay under **Issues** at the top. Turn the reminder off in **More** → **Notifications**. General tips, not financial advice.

"Kaya ko ba 'to?" Thinking of buying something.

Yes, tight or not yet, and why.

1. On Home, tap **Can I afford it?**
2. Tap **Buy something**.
3. Type the price, and set **Buying on** to the day you'd buy.
4. Read the answer. Tap **Why** to see every bill until your tightest day.
5. Not yet? Tap **Try** on the first day it fits, often right after sweldo.

Decided to buy? Tap **Add it as a one-off expense**.

Money looks tight before payday.

See exactly which bills make it tight.

1. On Home, in the big card, tap **Next payday** (or **End of month**).
2. Tap **Why?** next to **Tightest day before then**.
3. Read every bill and income until then, with what you'd have left after each.
4. Tap **What if I move a bill?** to try a new date.

Your sweldo might come in late.

Check every bill is still covered.

1. On Home, tap **Can I afford it?**
2. Tap **Sweldo is late**.
3. Under **Which income?**, tap it. Under **How late?**, pick from 3 to 30 days.

Nothing is saved: it's only a what-if.

You need to pay a bill later than usual.

See what it does before you ask for more time.

1. On Home, tap **Can I afford it?**, then **Move a bill**.
2. Under **Which bill?**, tap it, and set **Pay it on**.
3. To make it stick, open the bill, tap the date under **Coming up**, then **Move date**.

What will this sweldo cover?

Each paycheck pays the bills until the next one.

1. On Home, tap the **Next sweldo** card (or **More** → **Paycheck planner**).
2. Read what each sweldo covers and what's left.

Where did this month's money go?

Insights shows it in charts.

1. Tap **Insights**.
2. Tap a month in the six-month chart at the top to open it.
3. Scroll to **Spending through the month** to compare with last month, and **Your loans, month by month** to see the last hulog.

A spend is in the wrong category.

Change it any time, even after saving.

1. Open the spend and tap **Edit**.
2. Under **Category**, tap the right one, for example **Groceries**, **Eating out**, **Fun**, **Pets** or **Wages**.
3. Tap **Save**.

Nothing picked? Waldazz guesses from the name (Jollibee is Eating out, a kasambahay's sweldo is Wages) and shows its guess.

HOUSEHOLD STAFF

You pay a kasambahay or a driver.

Their work days and paydays, set once.

1. Tap **More**, then **Household staff**, then **Add staff**.
2. Type their name and **Pay each payday**, and pick their **Role**.
3. Pick how they're **Paid** (for example twice a month) and the **First payday**.
4. Under **Work days**, tap the days they work.
5. Tap **Save**.

Already have their sweldo as a bill? Open it and tap **Set up as household staff**.

Payday: they missed days, or worked extra.

Waldazz works out what to hand over.

1. On payday, tap the circle beside their pay (Home or Schedule).
2. Type the days they were **Absent** and any **Extra days**.
3. Check **To hand over**: loans and cash advances are already taken off.
4. Tap **Record**.

A day's pay is their pay divided by the work days in that pay period.

They asked for a cash advance.

It comes off their paydays by itself.

1. Open them in **More** → **Household staff** (or open their sweldo).
2. Tap **Give a cash advance**. Their name is already filled in.
3. Type how much.
4. Spreading it out? Under **Repayments**, tap **3 months**, **6 months** or **12 months**. Charging interest? Set a rate under **Loan terms**; leave it blank for none.
5. Tap **Save**.

₱30,000 over 12 months on a 15th-and-30th sweldo is 24 paydays of ₱1,250, each on one of their paydays.

They're going on leave.

Paid leave costs nothing; unpaid leave counts as absent.

1. Open their sweldo.
2. Tap **+ Add leave**.
3. Tap **Paid leave** or **Unpaid leave**, and set **From** and **To**.
4. Add a **Note**, like "In lieu of covering 12–15 Oct".
5. Tap **Save**.

Unpaid leave fills in **Absent** on that payday by itself.

LOTTO

You need numbers for the lotto.

Pick, plan the draws, see the cost, and save, one step at a time.

1. Tap **More**, then **Lotto**.
2. Tap your game, for example **Lotto 6/42**. Playing several? Tap **Play more than one game** (or **All 6-number games**) under the list, tick them, then tap **Next**.
3. Tap **Lucky Pick** for random numbers, **My own numbers** to choose them yourself, or **My saved numbers**.
4. Your own numbers: tap them on the number board, and tap one again to take it off (for 3D, 4D and 6D, one digit in each row). **Add another line** for another bet. Lucky Pick: tap how many bets, and **Shuffle** for others.
5. Tap **Next**, then pick **How many draws?** (up to 6). The dates it plays show below.
6. Tap **Next**, check the lines, price and total, then tap **Save ticket**.

