

Personal Finance Workshop

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November 2025



— **When is
the best
time to
plant a
tree?**

Agenda

- Introduction and Goal Setting
- 7 STEPS of Budgeting
- Saving (Deposit or Dollar?)
- Introduction to Investing
- Investment mix

Goal setting

- Importance of setting financial goals

- Examples of financial goals

- What is YOUR goal?

(long term)

Budgeting

Step 1. Embrace the Ongoing Process of Budgeting

Step 2. Calculate Your Monthly Income

Step 3. Add Up Your Necessary Expenses

Step 4. Add “Pay Yourself” Line Items

Step 5. Plan for Your Discretionary Expenses

Step 6. Compare and Adjust

Step 7. Implement and Track Your Spending

Step 1.

Embrace the Ongoing Process of Budgeting

The best way to set yourself up for budgeting success is to embrace the fact that budgeting is the ongoing strategy you will use to live the financial life you want. Instead of thinking of budgeting as a one-time or occasional chore, it's better to think of it as a regular maintenance task, much like doing your laundry.



Step 2.

Calculate Your Monthly Income



Monthly salary + Side hustle

Step 3.

Add Up Your Necessary Expenses

Fixed

- Rent/Mortgage
- Utilities, mobile phone,Wi-Fi access, electricity, gas, heating, water
- Car payment
- Student loan payment
- Monthly memberships (such as gym membership)

Variable

- Groceries
- Medications
- Car maintenance and repair
- Home maintenance and repair
- Credit card payments

Step 4.

Add “Pay Yourself” Line Items

Financial goals and plans before spending your discretionary money. Many people forget to include these kinds of goals in their budgets, assuming they will meet their goals with whatever is “left over” at the end of the month. But planning on using leftover money often means your goals are left out. So the next step in creating a sustainable budget is to create line items in your budget for your major goals.

Start by jotting down your financial goals. Some examples include:

- Building an emergency fund
- Paying off debt
- Maxing out your retirement contributions
- Saving up for a major purchase

Step 5.

Plan for Your Discretionary Expenses

Entertainment (including streaming services)

Dining out

Personal care (including haircuts/gym membership)

Clothing

Gifts



Step 6.

Compare and Adjust



Compare your expenses to your income. If the expense number is lower than or equal to your income number, then your budget is balanced. In that case, you are ready to implement your budget.

If, however, your expenses are higher than your income, then you need to adjust your spending. You can do this by playing with any of the non-fixed expenses. An important caveat about your adjustments is that you should focus on the discretionary spending or variable spending (such as your grocery budget) before you reduce your savings for your financial goals. Protecting your pay-yourself-first line items in the budget will help ensure you reach the important financial milestones that matter to you.

Step 7.


Implement and Track Your Spending

The best way to keep track is via whatever tool works best for you, whether that means using a budgeting app, a spreadsheet or pen and paper.







Saving: Deposit, Dollar, Sum or Gold?

