

From Saving to Investing: How to Secure Your Future

Doddy Prayogo
(Doddy Bicara Investasi)

MITech
Webinar
13 February 2026





Doddy Prayogo, Ph.D.

- Dosen Teknik Sipil di Universitas Kristen Petra, Surabaya
- Investor sejak 2013
- Content Creator sejak 2019 (Doddy Bicara Investasi)

Outline.

1. Why Do People Struggle with Money?
2. Three Colors of Money
3. Financial Independence
4. Investasi Mulai dari Mana
5. Wealth Wisdom: 5 Key Money Principles
6. Build your Financial Blueprint

01 | Why Do People Struggle with Money?

Muda:

Energi +++

Waktu +++

Uang - - -



Muda:

Energi +++
Waktu +++
Uang - - -



Dewasa:

Energi +++
Waktu - - -
Uang +++



Muda:
Energi +++
Waktu +++
Uang - - -



Dewasa:
Energi +++
Waktu - - -
Uang +++

Tua 1:
Energi - - -
Waktu - - -
Uang - - -



Muda:

Energi +++
Waktu +++
Uang - - -



Dewasa:

Energi +++
Waktu - - -
Uang +++

Tua 1:

Energi - - -
Waktu - - -
Uang - - -



Tua 2:

Energi - - -
Waktu + + +
Uang + + +



The Effect of Inflation



Rp100.000

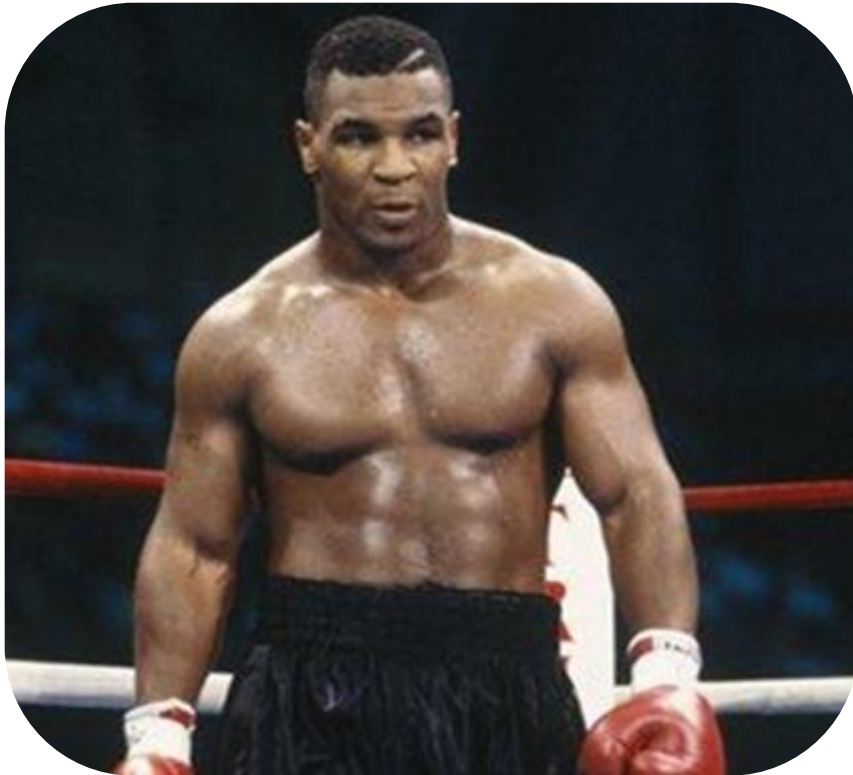


*dalam
30 tahun*

-90%



Rp10.000



Mike Tyson
~\$300 Million = Rp 4,8
Triliun



This Is How Dennis Rodman Lost All Of His Money



BY NAAZ MODAN AND NICKI SWIFT / APRIL 26, 2020 3:19 PM EDT / UPDATED: APRIL 27, 2020 7:42 AM EDT

Dennis Rodman
~\$27 Million =
Rp432Miliar



Johnny Depp
~\$650 Million = Rp10,4
Triliun

Johnny Depp left broke after losing \$650m movie fortune and wracking up \$100m debt

Hollywood actor Johnny Depp told a court today that he was left broke after losing his \$650 million fortune from the Pirates of The Caribbean movies and wracking up massive debts due to unpaid tax bills

SHARE



By **Jerry Lawton & Louise Randell**

11:15, 13 JUL 2020

UPDATED 11:21, 13 JUL 2020





Mike Tyson

~\$300 Million = Rp 4,8 Triliun



Dennis Rodman

~\$27 Million = Rp432 Miliar



Johnny Depp

~\$650 Million = Rp10,4 Triliun



Andrew Hallam
Guru SMA di Singapore

MONEY

How one teacher became a self-made millionaire by age 36

Emmie Martin
[@EMMIEMARTIN](#)

SHARE    

Andrew Hallam became a millionaire at 36 years old. By 40, his savings had grown even more, granting him financial independence.

A middle and high school teacher, Hallam didn't inherit wealth and never won the lottery. So how did he [become a millionaire on a teacher's salary?](#)

For Hallam, everything clicked when he was just 19 years old.

**Gaji:
5 Juta**



Cukup

**Gaji:
10 Juta**



Pas-pasan

**Gaji:
50 Juta**



Banyak utang



***“The goal is
to be rich
not to look
rich.”***

**Menjadi kaya itu penting,
kelihatan kaya tidak penting**

**Lo Kheng Hong
Investor Saham
Indonesia**

Kehidupan Orang Kaya yang Kita Bayangkan



Sport Car



**Jam Tangan
Mahal**



**Hiburan
Mewah**

MORE THAN ONE MILLION COPIES SOLD!



THE MILLIONAIRE THE SURPRISING SECRETS OF AMERICA'S WEALTHY NEXT Door

Thomas J. Stanley, Ph.D.
William D. Danko, Ph.D.

**MORE THAN ONE YEAR ON THE
NEW YORK TIMES BESTSELLER LIST**

Kehidupan Orang Kaya Sesungguhnya



Mobil
(Toyota / Honda)

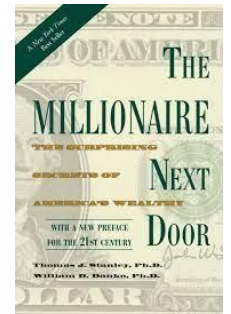


Jam Tangan
(Seiko)



Hiburan
(dengan teman & keluarga)

Sumber: Hasil survei para “millionaires” di US



Your Relationship with Money?





2022 RIGEN SIAP JADI SULTAN !!

2022 RIGEN SIAP JADI SULTAN !!



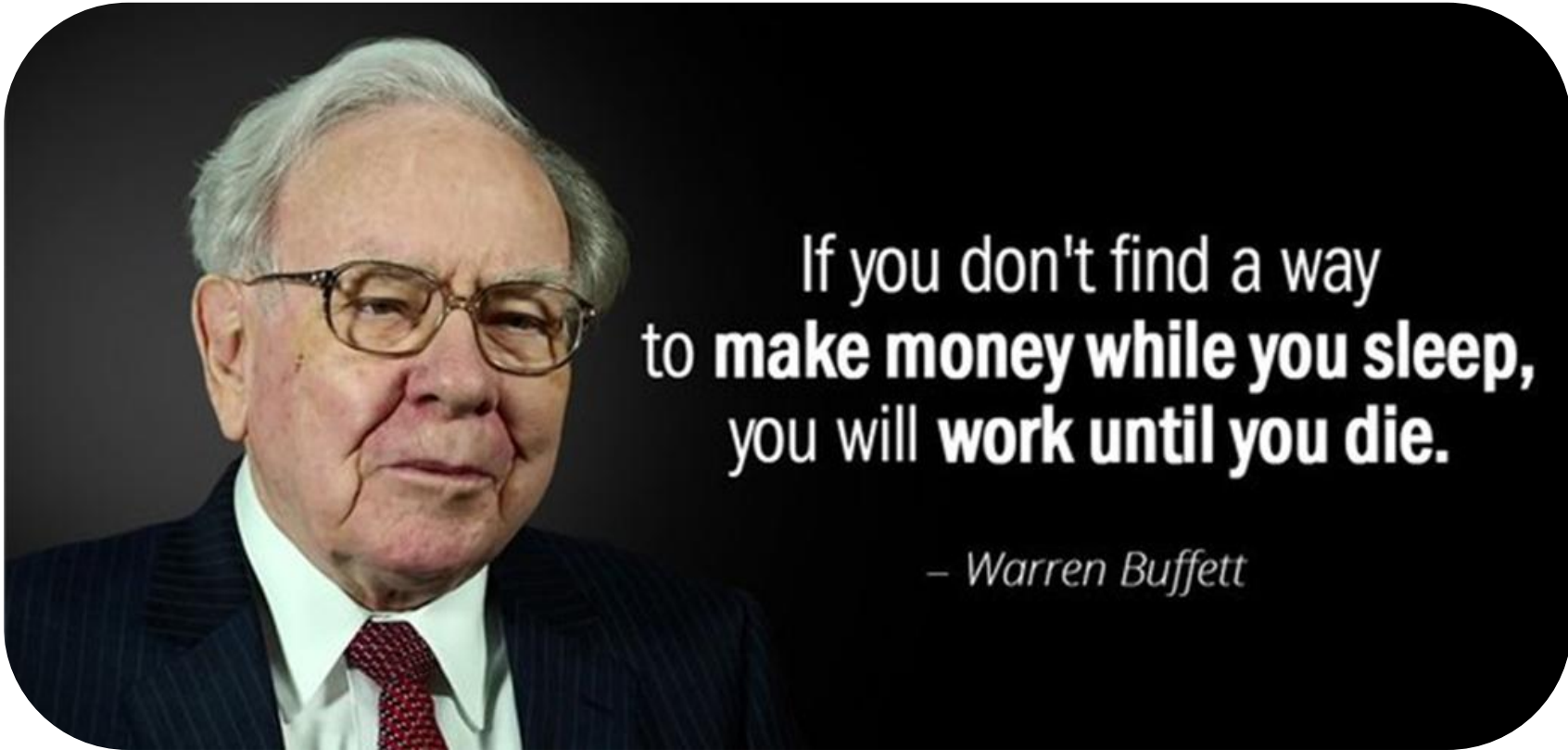
To exit full screen, press Esc



Point of View tentang Uang

1. Kasih tahu kalau saya sukses
2. Balas dendam
3. Pamer status sosial
4. Membeli waktu (freedom)





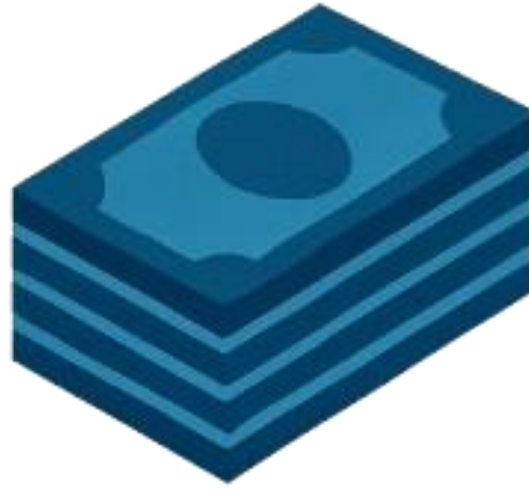
If you don't find a way
to **make money while you sleep**,
you will **work until you die**.