Like a line? Tap ☆ beside it to keep it in My saved numbers.

Waldazz doesn't buy tickets: this list is for tickets you bought yourself at a PCSO outlet. **Sign the back of your paper ticket and keep it safe.** Waldazz's list is a reminder and a spending log, not proof the ticket is yours. PCSO pays the holder of the signed ticket who shows two government IDs.

You want it in your budget.

Log each bet as a spend, under Gambling.

1. In Lotto, tap **My tickets**.
2. Find the bet and tap **Log … as a spend**.
3. Tap the account you paid from.

Did my numbers win?

Your matches light up on your phone.

1. In Lotto, tap **My tickets**, then a draw on a ticket.
2. Tap **Get results** (needs mobile data or Wi-Fi), or type the winning numbers and tap **Check**.
3. Read the matches and the prize. With several bets, Waldazz says how many won and what each pays, for example "2 of your 5 bets won". A win pops up with confetti; a jackpot shows how to claim it.
4. Under the winning numbers, Waldazz says which site they came from and when it read them (or that you typed them in). If nothing won, it reminds you to confirm on PCSO's official results before you throw a ticket away; **See the official results (PCSO)** opens them.
5. Every winning bet also waits under **Winning bets to claim** at the top of **My tickets**.

Results come from lottopcso.com (the 6-number games, with what each prize paid) and GMA News (the digit games, and as a backup), not from PCSO, and can be late or wrong. Each result says which site it came from. Always check the winning numbers on PCSO's official results before you celebrate or claim.

You won something.

It stays on your list until you have the prize.

1. In Lotto, tap **My tickets**. **Winning bets to claim** is at the top.
2. Find the paper ticket by the draw date and line letter on each card.
3. Check PCSO's official results.
4. Sign the back of your paper ticket, if you haven't, and keep it safe. PCSO pays the holder of the signed ticket, so Waldazz's list is a reminder, not proof the ticket is yours.
5. Take the signed ticket and two government IDs to the place the card names, before the **Claim by** date, a year after the draw.
6. Tap **Claimed** once the prize is yours (tap **Undo** if that was a mistake).

Where to claim, by the size of the prize: up to ₱10,000, any lotto outlet or PCSO branch office; ₱10,001 to ₱300,000, a PCSO branch office or the main office; over ₱300,000, the main office (Sun Plaza, Shaw Blvd, Mandaluyong). Prizes over ₱10,000 are paid by cheque, less 20% final tax. Until PCSO posts the payouts, 4 and 5 numbers show "Up to" an amount, which can fall in more than one of those places, and 3 numbers "A small prize".

You want to delete a bet.

Its tickets and results go. A spend you logged stays.

1. In Lotto, tap **My tickets**.
2. On the bet, tap **Remove this bet**, and confirm.

WORKING ABROAD (OFW)

You work abroad.

Turn on the OFW tools and use the money you're paid in.

1. Tap **More**.
2. Under **Where you are**, turn on **Are you based abroad?**
3. Tap **Currency** and pick the money you're paid in (for example Saudi riyal or UAE dirham). Already added accounts or bills in pesos? It opens **Moving or coming home?** instead: **Convert everything** at the BSP rate (or the rate you got), or back up and start fresh.

Easiest on day one: the first screen asks **Are you based abroad?** too. The currency is set once, so amounts never mix.

You send money home.

A padala, once or every month, with the fee.

1. Tap **+ Add** (bottom right), then **Padala home**.
2. Type the **Amount sent**, who it's **To**, and the **Remittance fee**.
3. Check **They receive**: Waldazz fills it in from the BSP rate. Change it to the rate you were given.
4. Under **Sent from**, tap the account, set the date and how often, then tap **Save**.

The amount plus the fee comes off your account.

You're sending a balikbayan box.

Track what's in it, the cost and when it lands.

1. Tap **+ Add** (bottom right), then **Balikbayan box**.
2. Type the **Shipping cost**, **What's inside**, the **Forwarder** and the **Tracking number**.
3. Set **Ships on**, turn on **Expected arrival** and pick the date.
4. Tap **Save**. When it lands, open it and tap **Mark it arrived**.

You're counting the days to go home.

Home shows how many days are left.

1. Tap **More**. Under **Where you are**, tap **Set the date** beside **Contract ends**.
2. Pick the day your contract ends.

Home shows "128 days before you go home", and you get a reminder a month before.

YOUR WALLET: IDS, CARDS AND VEHICLES

You want a soft copy of your IDs.

For the day your wallet stays home. They open with Face ID.