 **"Maksimum"** Foiz Minimal summa Muddat
2.0 ★★ 23.5% 100,000 So'm 18 oy

Yana 4 ta taklif ▼

 **"Yuqori daromad"** Foiz Minimal summa Muddat
3.4 ★★★ 27% 1,000,000 So'm 25 oy


Yana 4 ta taklif ▼

 **"Davri Omonat"** Foiz Minimal summa Muddat
3.0 ★★★ 26.5% 100,000 So'm 25 oy


Yana 4 ta taklif ▼

 **"Milliy-24/25"** Foiz Minimal summa Muddat
3.2 ★★★ 25% 1,000,000 So'm 24 oy


Yana 6 ta taklif ▼

 **"Balandda"** Foiz Minimal summa Muddat
3.4 ★★★ 9% 1,000 Dollar 24 oy


Yana 2 ta taklif ▼

 **"Invest 8"** Foiz Minimal summa Muddat
8% 200 Dollar 18 oy

Yana 4 ta taklif ▼

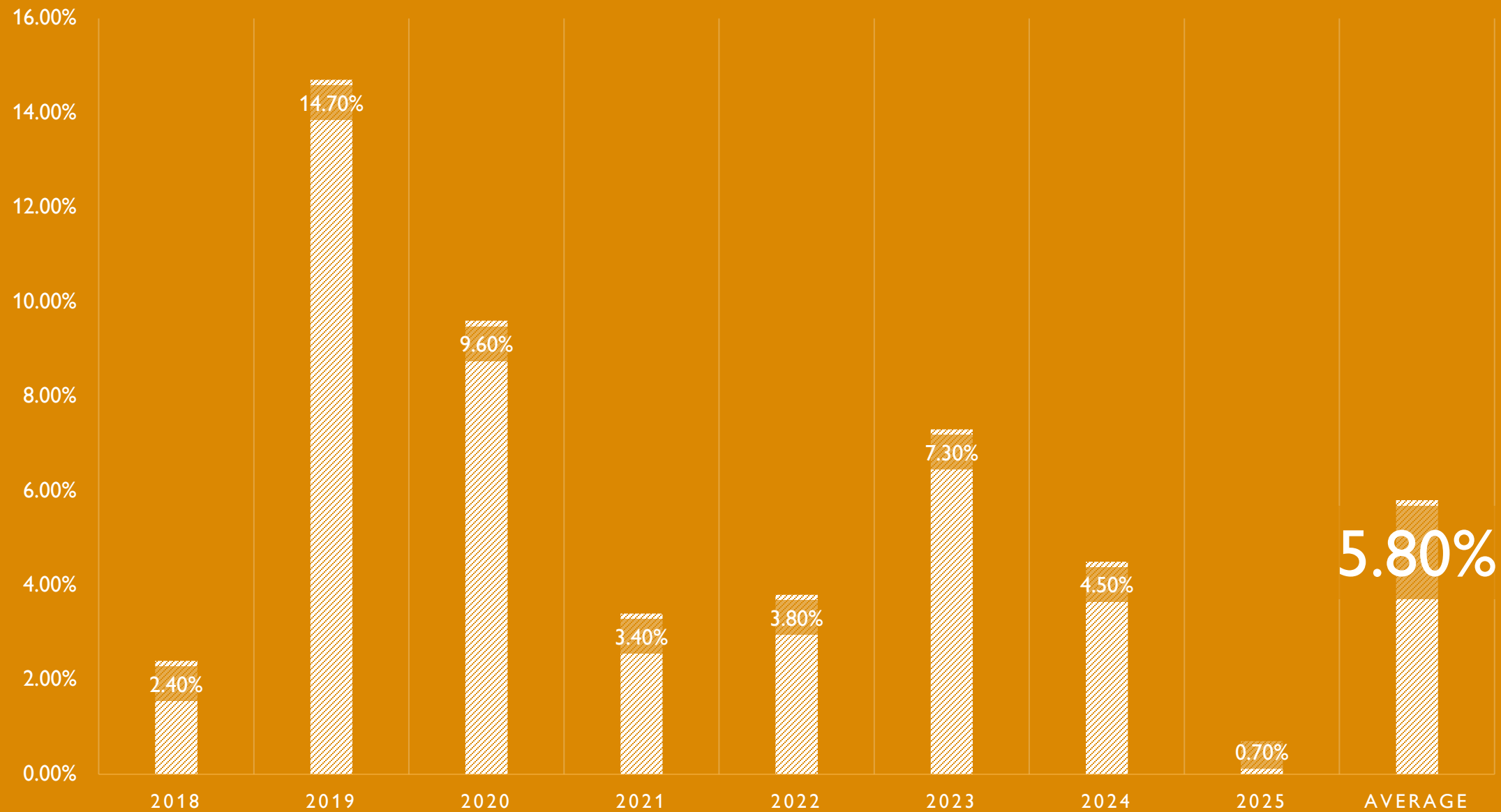
 **"FIFA-2026"** Foiz Minimal summa Muddat
7.5% 1,000 Dollar 36 oy

Yana 1 ta taklif ▼

 **"Silver"** Foiz Minimal summa Muddat
3.0 ★★★ 7.5% 100 Dollar 25 oy

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UZBEK SOM DEPRECIATION RATE AGAINST USD



Making great products

"The stock market is a device for transferring money from the impatient to the patient."