– *Warren Buffett*

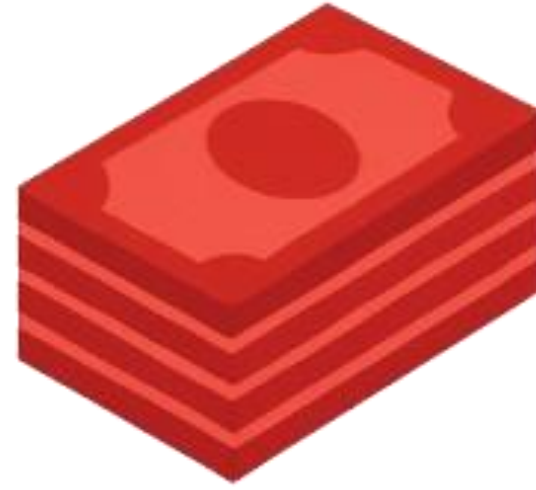
02 | Three Colors of Money



Hijau



Biru



Merah

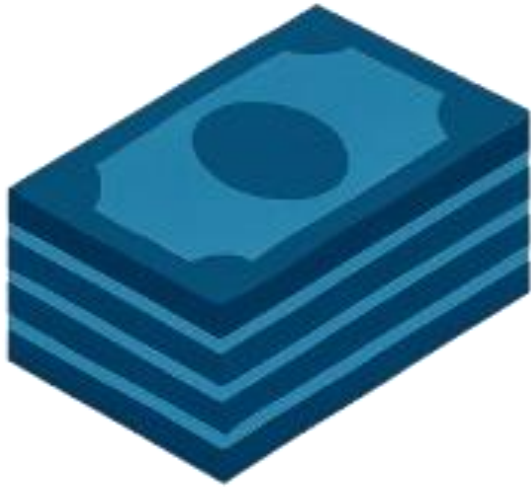


Hijau

=



Kenyamanan

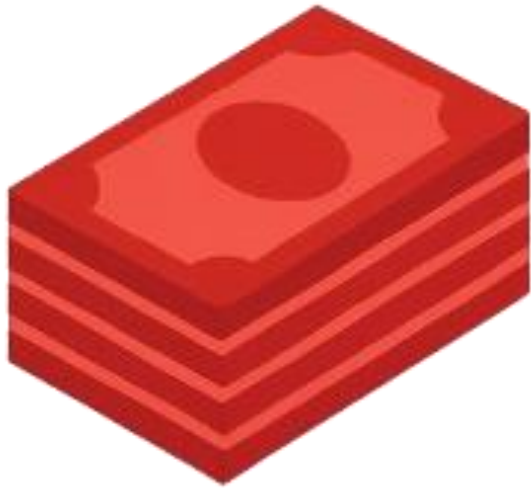


Biru

=



Keamanan



Merah

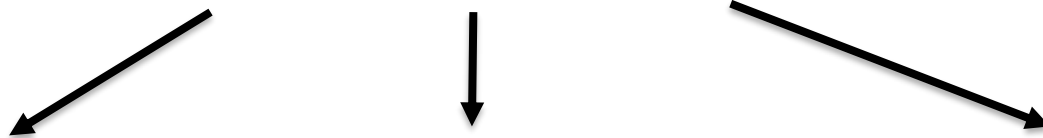
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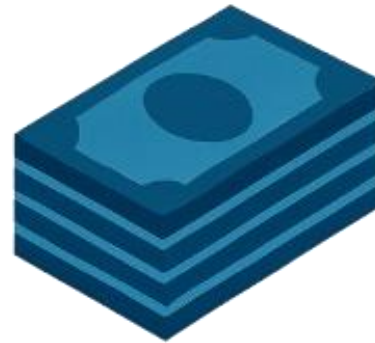
Pertumbuhan



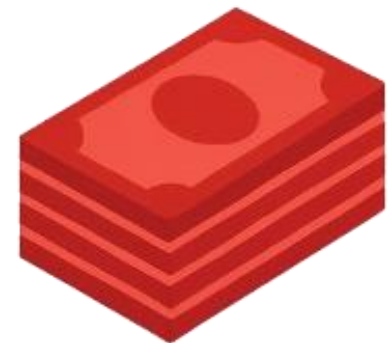
Rp 10.000.000



**Rp 7.000.000
(70%)**



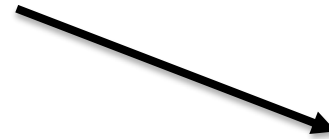
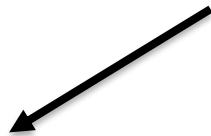
**Rp 2.000.000
(20%)**



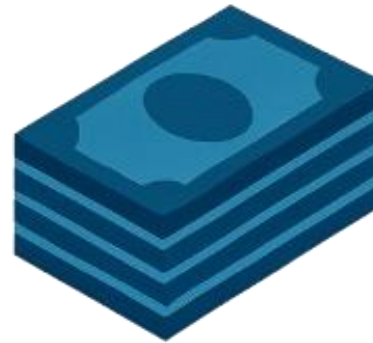
**Rp 1.000.000
(10%)**



Rp 50.000.000



**Rp 15.000.000
(30%)**



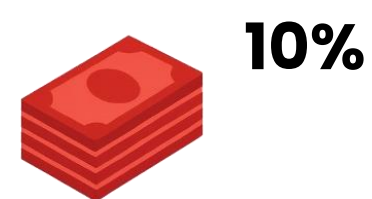
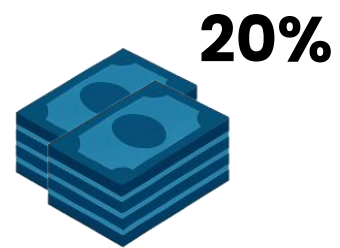
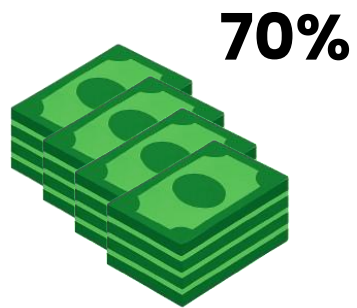
**Rp 7.500.000
(15%)**



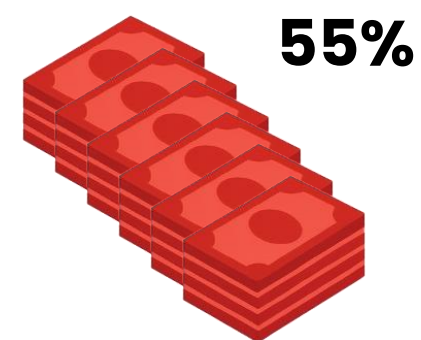
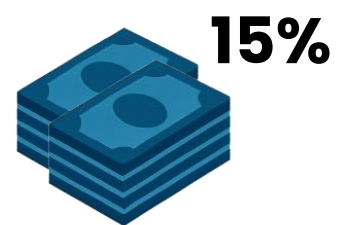
**Rp 27.500.000
(55%)**