1. Tap **More**, then **My IDs**, and unlock with Face ID.
2. Tap **Add an ID**. Under **Front**, tap **Take photo**.
3. When it asks **Now the back**, take the back too (or **Skip**).
4. Waldazz reads the photos and fills in which ID, the **ID number**, the expiry and **Name on ID** where it can. Check each one and fix anything it got wrong.
5. Tap **Save**.

The reading happens on your phone; the photos never leave it. They aren't in backups, and most offices still ask for the card itself.

You left your cards at home.

The number, expiry and CVV are a tap away, behind Face ID.

1. Tap **More**, then **My cards**, and unlock with Face ID.
2. Tap **Add a card** and pick **Credit**, **Debit** or **Prepaid**.
3. Take the **Front** and **Back** photos. Waldazz fills in the number, expiry, CVV, name, bank and hotline it can read. Check them.
4. Tap **Save**. To use it, open the card and tap **Copy** next to what you need.

Copied details clear from the clipboard after a minute. Lost the card? The hotline taps to call.

A form asks for your ID number.

Copy it instead of digging for the card.

1. Tap **More**, then **My IDs**.
2. Tap the ID.
3. Next to the number, tap **Copy**, then paste it into the form.

The photos stay folded until you tap **Show photos**, every time you open an ID, a card or a vehicle, so nobody beside you sees them by surprise. Tap a photo to see it full screen; pinch or double-tap to zoom.

Your license or passport is about to expire.

Get a reminder in time to book the renewal.

1. Open the ID in **My IDs** and tap **Edit**.
2. Turn on **It expires** and set **Expires on**.
3. Tap **Save**.

Waldazz reminds you two months and one month before. The list marks an ID **Renew soon** or **Expired**.

Your 10-year license needs its medical exams.

Keep the exam dates from the renewal receipt, with reminders.

1. Open your **Driver's License** in **My IDs** and tap **Edit**.
2. Under **Medical exam windows**, tap **Snap the receipt**. Waldazz reads the dates printed on it.
3. Check them, or tap **Add an exam window** and set the dates yourself.
4. Tap **Save**.

You get a reminder when each window opens, and two weeks before it closes.

Your car or motorcycle needs renewing.

Keep the OR and CR handy, and never miss the registration week.

1. Tap **More**, then **My vehicles**, and unlock with Face ID.
2. Tap **Add a vehicle**. Take a photo of the **OR** and the **CR**.
3. Type the **Plate number**. Waldazz reads the renewal dates from the OR, or suggests them from LTO's usual schedule for the plate: tap **Use these dates**. Brand new? Turn on **Brand new**: the first registration lasts 3 years.
4. Under **Insurance**, add the **Insurer** and turn on **Insurance expiry**.
5. Tap **Save**.

Reminders come two months and one month before the registration and the insurance. LTO's schedule is a guide: check your OR.

YOUR APP AND YOUR DATA

You'd rather read it in Filipino or Cebuano.

Amounts and dates stay the same.

1. Tap **More**, then **Language**.
2. Tap **Filipino** or **Cebuano**.

You prefer it light (or dark).

Waldazz follows your phone, or stays the way you like.

1. Tap **More**.
2. Under **Appearance**, tap **Match phone**, **Light** or **Dark**.

Others use your phone.

Lock Waldazz with Face ID or your fingerprint.

1. Tap **More**.
2. Under **Privacy**, turn on **Lock with Face ID** (or fingerprint).
3. Confirm with your face or finger.

Back up, once a month.

Your data lives only on your phone.

1. Tap **More**, then **Back up**.
2. Pick where to save it: **Save to Files** (iCloud Drive), Google Drive, or email it to yourself.

Backups don't include receipt photos.

You got a new phone.

Bring everything across from your backup.

1. Install Waldazz on the new phone.
2. Tap **More**, then **Restore from a backup**.
3. Pick the backup file, then tap **Replace**.

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.

1 **Bills first, then everything else.**
The moment sweldo lands, rent, utilities and hulog are already spoken for. Waldazz sets them aside before showing **Safe to spend**.

2 **Save on payday, not "kung may matira".**
Whatever's left at the end is usually nothing. Add a **Savings** item twice a month, so it's treated like a bill.

3

Build a cushion, then a real emergency fund.

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.

4

Know what a loan really costs.

“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.

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 yccreatives.com/waldazz/privacy.

What if I lose my phone?

Your data goes with it unless you've backed up. Once a month, tap **More** → **Back up** and save the file to Files (iCloud Drive), Google Drive or email. On the new phone, tap **More** → **Restore from a backup**.

My balance in Waldazz doesn't match my bank.

Usually a spend wasn't logged or a payment wasn't recorded. Tap **Accounts**, then the account, then **Update balance**, and type what your bank app shows.