Warren Buffett

"Never invest in a business you cannot understand."

"It's far better to buy a wonderful company at a fair price, than a fair company at a wonderful price."

7/13/20XX

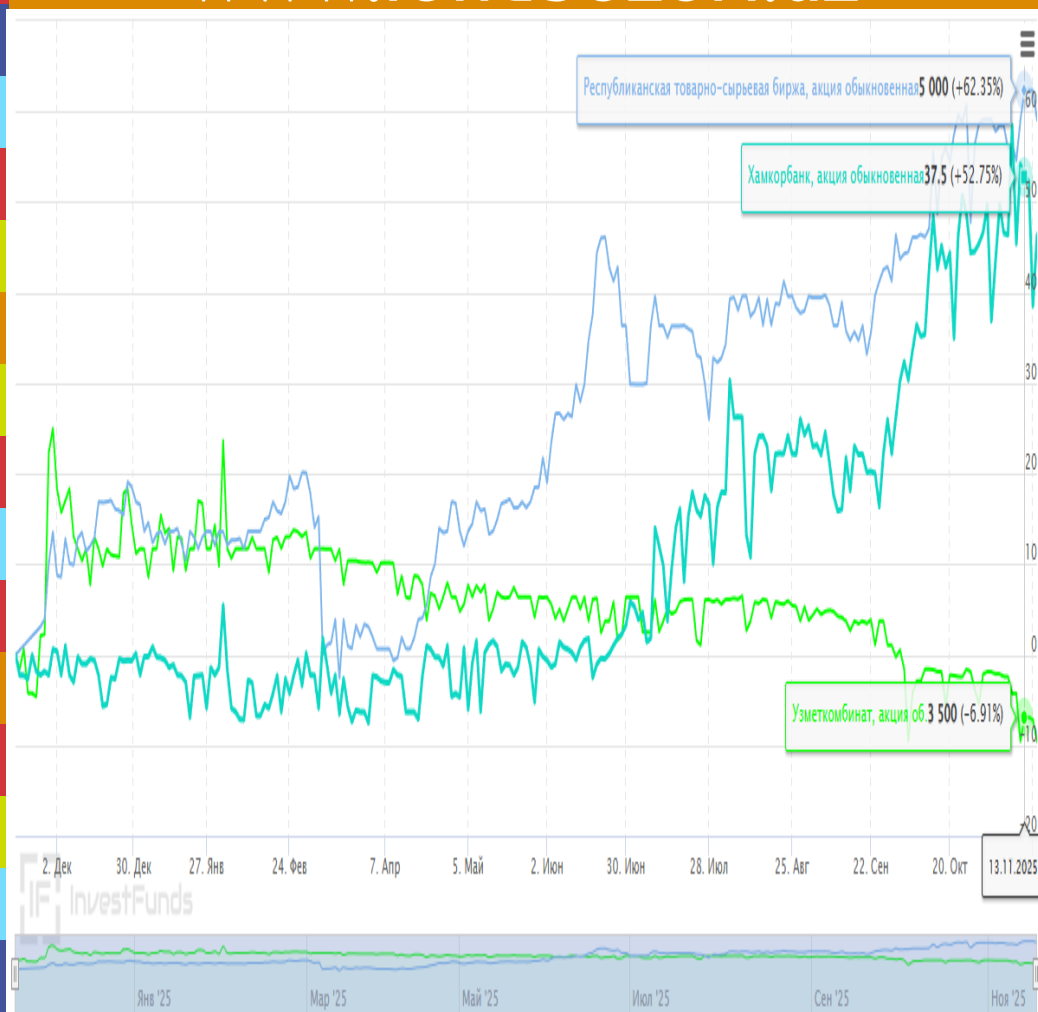


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Finance Club

17 November 2025

Ticker	Price	Daily %	Monthly %	Yearly %	Volume, mln UZS
HMKB	34.01	-9.04%	-2.97%	38.53%	323.41
SQBN	10.50	0.00%	-2.69%	10.53%	147.080
IPTB	1.16	0.00%	0.00%	-2.52%	11.633
UZMK	3,490.00	-0.29%	-1.69%	-7.18%	0.614