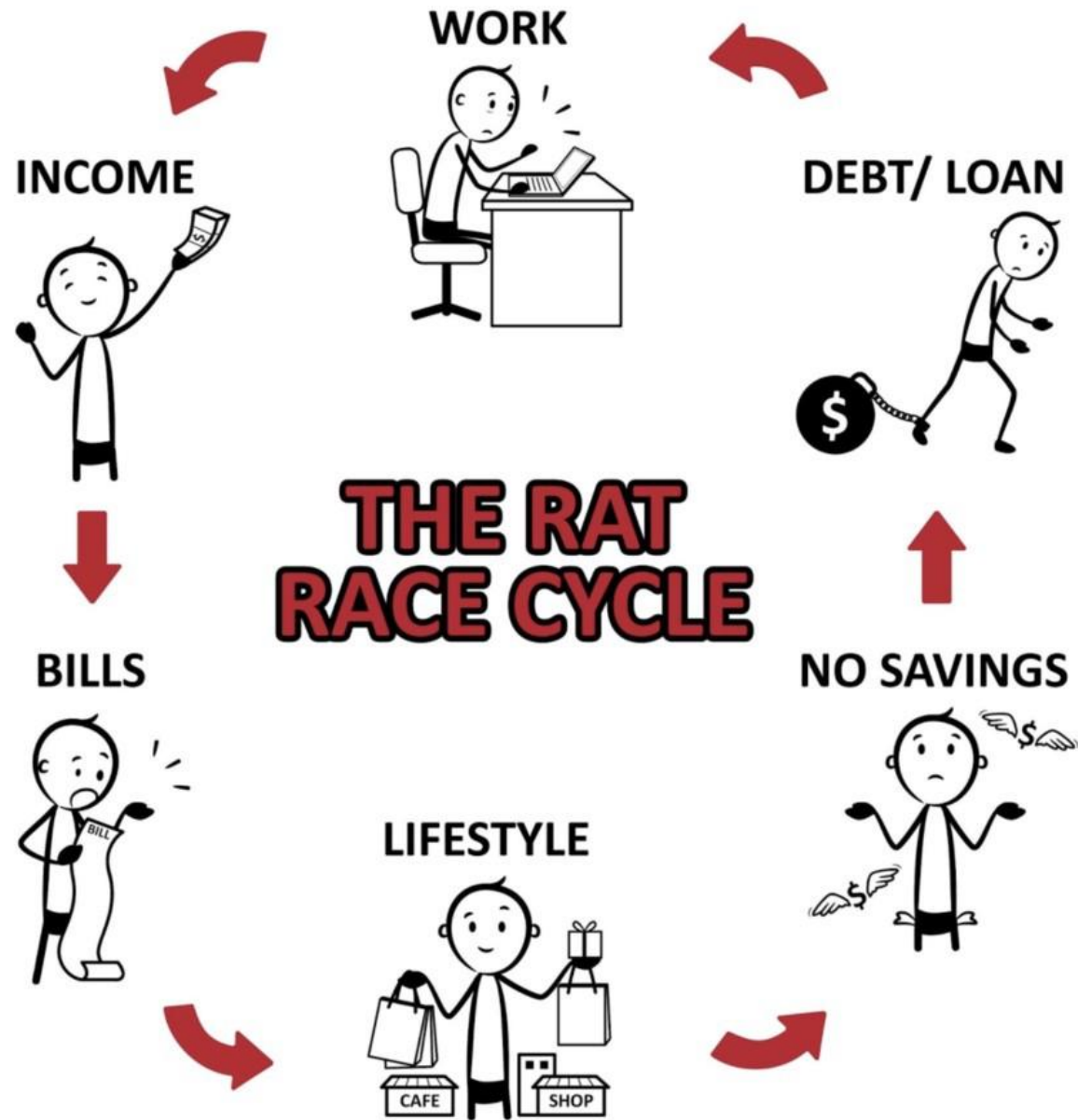
Rp 10.000.000



Rp 50.000.000



03 | Financial Independence



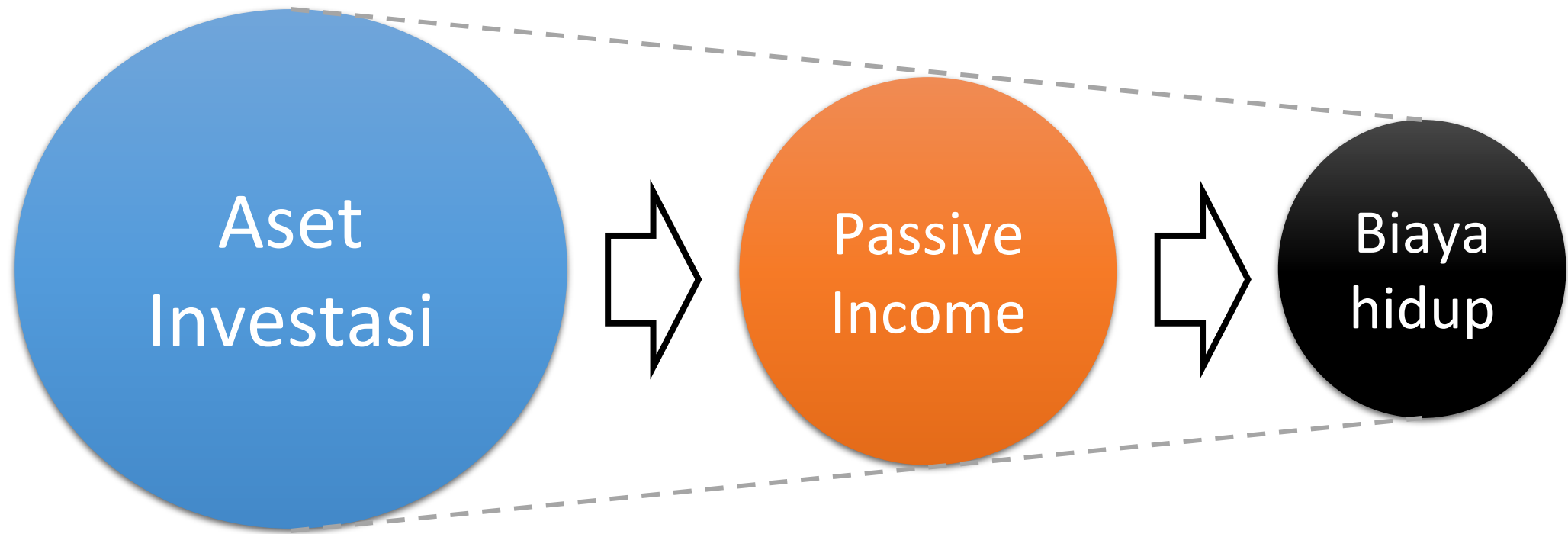
Savings Rate (Percent)	Working Years Until Retirement
5	66
10	51
15	43
20	37
25	32
30	28
35	25
40	22
45	19
50	17
55	14.5
60	12.5
65	10.5
70	8.5
75	7
80	5.5
85	4
90	Under 3
95	Under 2
100	Zero

Berapa banyak **uang** yang kamu butuh
untuk **bisa berhenti kerja** tanpa takut
kehabisan uang?

Dana Pensiun:

Aset Investasi yang bisa membiayai hidup kita saat kita tidak lagi bekerja

Financial Independence (FI)



The 4% Rule:

Rule of thumb untuk menentukan **berapa besar dana pensiun** yang kamu butuhkan agar bisa hidup dari **hasil investasi** tanpa takut kehabisan uang.

- Apabila kamu menarik **4%** dari total **tabungan investasimu** setiap tahun.
- Dan 4% itu sudah cukup menutup **biaya hidupmu**.
- Maka kamu sudah mencapai **Financial Independence**.

The 4% Rule (Ilustrasi)



The 4% Rule (Ilustrasi)

$$4\% \times \text{💰} = \text{🛒}$$

The 4% Rule (Ilustrasi)

$$4\% \times \text{💰} = \text{🛒}$$

$$\text{💰} = (1/4\%) \times \text{🛒}$$

The 4% Rule (Ilustrasi)

$$4\% \times \text{💰} = \text{🛒}$$

$$\text{💰} = (1/4\%) \times \text{🛒}$$

$$\text{💰} = 25 \times \text{🛒}$$

Aset Investasi (FI Number) =

25 x Biaya Hidup Setahun

Biaya Hidup		FI Number
5 juta / bulan	60 juta / tahun	Rp 1.500.000.000
10 juta / bulan	120 juta / tahun	Rp 3.000.000.000
15 juta / bulan	180 juta / tahun	Rp 4.500.000.000
20 juta / bulan	240 juta / tahun	Rp 6.000.000.000
25 juta / bulan	300 juta / tahun	Rp 7.500.000.000
30 juta / bulan	360 juta / tahun	Rp 9.000.000.000

04 | Investasi Mulai dari Mana?



NETIZEN

CUAN CEPAT
PALING BANYAK

INVESTASI AMAN

ASURANSI

DANA DARURAT

Instrumen Investasi untuk Uang Merah



Physical Asset

- Emas
- Properti



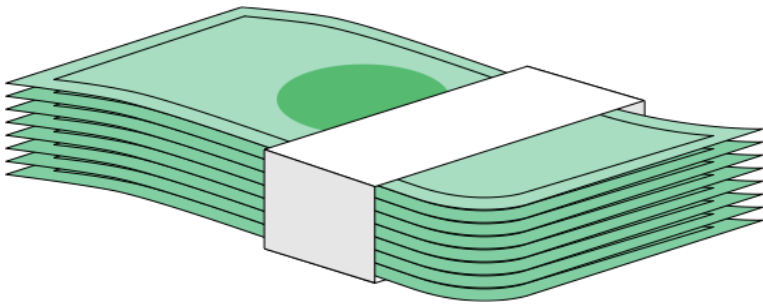
Financial Asset

- Deposito
- Obligasi
- Reksadana
- Saham IDX
- Saham US



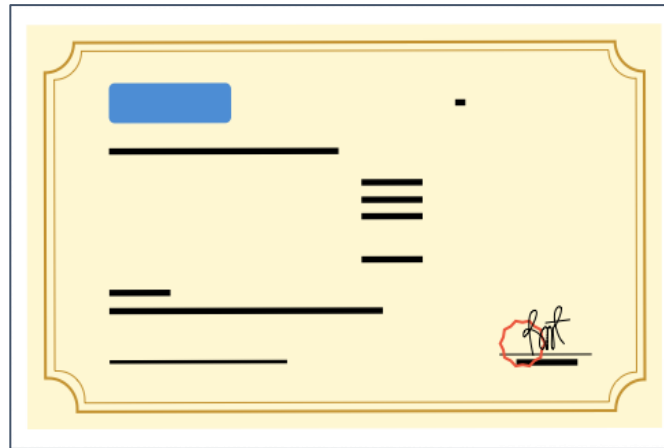
Digital Asset

- Bitcoin
- Altcoin



1. Deposito

- Bank Umum (max 4.25% p.a.)
- BPR (max 6.75% p.a.)
- SBN Ritel (ORI, SR, SBR, ST) – 6.4% p.a.
- FR, SBSN, dkk (6 – 7% p.a.)
- Obligasi korporasi (7% p.a.)



2. Obligasi



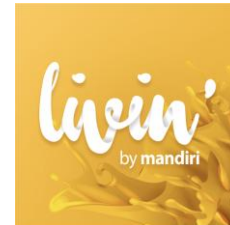
3. Saham

- Bluechip
- Second/Third liner

1. Deposito



2. Obligasi



3. Saham



1. Deposito

Deposito Paling Diminati

6% p.a.

6 bulan

Mulai dari Rp 1.000.000

Buka Deposito >

5% p.a.

1 bulan

Mulai dari Rp 1.000.000

Buka Deposito >

5,5% p.a.

3 bulan

Mulai dari Rp 1.000.000

Buka Deposito >

7 hari

Periode singkat; Bunga tinggi

5,5% p.a.

Bunga

Rp100 rb

Mulai dari

Buka

1 bulan

Bunga tinggi; Periode singkat

6,25% p.a.

Bunga

Rp100 rb

Mulai dari

Buka

tinggi

Depositokan danamu da

3 bulan

0 biaya admin; Bunga tinggi

6,75% p.a.

Bunga

Rp100 rb

Mulai dari

Buka

6 bulan

Setoran ringan; Bunga fantastis

7,5% p.a.

Bunga

Rp100 rb

Mulai dari

Buka

3 Bulan

6,75% p.a

Minimum Deposito

Rp1.000.000

Jawa Timur | 34412 Transaksi

PT BPR KIRANA INDONESIA

Proses Cepat

E-Deposito

...

1 Bulan

6,75% p.a

Minimum Deposito

Rp20.000.000

Jawa Timur | 9515 Transaksi

PT BPR KIRANA INDONESIA

Proses Cepat

E-Deposito

...

1 Bulan

5% p.a

Minimum Deposito

Rp50.000.000

Jawa Timur | 66 Transaksi

PT BPR KIRANA INDONESIA

Proses Cepat

E-Deposito

...

2. Obligasi



SR021-T5

Sukuk Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.45%	10.03%	10 Sep 2029

Periode Pembelian
23 Agt 2024 - 18 Sep 2024



SR021-T3

Sukuk Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.35%	1.15%	10 Sep 2027

Periode Pembelian
23 Agt 2024 - 18 Sep 2024



ORI025-T6

Obligasi Negara Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.4%	9.21%	15 Feb 2030

Periode Pembelian
29 Jan 2024 - 22 Feb 2024



ORI025-T3

Obligasi Negara Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.25%	3.09%	15 Feb 2027

