Mastering Personal Finance:
A Guide for Working Professionals

Doddy Prayogo
(Doddy Bicara Investasi)

PLN Maluku
Webinar
30 Oktober 2025

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. Wealth Wisdom: 5 Key Money Principles
5. Investasi Mulai dari Mana
6. Build your Financial Blueprint

01 Why Do People Struggle with Money?

Muda:

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

Muda:

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

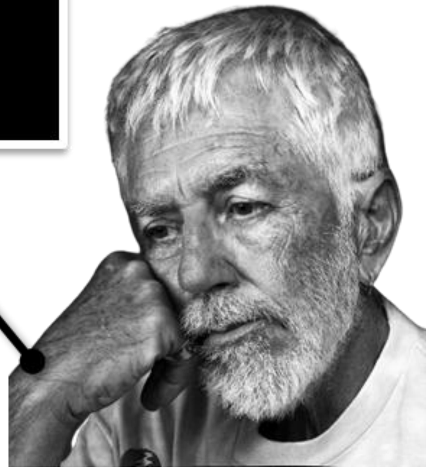
Dewasa:

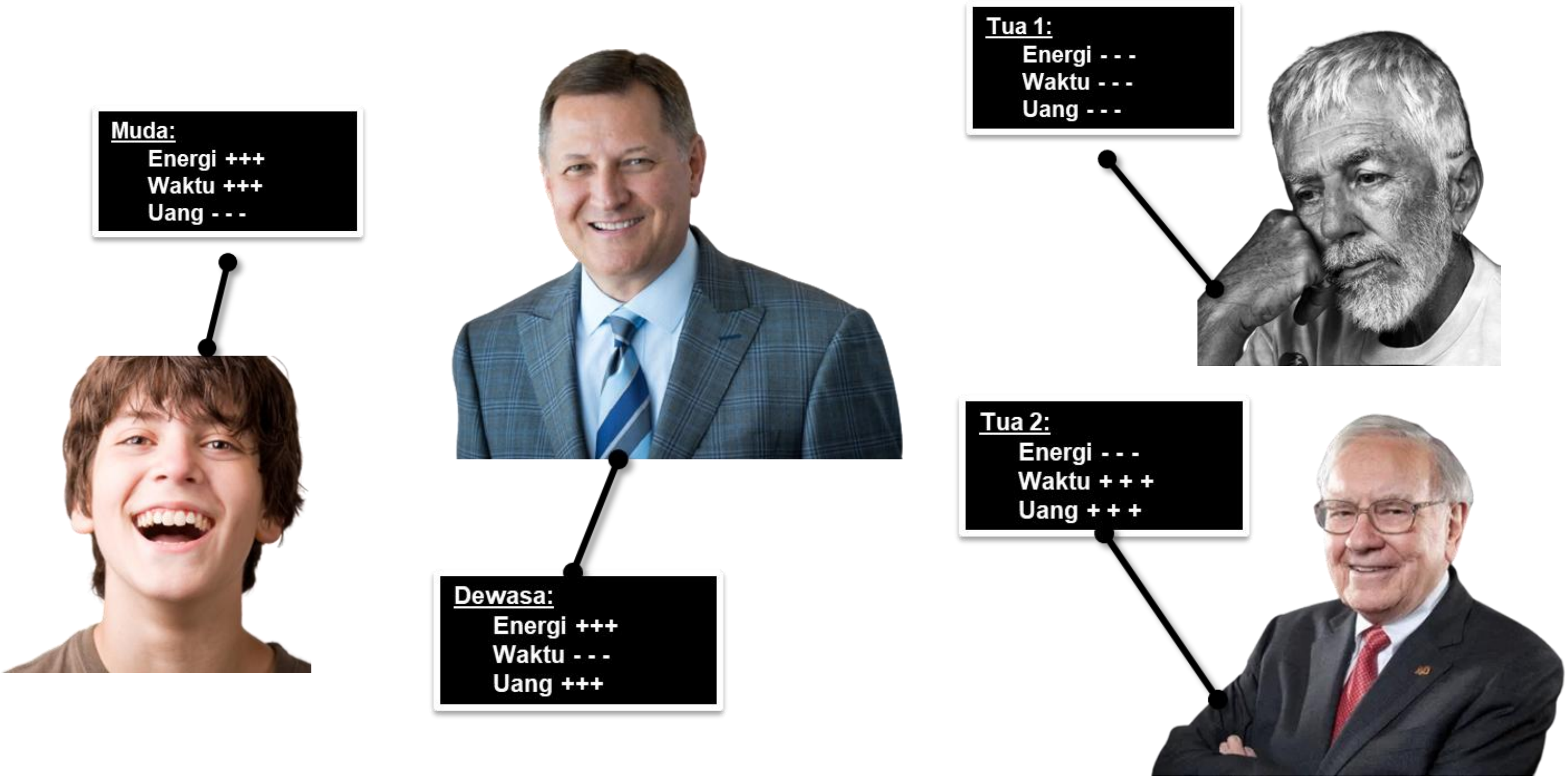
Energi +++
Waktu - - -
Uang +++

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 + + +

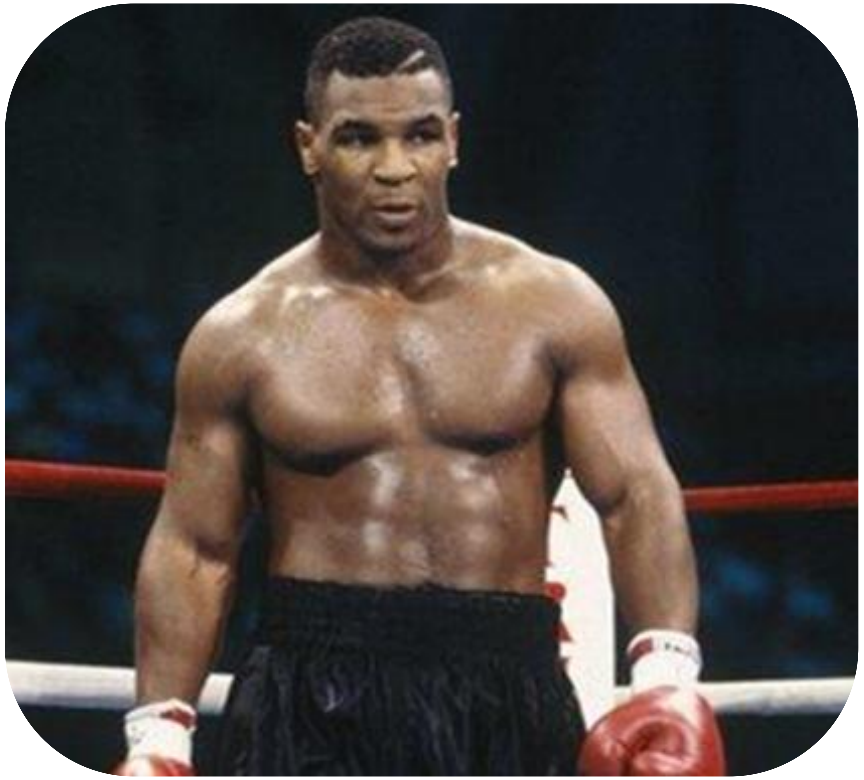
The Effect of Inflation

Rp100.000

dalam 30 tahun

-90%

Rp10.000



CNN Indonesia Home Nasional Internasional Ekonomi Olahraga Teknologi Hiburan Gaya Hidup CNN TV