URTS	5,000.00	0.02%	4.04%	62.35%	106.990
KVTS	876.98	5.02%	5.66%	-1.46%	0.262
OZSM	778.75	-0.16%	-7.29%	-50.40%	2.576
IPKY	95.98	0.08%	2.11%	-33.30%	0.680
DORI	5,423.10	-0.04%	-8.86%	-42.28%	1.349
CBSK	2.30	0.00%	-3.36%	1.32%	1.081
UZMT	53,496.00	-1.84%	2.88%	-23.58%	6.523
UZINP	1,445.00	-0.34%	-0.34%	35.03%	0.505
UZTL	6,098.98	1.65%	4.35%	52.47%	19.613

— ИИС – Tax Free Investment

Save 12% and earn 28% =

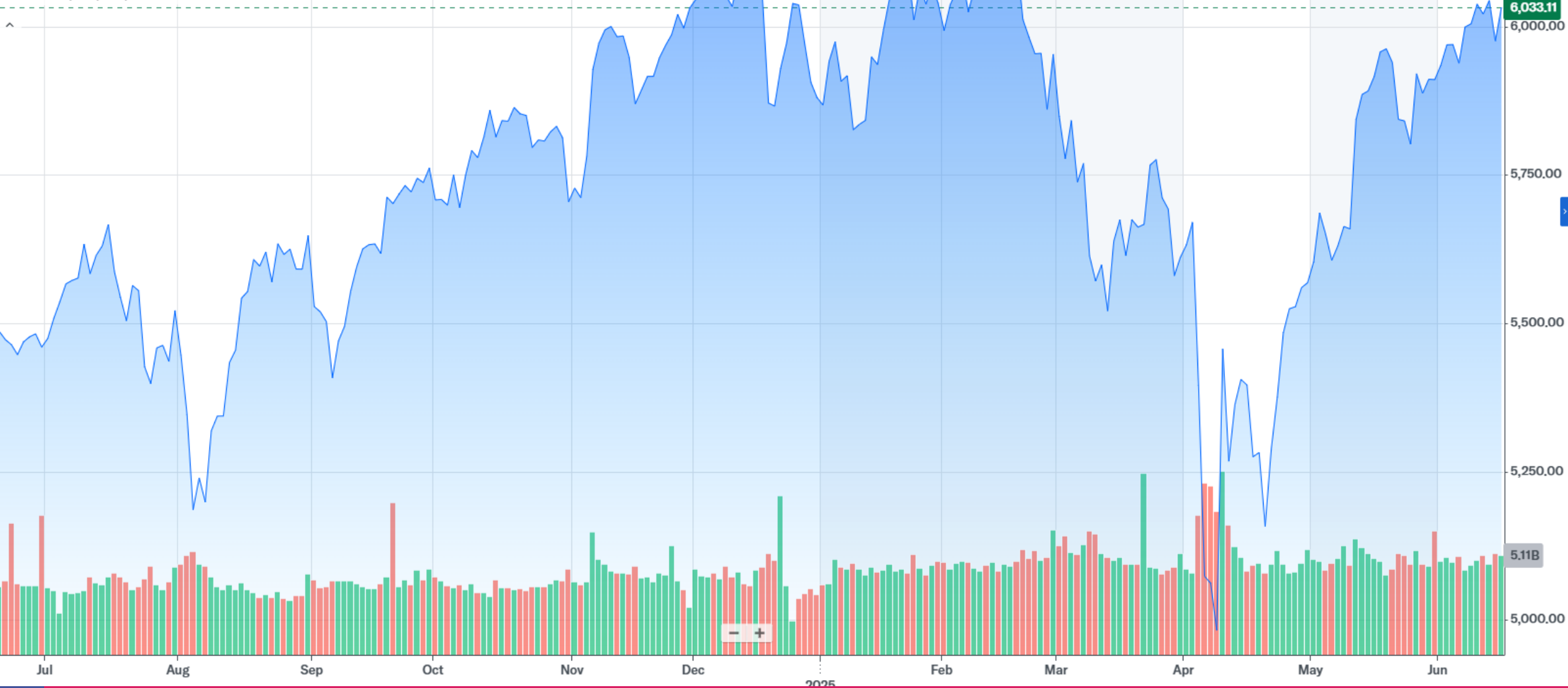
= 40%

S&P 500 (^GSPC) 6,033.11 +56.14 +(0.94%)
GNP - Delayed Quote • USD At close: 4:37:44 PM EDT