Periode Pembelian
29 Jan 2024 - 22 Feb 2024



FR0081

Obligasi FR

Yield	Harga Beli	Jatuh Tempo
5.91%	100.40%	15 Jun 2025



PBS036

FR Syariah

Yield	Harga Beli	Jatuh Tempo
5.72%	99.70%	15 Agt 2025



FR0086

Obligasi FR

Yield	Harga Beli	Jatuh Tempo
5.99%	99.28%	15 Apr 2026



PBS038

FR Syariah

Highest Yield

Yield	Harga Beli	Jatuh Tempo
6.80%	100.90%	15 Des 2049



FR0089

Obligasi FR

Yield	Harga Beli	Jatuh Tempo
6.77%	101.29%	15 Agt 2051



FR0102

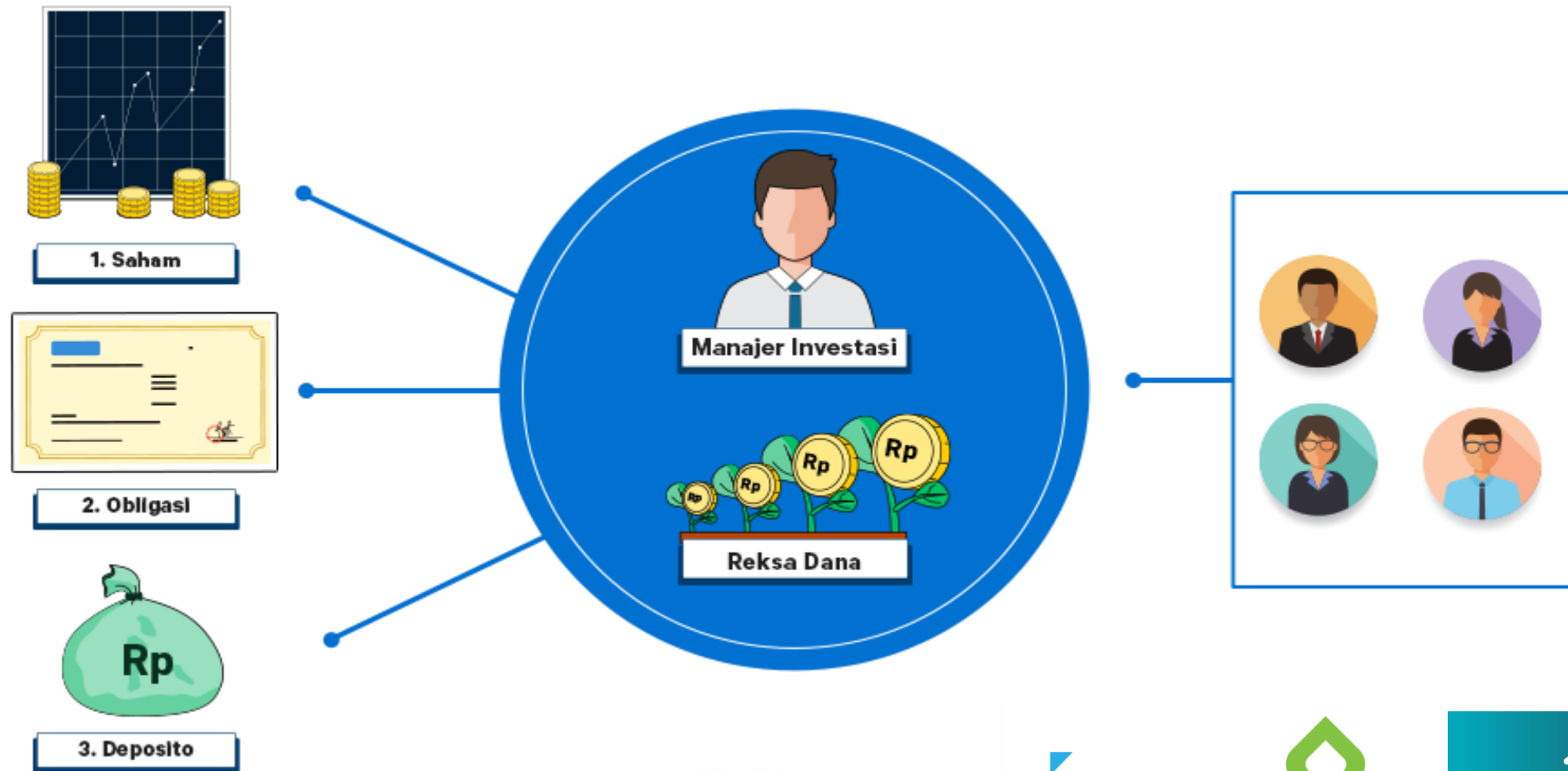
Obligasi FR

Yield	Harga Beli	Jatuh Tempo
6.73%	101.85%	15 Jul 2054

3. Saham



REKSA DANA



 **bibit**  **ipot**



RDPU

1		Trimegah Kas Syariah	5.13%	1Y Return
2		BRI Seruni Pasar Uang III	5.09%	1Y Return
3		Bahana Likuid Syariah Kelas G	5.02%	1Y Return
4		TRIM Kas 2 Kelas A	4.95%	1Y Return
5		Majoris Pasar Uang Syariah Indonesia	4.95%	1Y Return

RDPT

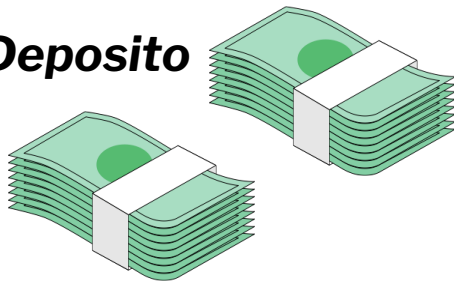
1		ABF Indonesia Bond Index Fund	6.57%	1Y Return
2		Manulife Obligasi Negara Indonesia II Kelas A	5.56%	1Y Return
3		Manulife Obligasi Unggulan Kelas A	4.54%	1Y Return
4		Eastspring Syariah Fixed Income Amanah Kelas A	3.87%	1Y Return
5		BNI-AM Dana Pendapatan Tetap Syariah Ardhani	3.78%	1Y Return

RDS

1		Trimegah FTSE Indonesia Low Volatility Factor Index	3.92%	1Y Return
2		TRIM Kapital Plus	3.54%	1Y Return
3		BNI-AM Indeks IDX30	2.82%	1Y Return
4		BNP Paribas SRI KEHATI	2.46%	1Y Return
5		Sucorinvest Equity Fund	-2.87%	1Y Return

Risk

Deposito



**RD Pasar
Uang**

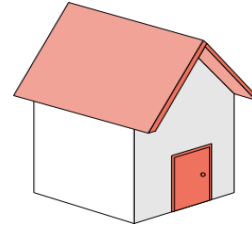
Obligasi



**RD Pend.
Tetap**



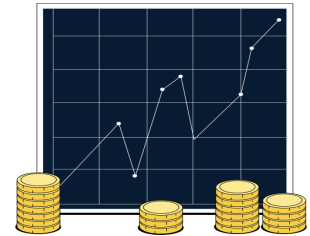
Properti



**RD Saham /
ETF**



Saham



Return





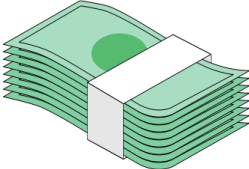
Seth Klarman
Value Investor

“

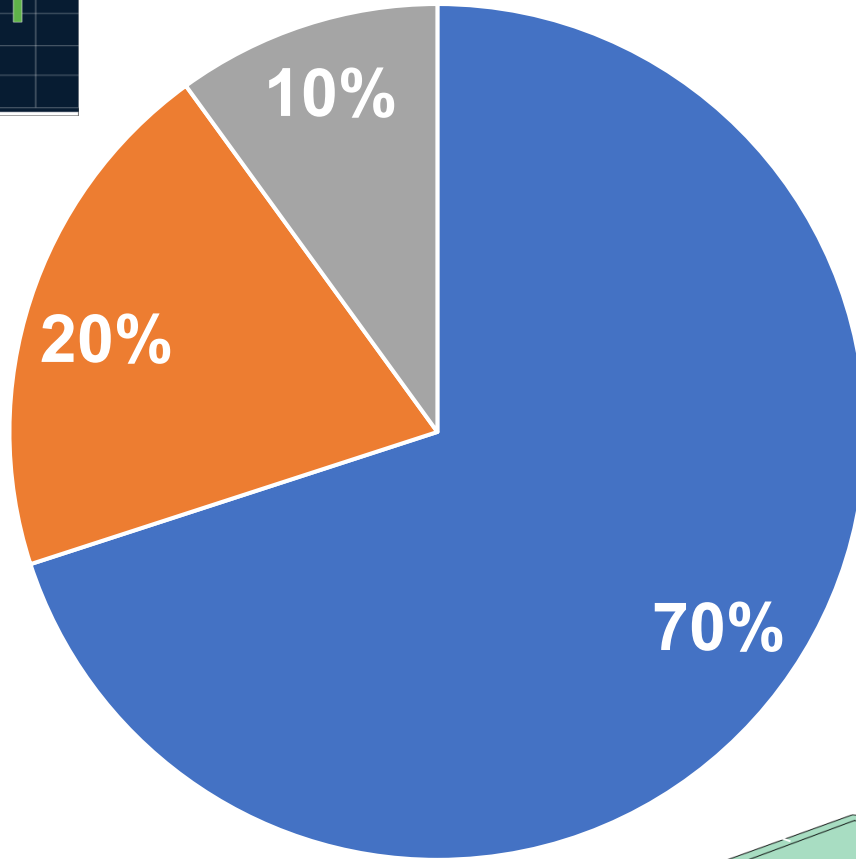
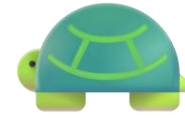
Ultimately,
nothing should be more
important to investors
than the ability to
sleep soundly at night.

”

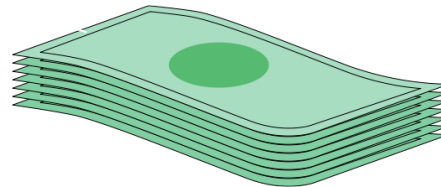


		Return (Avg % CAGR)	Volatility (Max. Drawdown)
Pasar Uang		3-5% p.a.	~0% 
Obligasi		5-8% p.a.	~-5% 
Ekuitas		10-15% p.a.	-40% 

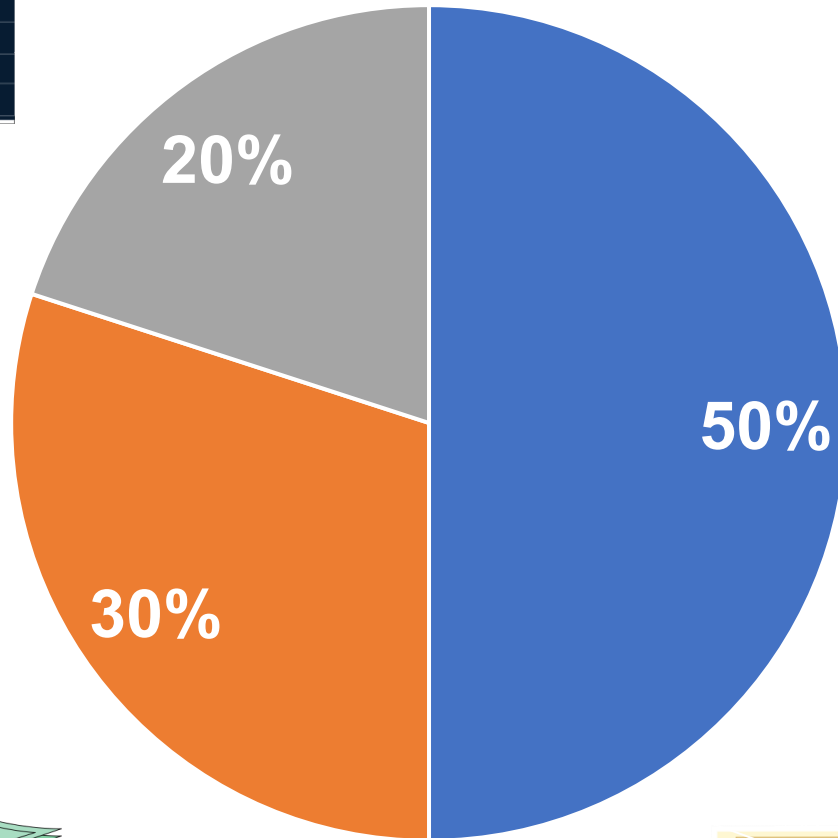
The Conservative



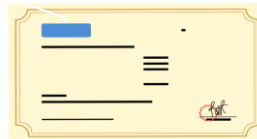
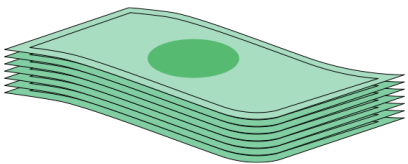
Return: ~6%
Max. Drawdown: -5%