Home > Olahraga > Olahraga Lainnya

Tyson Pernah Bangkrut karena Berfoya-foya

CNN Indonesia | Minggu, 30/06/2019 10:15 WIB

Bagikan :

Mike Tyson pernah bangkrut gara-gara hidup hidup berfoya-foya. (AFP PHOTO/Paul. J. RICHARDS)

Mike Tyson

~$300 Million = Rp 4,8 Triliun


This Is How Dennis Rodman Lost All Of His Money

Rich Fury/Getty Images

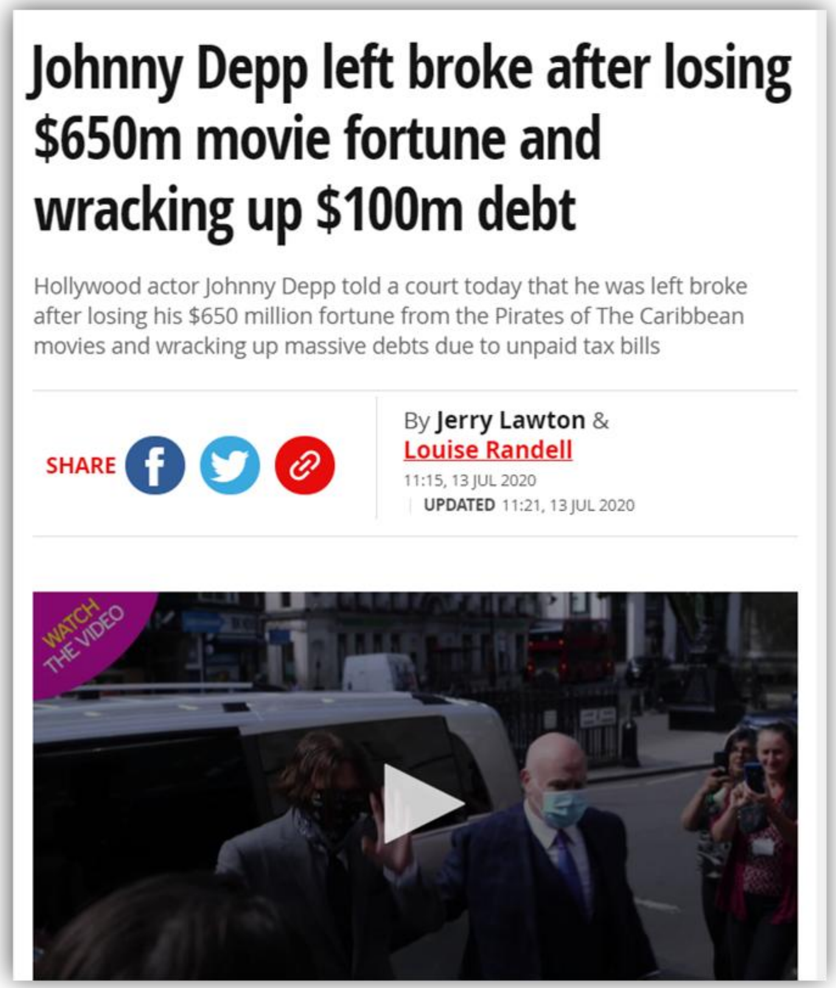
BY NAAZ MODAN AND NICKI SWIFT / APRIL 26, 2020 3:19 PM EDT / UPDATED: APRIL 27, 2020 7:42 AM EDT

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

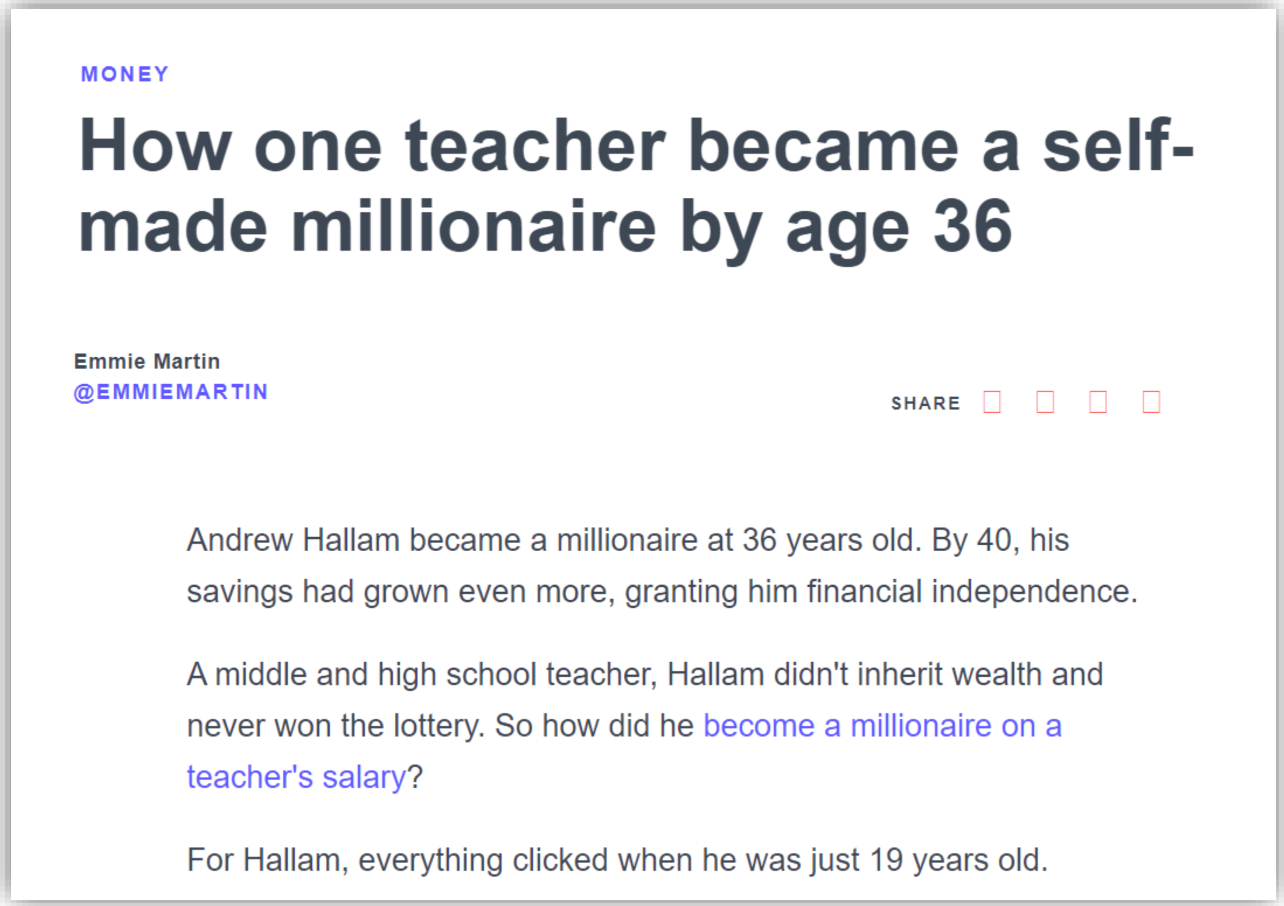
By **Jerry Lawton** & Louise Randell
11:15, 13 JUL 2020
UPDATED 11:21, 13 JUL 2020