☆ Follow

O:5,623.89 H:5,623.89 L:5,504.33 C:5,528.93 V:3.87b

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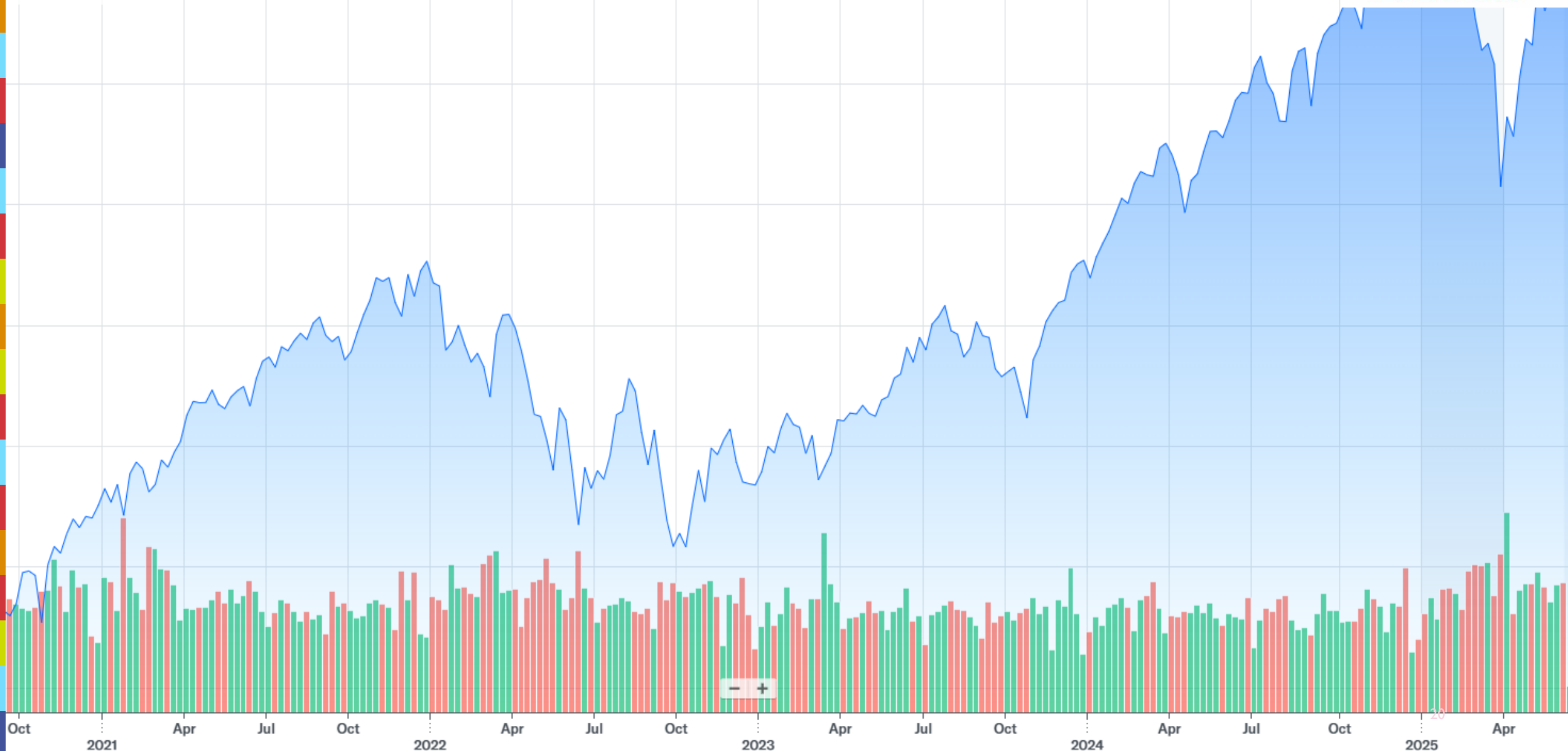
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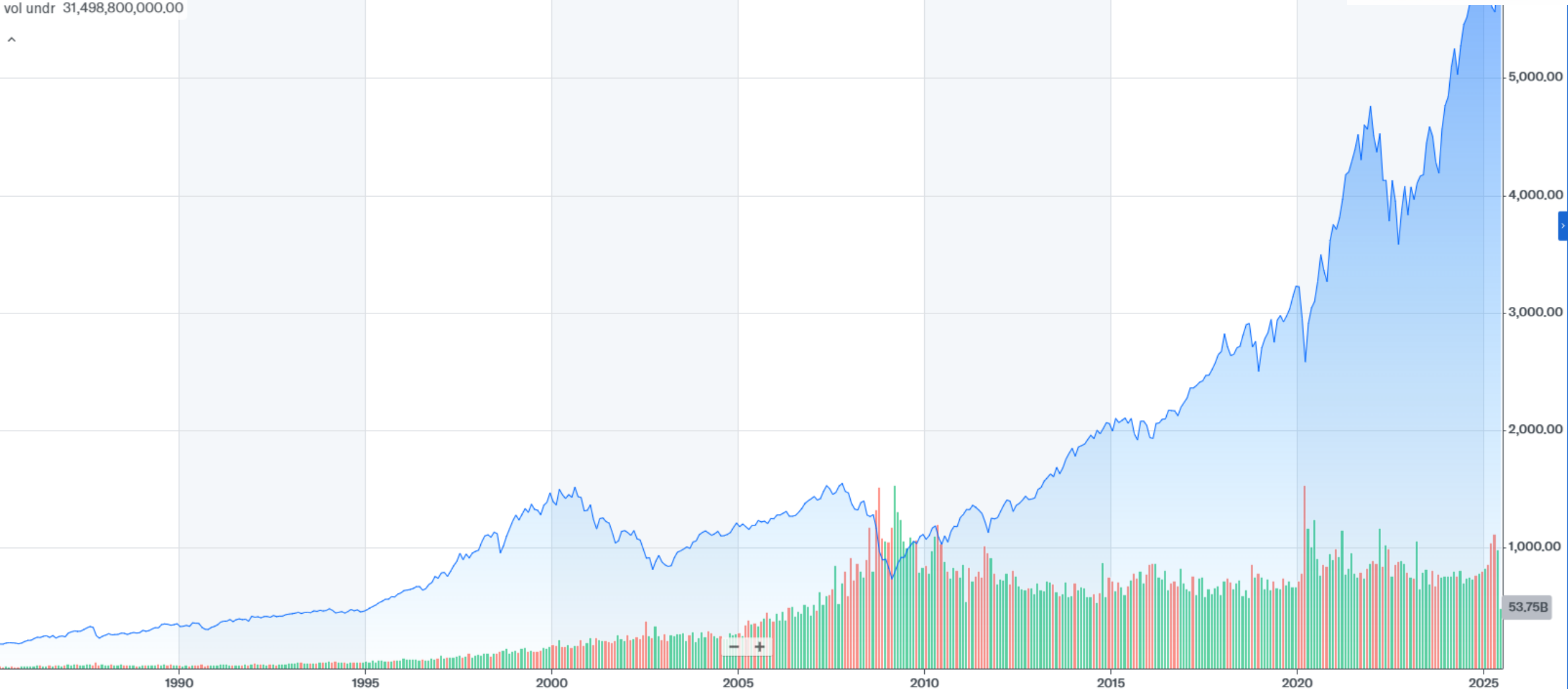
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vol undr 31,498,800,000.00

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Investment Mix

Stocks	-100% - ∞
Sum Deposit	20%
Dollar	-5%-0
Dollar deposit	7%
Real estate	12%-20%
Gold	10%