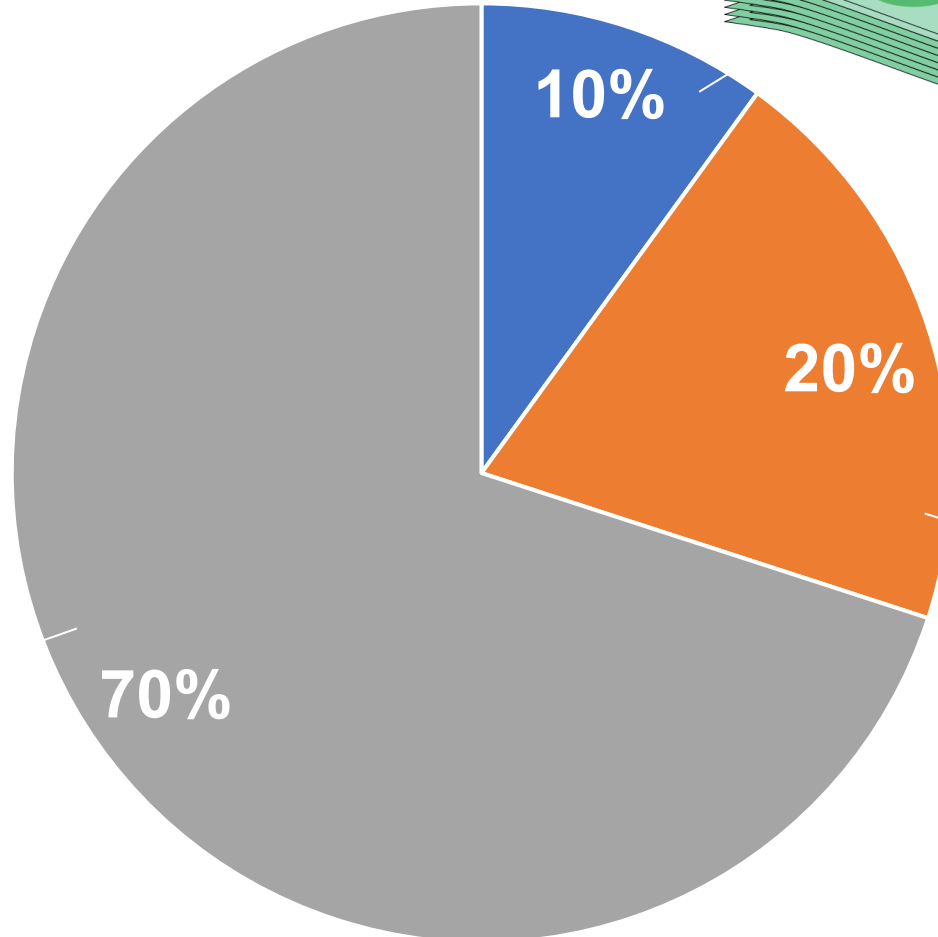
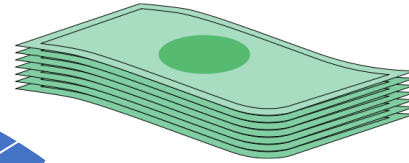
The Moderate



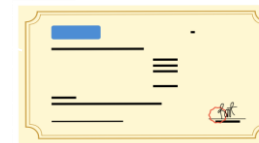
Return: ~7%
Max. Drawdown: -9%



The Aggressive

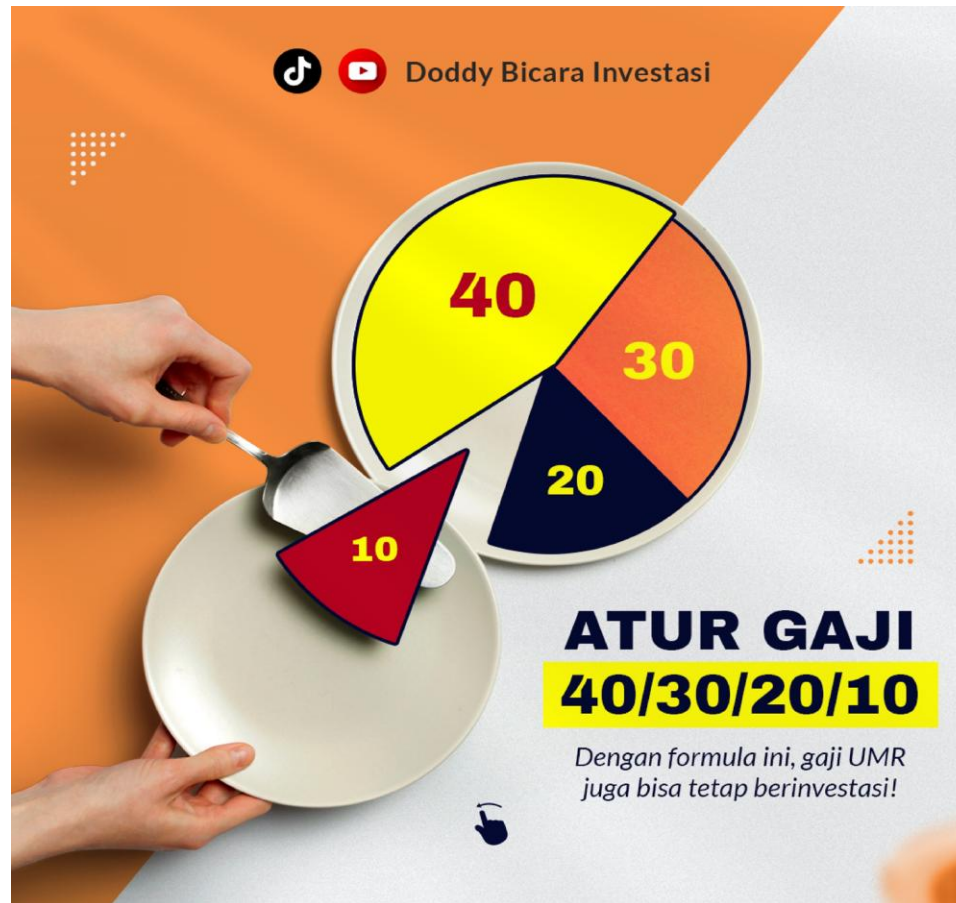
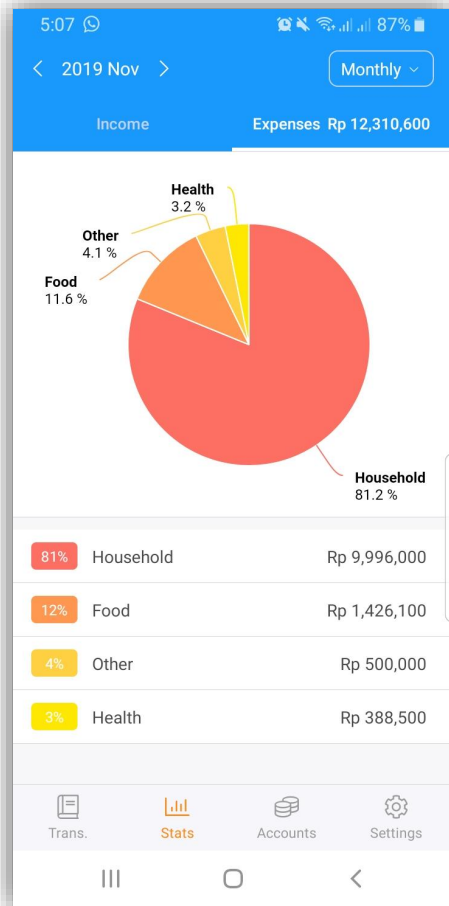


Return: ~10%
Max. Drawdown: -28%



05 | Wealth Wisdom

1. Live on Written Budget





Money Manager Expense & Budget

Editors' Choice

Realbyte Inc. Finance

★★★★★ 280,373

Everyone

Contains Ads · Offers in-app purchases

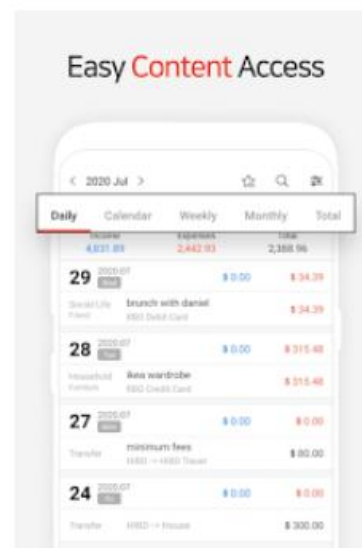
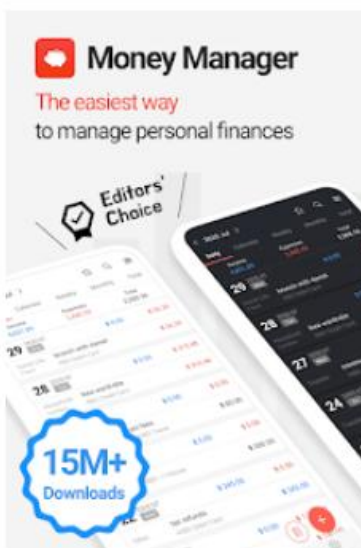
This app is available for all of your devices

Installed



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[Learn more](#)



Income	Expenses	Total
0	12,310,600	-12,310,600

Food	kopi janji jiwa Cash	Rp 18,000
Food	depot kwan Cash	Rp 76,000
Food	burgerking Cash	Rp 33,000
Food	aw Cash	Rp 13,000