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
Gaji:
10 Juta
Gaji:
50 Juta
Cukup
Pas-pasan
Banyak utang

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

Menjadi kaya itu penting, kelihatan kaya tidak penting

Lo Kheng Hong

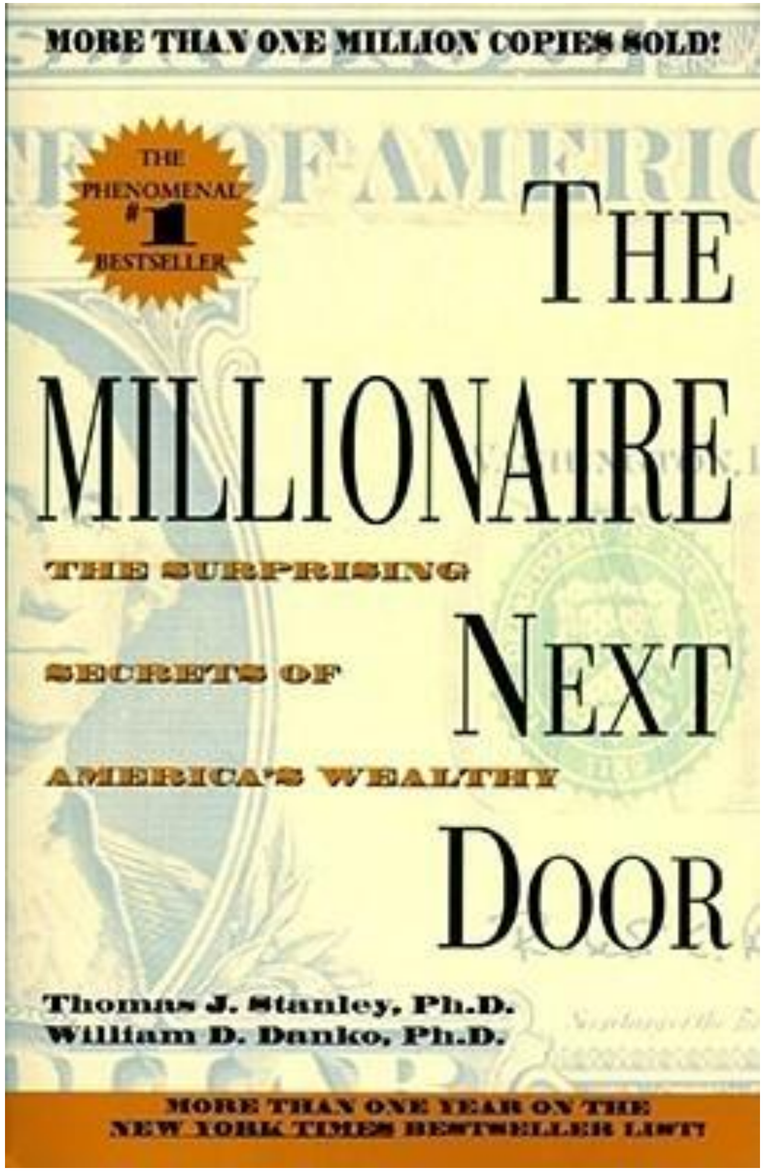
Investor Saham Indonesia

Kehidupan Orang Kaya yang Kita Bayangkan

Sport Car

Jam Tangan Mahal

Hiburan Mewah


MORE THAN ONE MILLION COPIES SOLD!
THE PHENOMENAL #1 BESTSELLER
THE MILLIONAIRE NEXT DOOR
THE SURPRISING SECRETS OF AMERICA'S WEALTHY
Thomas J. Stanley, Ph.D.
William D. Danko, Ph.D.
MORE THAN ONE YEAR ON THE NEW YORK TIMES BESTSELLER LIST!