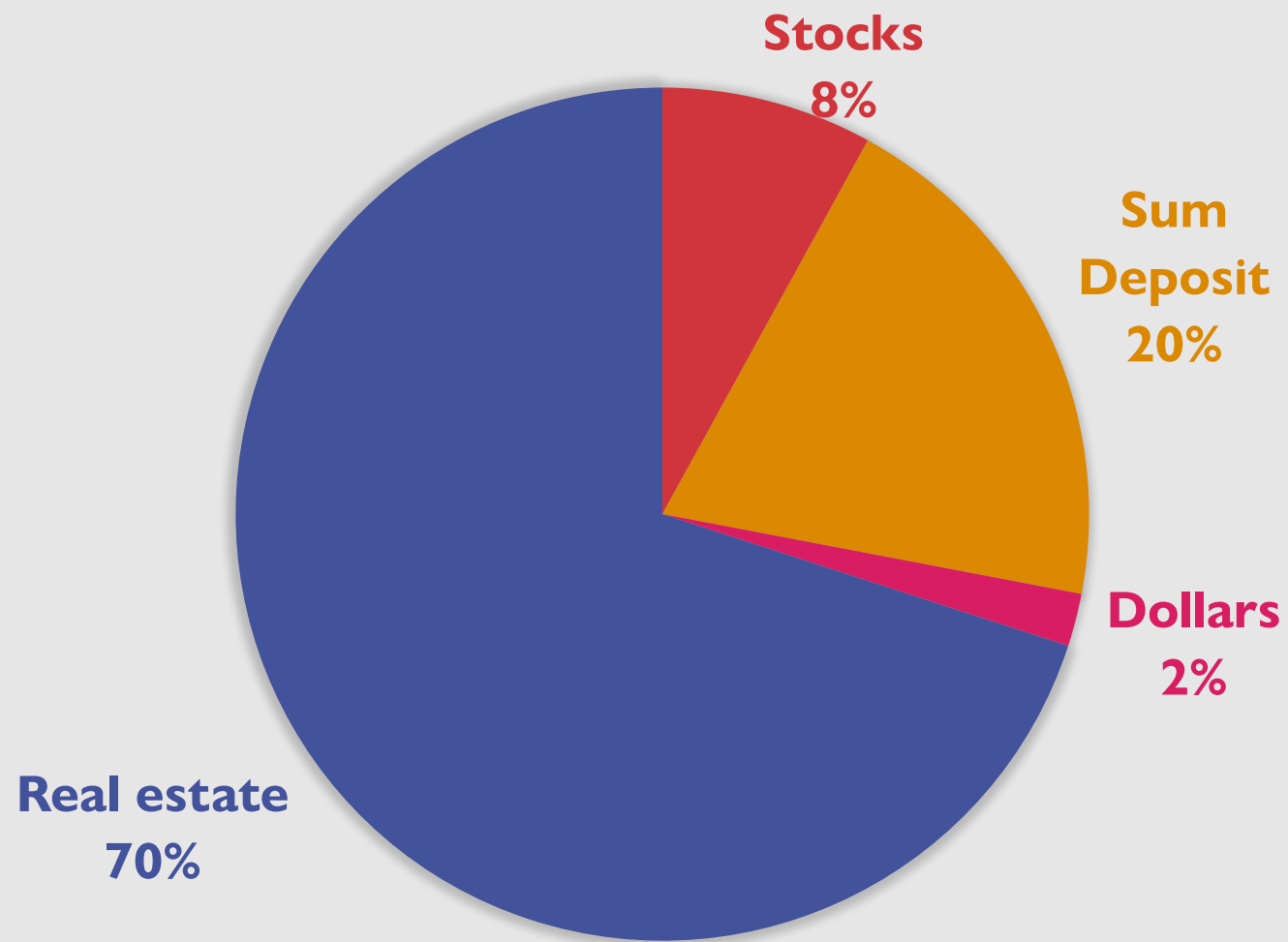
Whats the plan?

Plan B

Passive investment

Rule of 72

Investment Mix





Thank you

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