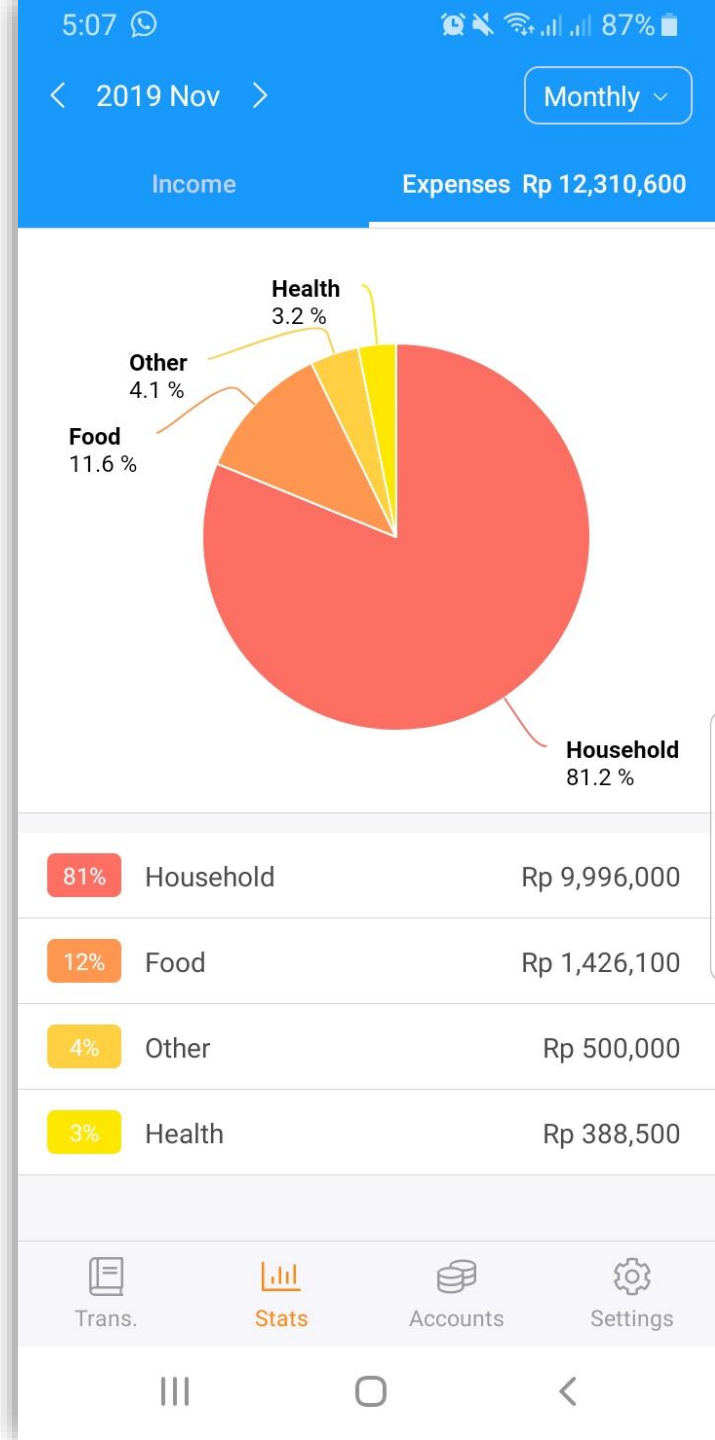
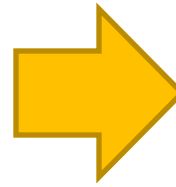
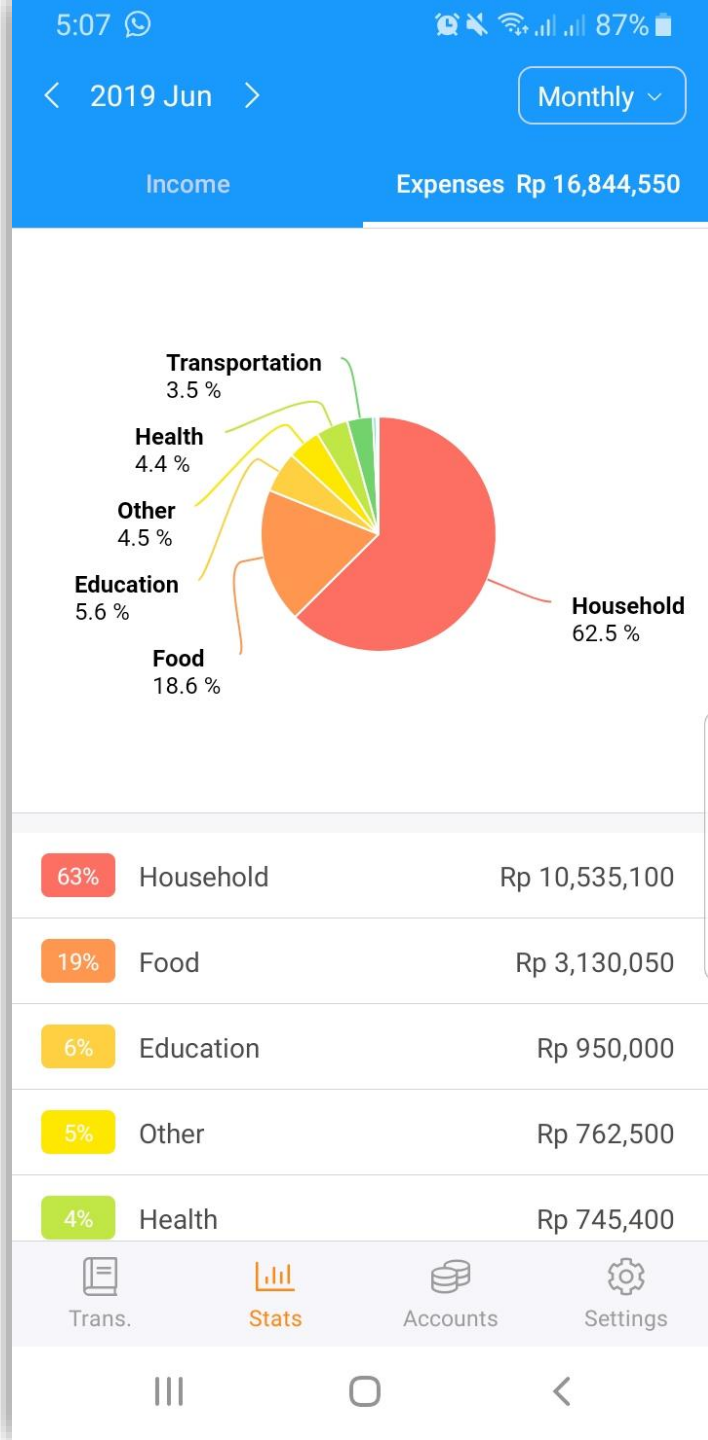
02	2019.11 Sat	Rp 0	Rp 59,000
----	----------------	------	-----------

Food	ricebox Cash	Rp 37,000
Food	tidar Cash	Rp 22,000

01	2019.11 Fri	Rp 0	Rp 0
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Mau gak? Mau lah, masa nggak! Siap-siap ya kejar Diskon Kilat 6.6 GrabFood!

Open



2. Avoid Debt

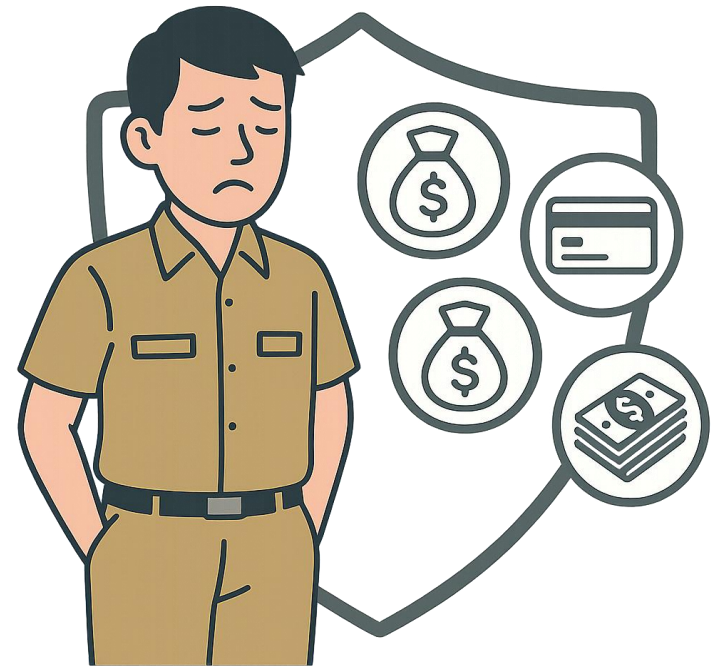


Case Study 1: Tertipu Rasa Aman – Payroll

Budi, pemuda 25 tahun, baru 8 bulan kerja. Ia belum menikah, tapi sudah punya 4 potongan kredit dari koperasi dan payroll bank. Gaji kotor Rp 5,4 juta tinggal sisa Rp 810 ribu tiap bulan. Semua terasa 'aman' karena langsung dipotong. Padahal hidupnya tidak tersisa ruang.

Refleksi:

- Potongan otomatis membuat lupa menghitung sisa real.
- Gaji tetap bukan alasan untuk hidup dari cicilan.



Case Study 2: Ketagihan Digital - Paylater & Pinjol

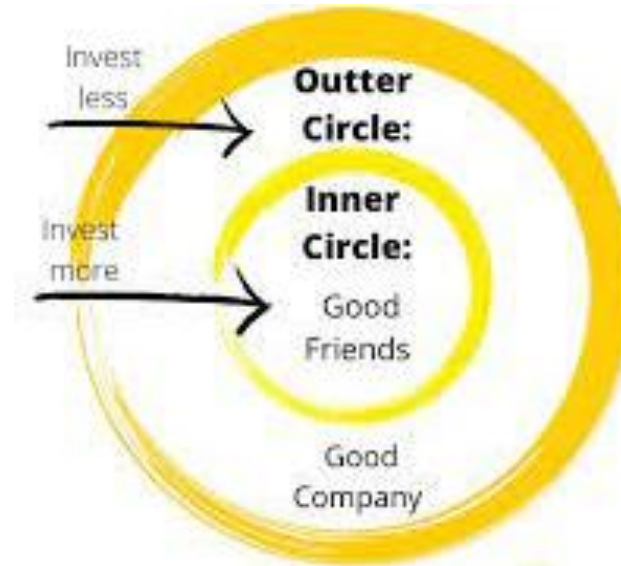
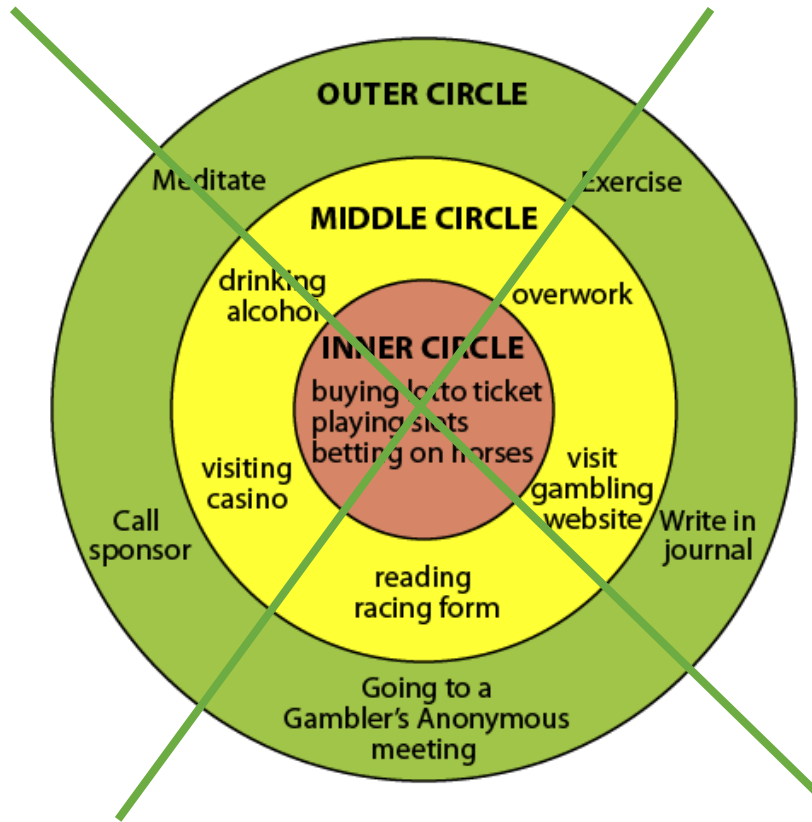
Dinda, yang sedang tunangan dan akan menikah dengan Anton. Awalnya coba Paylater dari 5 aplikasi e-commerce dan dompet digital. Sekarang setelah menikah punya 5 aplikasi aktif. Gaji selalu habis untuk menutup cicilan digital. Mereka saling curiga, hubungan pun mulai renggang.