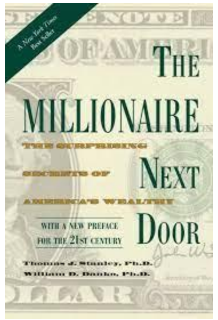
Kehidupan Orang Kaya Sesungguhnya

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
GESER
4:29 / 21:44
HD

Point of View tentang Uang

1. Kasih tahu kalau saya sukses

2. Balas dendam

3. Pamer status sosial

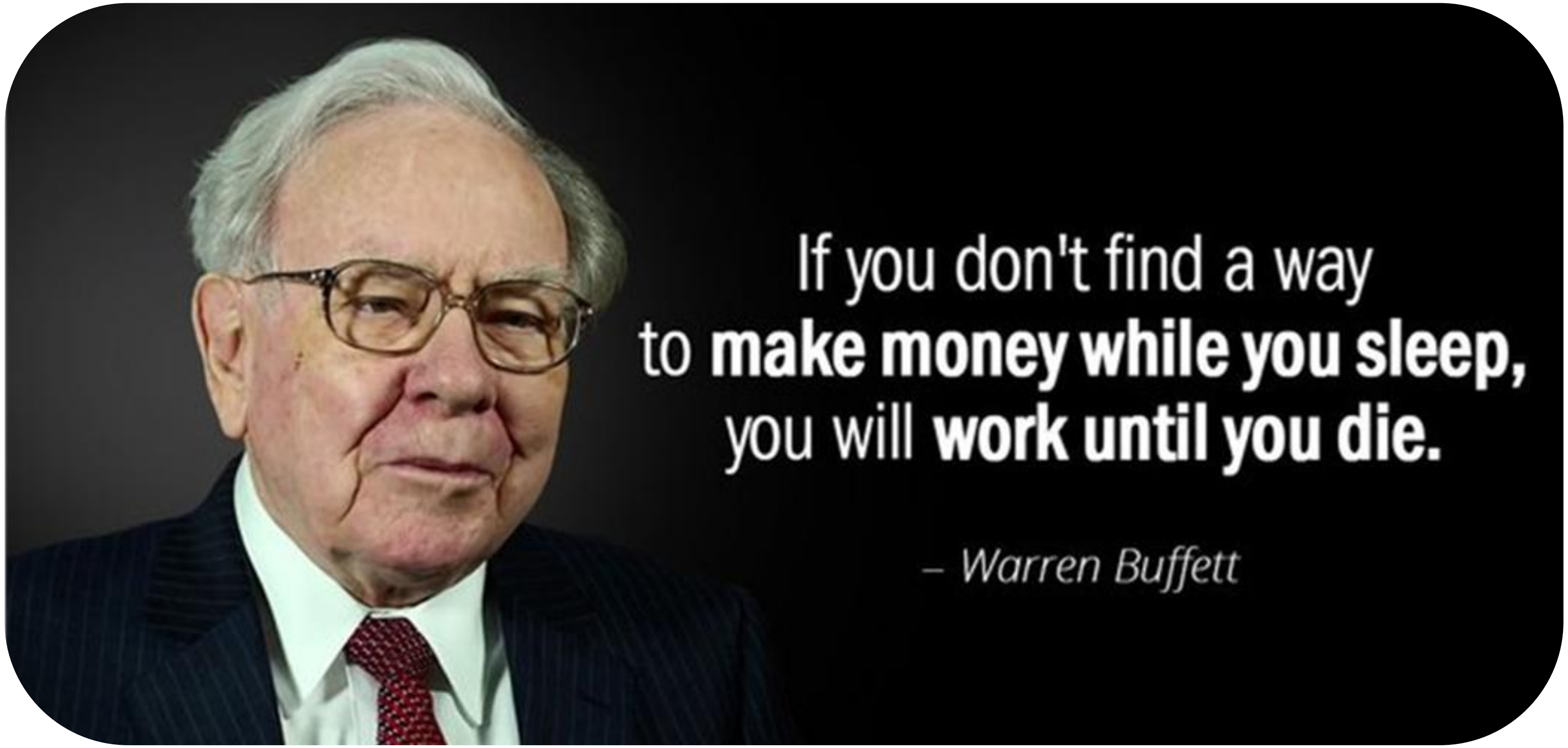
Point of View tentang Uang

1. Kasih tahu kalau saya sukses

2. Balas dendam

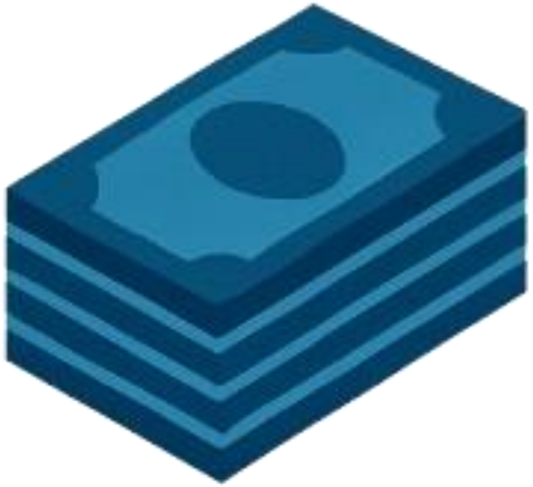
3. Pamer status sosial

4. Membeli waktu (freedom)

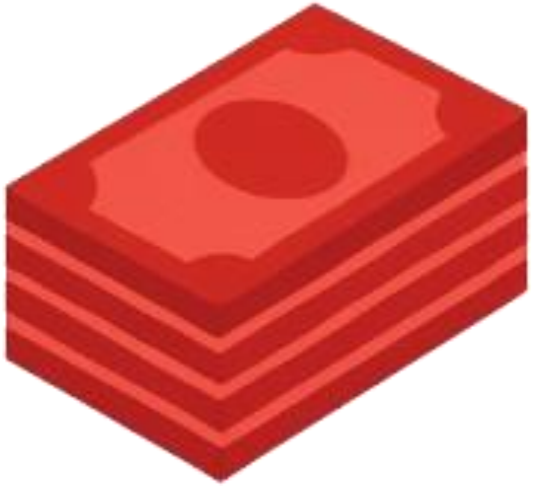

If you don't find a way
to make money while you sleep,
you will work until you die.
– Warren Buffett