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 the **Safe to spend each day** card, then **See the bills behind this**, to see which ones.

I can't find my tightest day on Home.

It shows once you look ahead. In the big card on Home, tap **Next payday** or **End of month** (or step forward with **›**). The line **Tightest day before then** appears under Coming in and Going out; tap **Why?** on it. For today alone there's no “before then”, so the line stays hidden. Another way in: tap the **Safe to spend each day** card, then **See the bills behind this**.

Do I log every coffee?

For the daily number to be right, yes, but it takes five seconds: tap **+ Add**, then **Spend**, type the amount, tap **Coffee**, then **Save**. Bigger purchases matter most.

Is Waldazz in Filipino or Cebuano?

Yes. More → Language switches the whole app to Filipino or Cebuano. The utang reminder follows your app language: English in English, Taglish in Filipino, Cebuano in Cebuano.

Can Waldazz work out my kasambahay’s pay?

Yes. Add them under **More** → **Household staff** with their work days and pay schedule. On payday, enter any absences or extra days, and Waldazz shows what to hand over, after paid or unpaid leave, loans and cash advances. It plans the pay; it doesn’t file SSS, PhilHealth or Pag-IBIG for you.

I owe family money, with no set schedule. Can I track it?

Yes. Add it with **+ Add** → **Borrow money** and, when it asks how you’ll pay it back, tap **Whenever I can**. There’s no interest and no set amount: pick how often you’d like a reminder, record any amount whenever you pay, and a month you skip is never overdue. It works the other way too, with **Lend money**.

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.

Are my ID photos safe?

They’re kept only in Waldazz’s private storage on your phone, never in your Photos app or in backup files, and My IDs always asks for Face ID or your passcode, even when the app lock is off. The screen is covered in the app switcher. On an ID’s page the photos stay folded behind **Show photos** until you tap it. **More** → **Erase all data** deletes them.

Are my card details safe?

The card number and CVV are kept in your phone’s keychain, for this phone only: not readable while it’s locked, not in iCloud backups, and never in Waldazz backup files. My cards always asks for Face ID or your passcode, and copied details clear from the clipboard after a minute. Waldazz never pays with your cards, and never asks for your PIN or a one-time code.

Which notifications will I get?

The ones you leave on in **More** → **Notifications**: reminders for bills with a bell, a heads-up when money gets tight, **Sweldo today** on payday morning, overdue bills the morning after, an evening **Log today’s spends?**, lotto results, ID and card expiry, a license’s medical exams, a vehicle’s registration and insurance, and, if you’re based abroad, a month before you go home. **Tipid Tips** on the 1st only if you ask for it. All are scheduled on your phone. Bill reminders have a **Mark paid** button, and on an Apple Watch they show on your wrist when your iPhone is locked.

I work abroad. Is Waldazz for me?

Yes. Turn on **More → Are you based abroad?** and pick the **Currency** you're paid in (riyal, dirham, Hong Kong dollar and more). Add your padala and balikbayan boxes, and count down the days to going home. Waldazz shows every amount in that one currency, set once so amounts never mix; if you move or come home, **Moving or coming home?** converts everything for you. Lotto and the peso converter stay in pesos.

What's the flame next to my level?

Your daily check-in: days in a row you logged a spend, or tapped **No spends today** (on the evening reminder, under Safe to spend after 6 PM, or in **Your progress**). It's grey until today is checked in. Miss one day a week and it's forgiven; miss two close together and it starts again. Your best run and the check-in medals are in **Your progress**.

What does the ? next to a word mean?

Tap it for a short explanation of that word, like **Cushion** or **Safe to spend each day**. **Got it** closes it.

What's free, and what does the full version add?

The free version holds **5 accounts** (loans and paluwagan count toward the 5) and **15 items** you set up: bills, income, savings and planned transfers. A bill that repeats every month is 1 item, and spends never count. Your wallet holds **5 IDs**, **2 bank cards** and **1 vehicle**. When you reach a limit, everything you've added keeps working. The **full version** removes every limit. Choose **yearly** (₱999, or ₱599 for the first year at launch), **monthly** (₱99) or **for life** (₱1,990, or ₱1,490 at launch): tap **More → Unlock the full version**. If a subscription ends, nothing is deleted or hidden: the first accounts, items, IDs, cards and vehicle you added, up to the free limits, keep working fully and the rest turn read-only until you renew. Spends, payments, backups and the app lock always work, and for life never expires. No ads. On a new phone, tap **Restore purchase** there.

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 Alburo Law Offices.
6. Loan rates in rule 4 are worked out by Waldazz for ₱100,000 paid back as 12 × ₱10,000.