Refleksi:

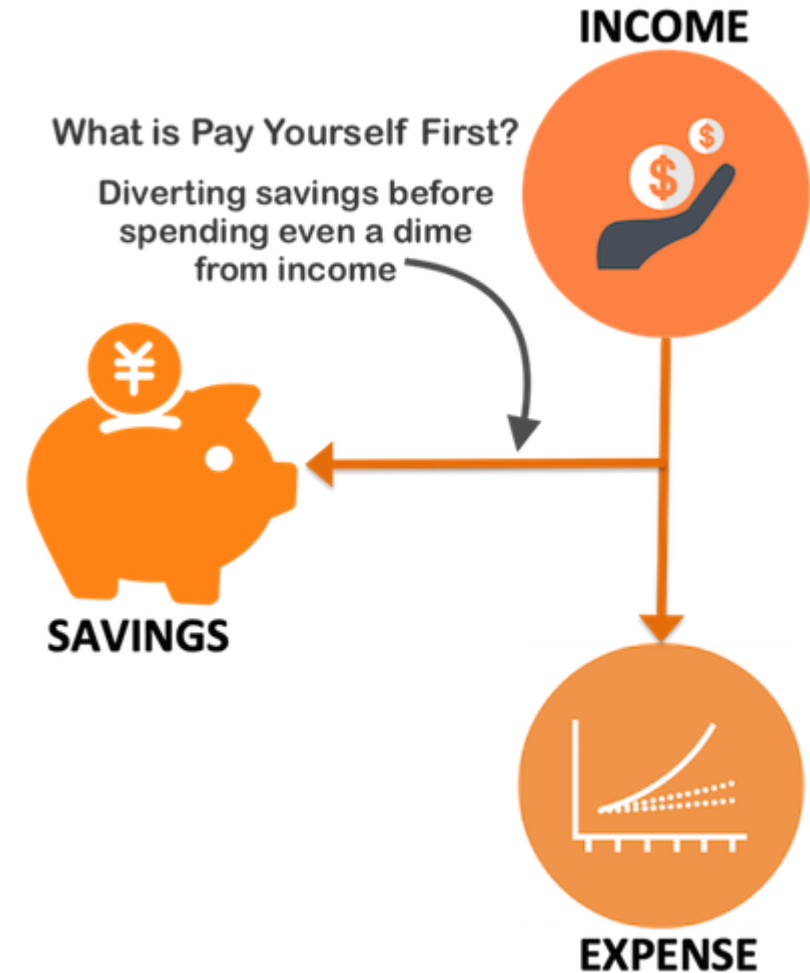
- Utang digital terasa ringan tapi efeknya panjang.
- Ketidakterbukaan keuangan menghancurkan kepercayaan.



3. Foster High Quality Relationships



4. Save & Invest



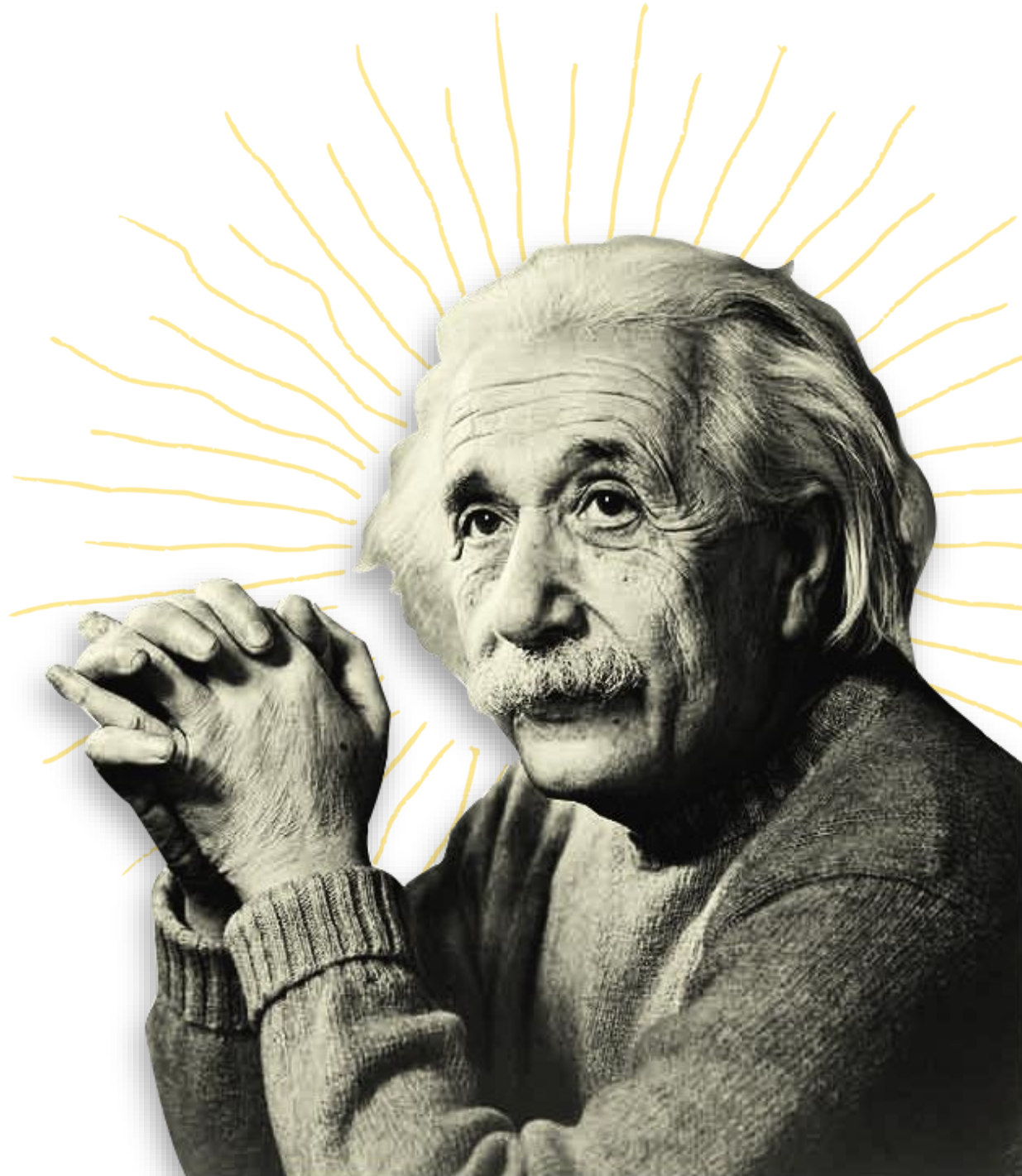
“

Compound Interest

is the eight wonder
of the world.

He who understands it,
earns it. He who doesn't,
pays it.

- Albert Einstein

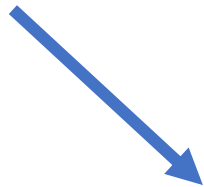


The Power of Compounding.



Bob

Return 1% p.a.



Anthony

Return 4% p.a.