02 Three Colors of Money

Hijau



Biru



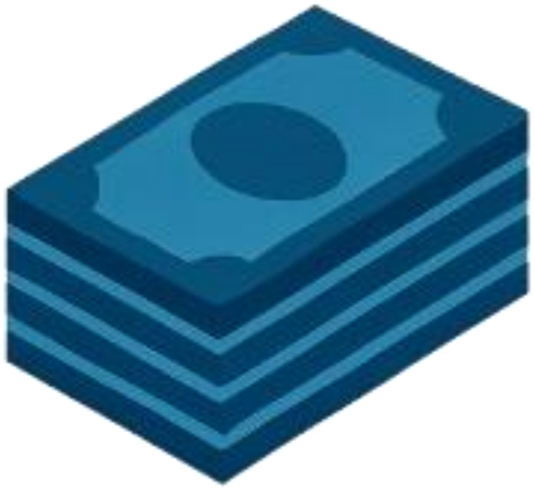
Merah

Source: @tee_julio

=

Hijau = **Kenyamanan**

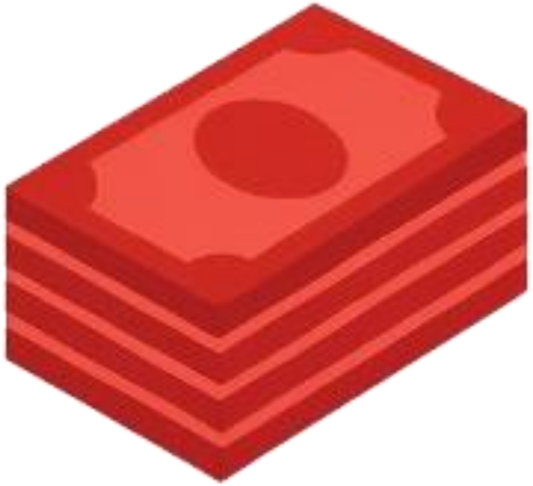
Source: @tee_julio



=

Biru = **Keamanan**

Source: @tee_julio

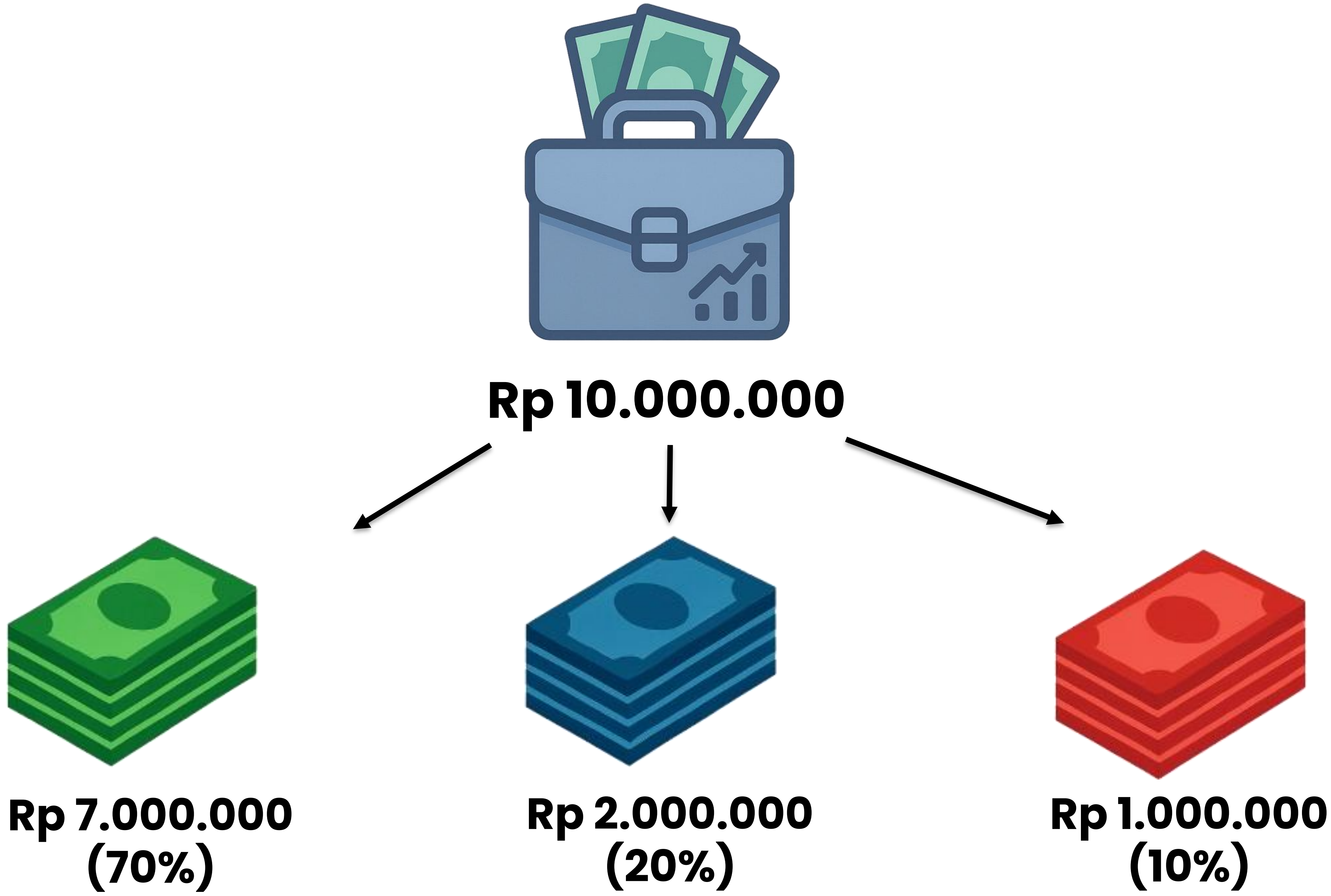


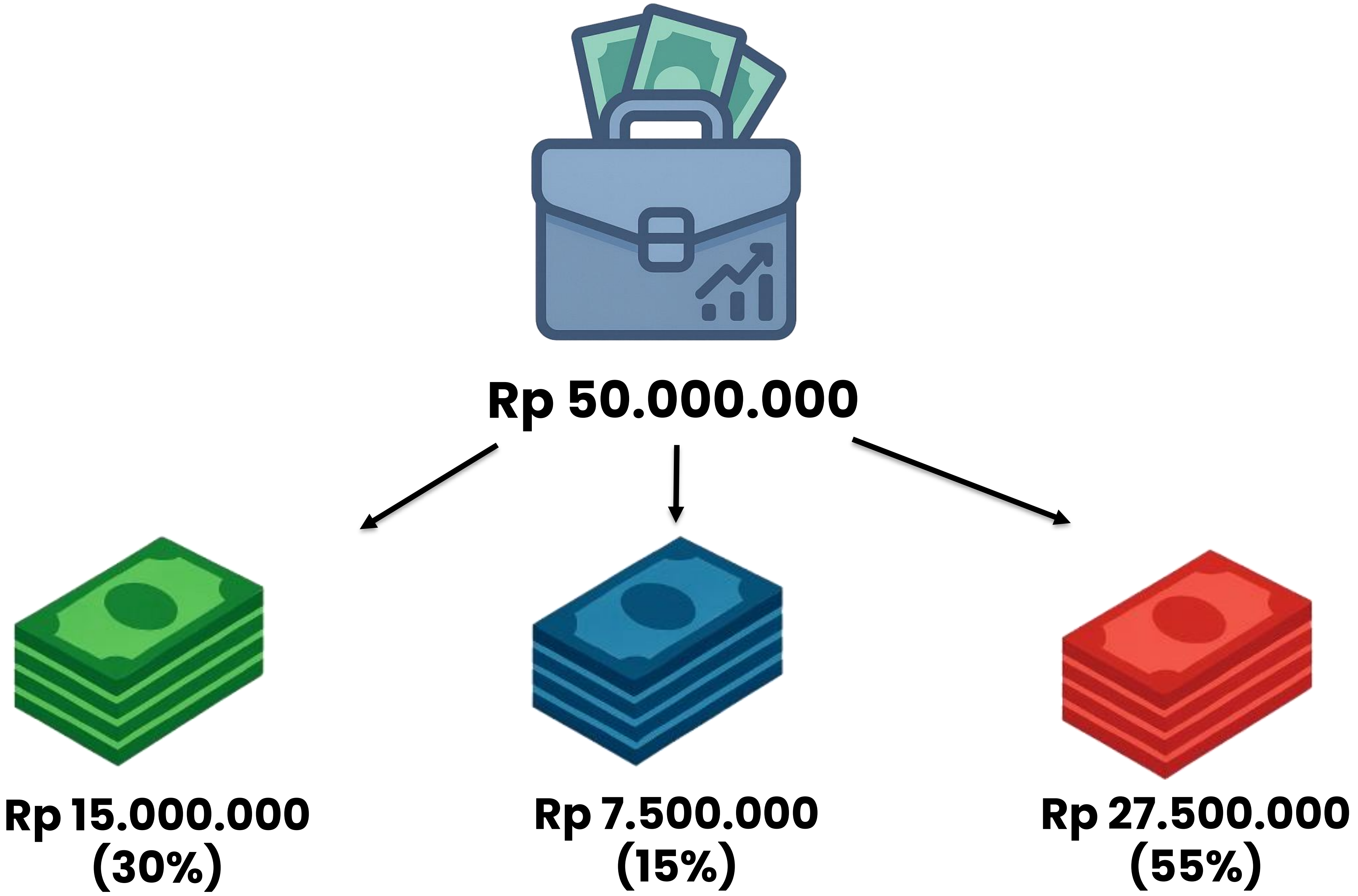