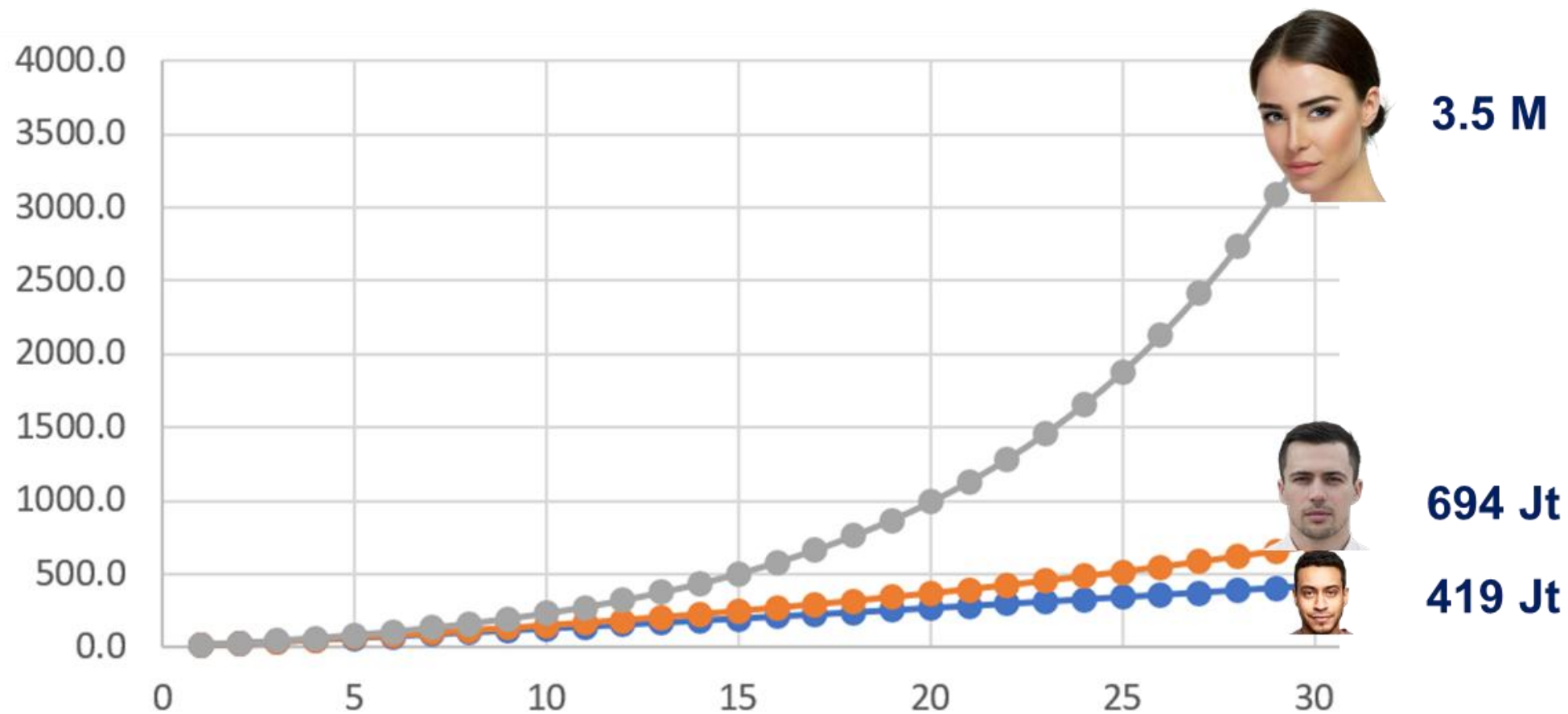


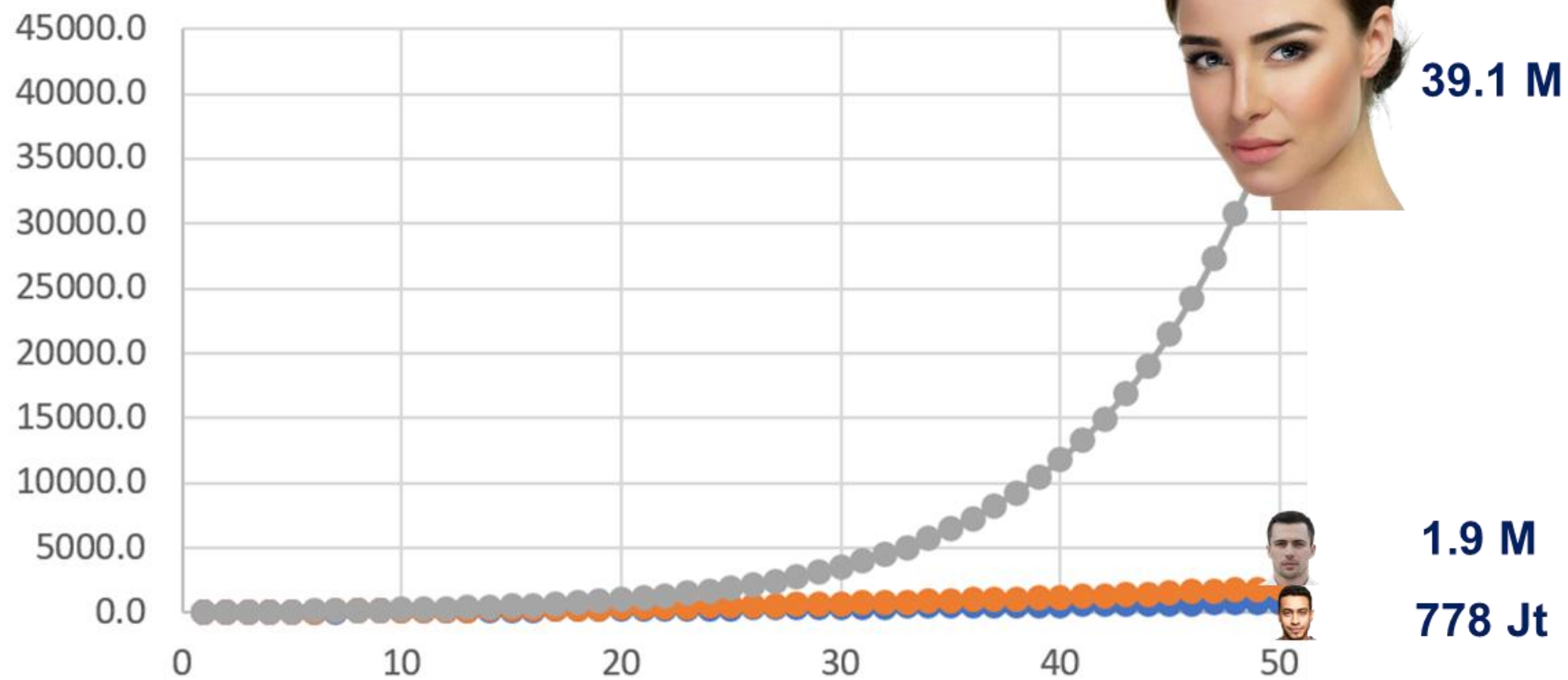
Jennifer

Return 12% p.a.



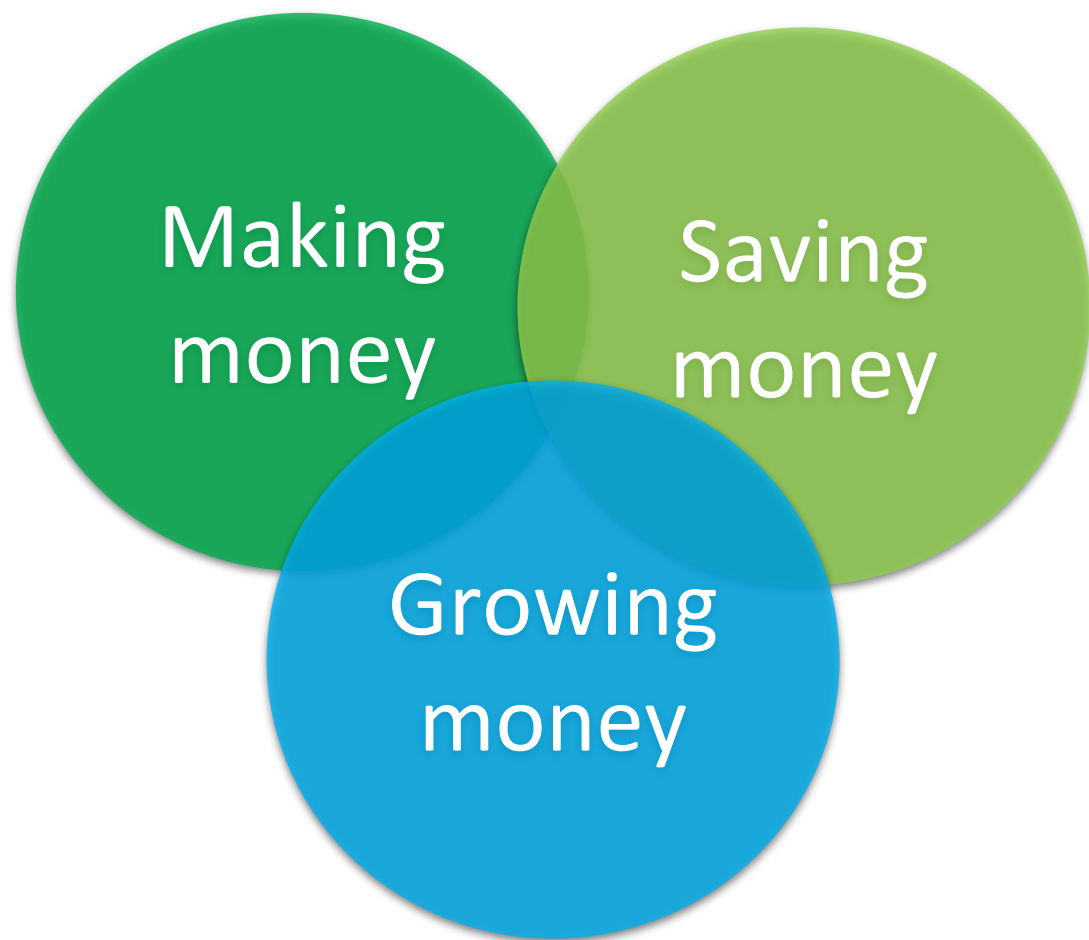
Nabung rutin 1 juta per bulan selama 30 tahun.





5. Be Generous





Making money is action.

Keeping money is behavior.

Growing money is knowledge.

Making money	Keeping money	Growing money	Result?
✓	✓	✗	?
✓	✗	✓	?
✗	✓	✓	?
✓	✓	✓	

06 | Build your Financial Blueprint

10 Tahap Financial Journey

1. FINANCIAL DEPENDENCE	pendapatan < pengeluaran
2. FINANCIAL SURVIVAL	pendapatan = pengeluaran
3. FINANCIAL SOLVENCY	pendapatan = pengeluaran + bayar hutang
4. FINANCIAL STABILITY	punya dana darurat
5. DEBT FREEDOM	hutang dan cicilan lunas
6. FREEDOM FROM EMPLOYER	dana pensiun 3-5x pengeluaran tahunan
7. FINANCIAL SECURITY	dana pensiun 10x pengeluaran tahunan
8. FINANCIAL INDEPENDENCE	dana pensiun 25x pengeluaran tahunan
9. FINANCIAL FREEDOM	dana pensiun 25x pengeluaran gaya hidup
10. FINANCIAL ABUNDANCE	dana pensiun 3x level financial freedom

1. FINANCIAL DEPENDENCE

**PENDAPATAN <
PENGELUARAN**

"besar pasak daripada tiang"



HABIS GAJIAN



GAJIAN HABIS

2. FINANCIAL SURVIVAL

**PENDAPATAN =
PENGELUARAN**

- **masih punya hutang**





3. FINANCIAL SOLVENCY

**PENDAPATAN >
PENGELUARAN**

- **mulai melunasi hutang**



4. FINANCIAL STABILITY

**PUNYA DANA
DARURAT**

- **3 - 12 bulan biaya hidup**



Emergency Fund



- **Single** : **3 bulan** Biaya Hidup
- **Menikah** : **6 bulan** Biaya Hidup
- **Punya Anak** : **12 bulan** Biaya Hidup

Biaya hidup = 10 juta

- **Single** : **Rp. 30.000.000**
- **Menikah** : **Rp. 60.000.000**
- **Punya Anak** : **Rp. 120.000.000**

- 
- 4. Financial Stability**
 - 3. Financial Solvency**
 - 2. Financial Survival**
 - 1. Financial Dependence**

5. DEBT FREEDOM

**SEMUA HUTANG
& CICILAN LUNAS**

- **pengecualian untuk KPR**



6. FREEDOM FROM EMPLOYER

PUNYA DANA PENSIUN

- **3-5x biaya hidup tahunan**





**GAJI BULAN LALU BELUM
HABIS**

SUDAH MAU GAJIAN LAGI

memegenerator.net

7. FINANCIAL SECURITY

PUNYA DANA Pensiun

- **10x biaya hidup tahunan**





7. Financial Security
6. Freedom From Employer
5. Debt Freedom

4. Financial Stability
3. Financial Solvency
2. Financial Survival
1. Financial Dependence

8. FINANCIAL INDEPENDENCE

PUNYA DANA PENSIUN

- **25x biaya hidup tahunan**



9. FINANCIAL FREEDOM

PUNYA DANA PENSIUN

- **25x (biaya hidup + gaya hidup) tahunan**



10. FINANCIAL ABUNDANCE

PUNYA DANA PENSIUN

- **100x (biaya hidup + gaya hidup) tahunan**



ke atm ambil duit
struknya diambil
duitnya dibuang

bray Zhang



kita mah gitu orangnya

10. Financial Abundance
9. Financial Freedom
8. Financial Independence

7. Financial Security
6. Freedom From Employer
5. Debt Freedom

4. Financial Stability
3. Financial Solvency
2. Financial Survival
1. Financial Dependence