Merah

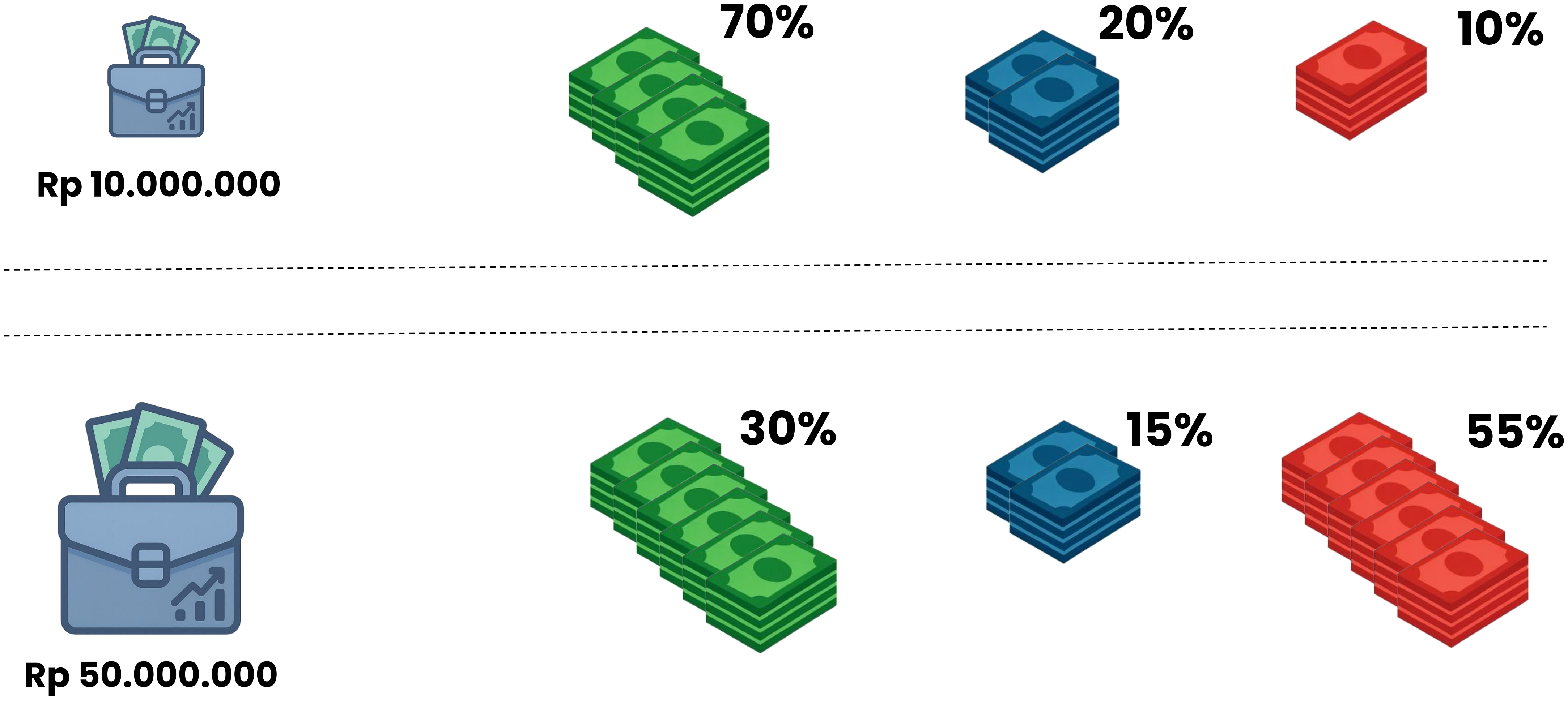
=

Pertumbuhan

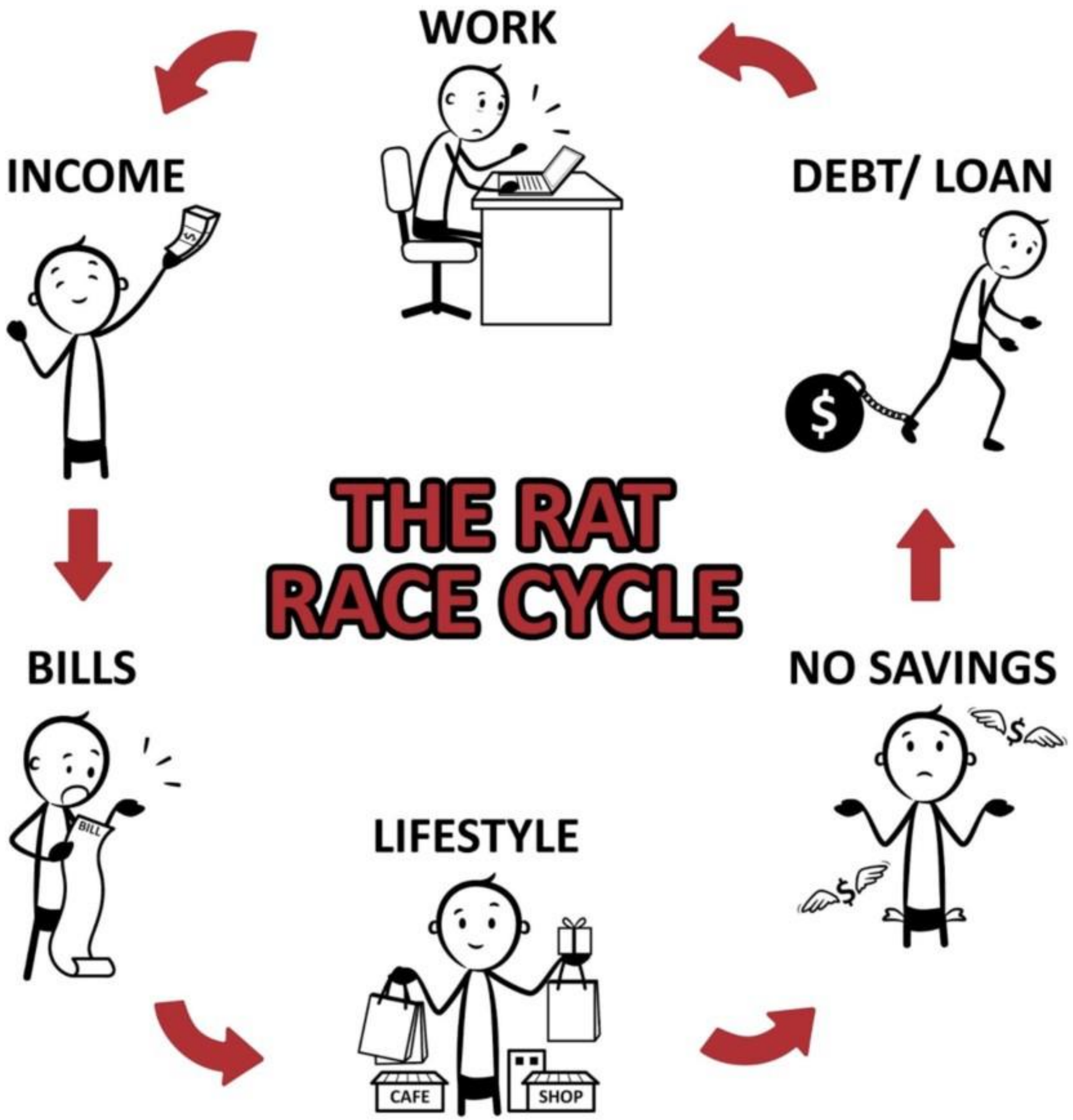
Source: @tee_julio


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
70%
20%
10%
Rp 50.000.000
30%
15%
55%

03 Financial Independence



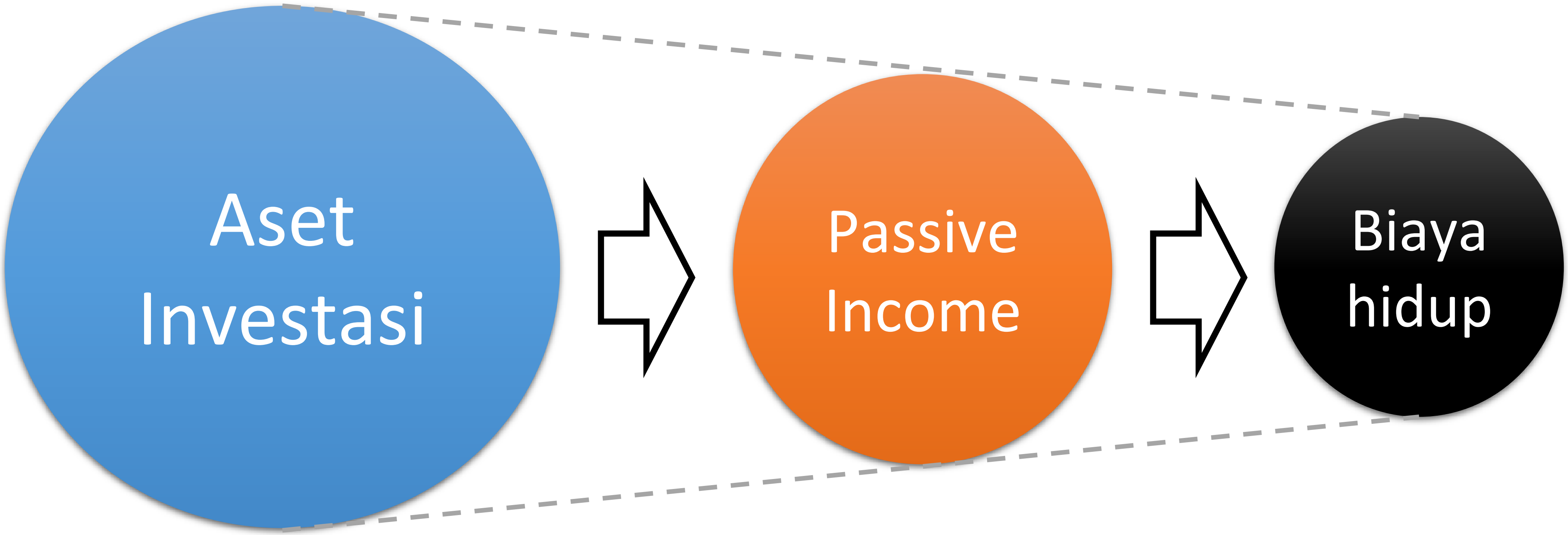
Savings Rate (Percent)	Working Years Until Retirement
5	66
10	51
15	43
20	37
25	32
30	28
35	25
40	22
45	19
50	17
55	14.5
60	12.5
65	10.5
70	8.5
75	7
80	5.5
85	4
90	Under 3
95	Under 2
100	Zero

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% x 💰 = 🛒

The 4% Rule (Ilustrasi)

4% x 💰 = 🛒

💰 = (1/4%) x 🛒

The 4% Rule (Ilustrasi)

4% x 💰 = 🛒

💰 = (1/4%) x 🛒

💰 = 25 x 🛒

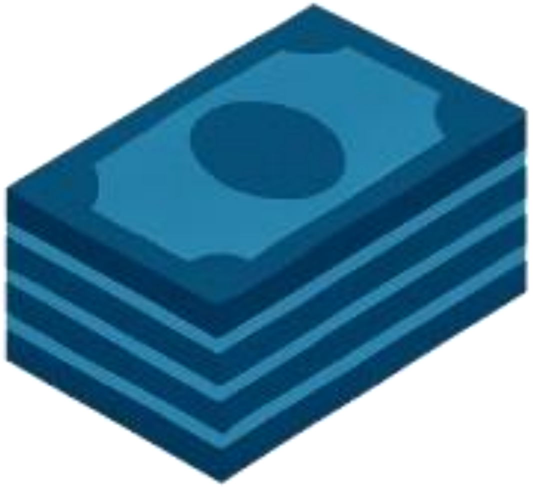
Aset Investasi (FI Number) =

25 x Biaya Hidup Setahun

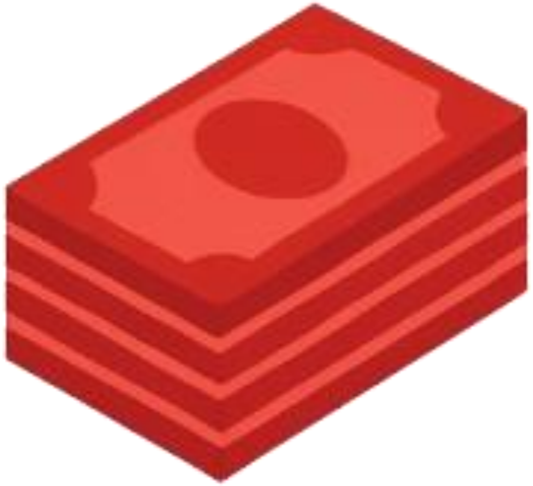
Biaya Hidup		FI Number
5 juta / bulan	60 juta / tahun	Rp 1.500.000.000
10 juta / bulan	120 juta / tahun	Rp 3.000.000.000
15 juta / bulan	180 juta / tahun	Rp 4.500.000.000
20 juta / bulan	240 juta / tahun	Rp 6.000.000.000
25 juta / bulan	300 juta / tahun	Rp 7.500.000.000
30 juta / bulan	360 juta / tahun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

The 4% Rule (Ilustrasi)

Hijau



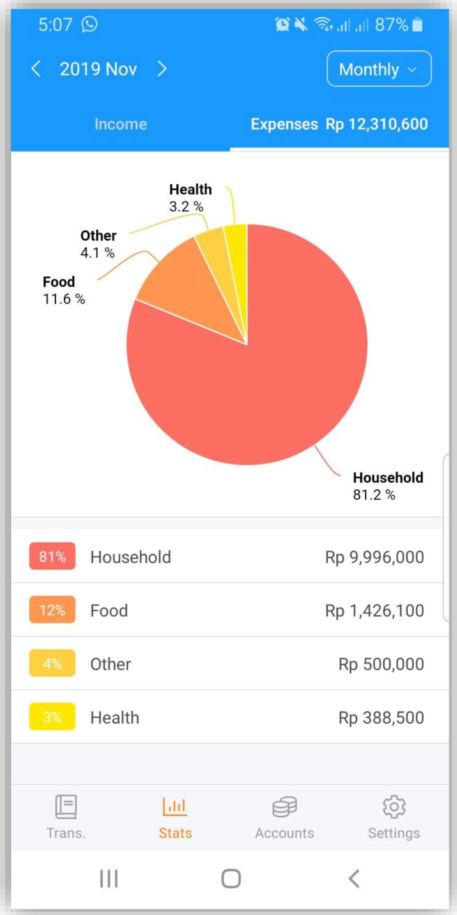
Biru

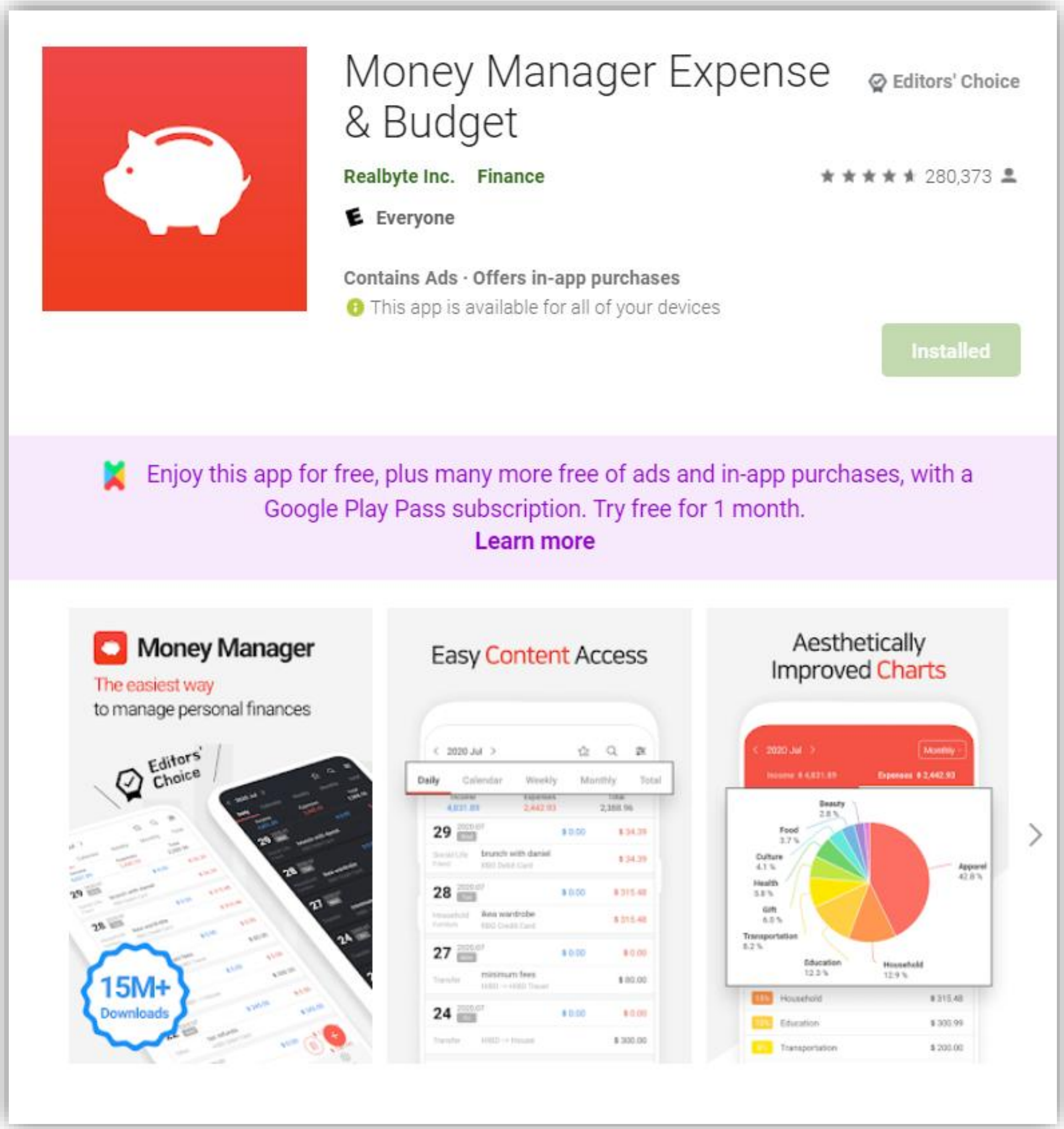


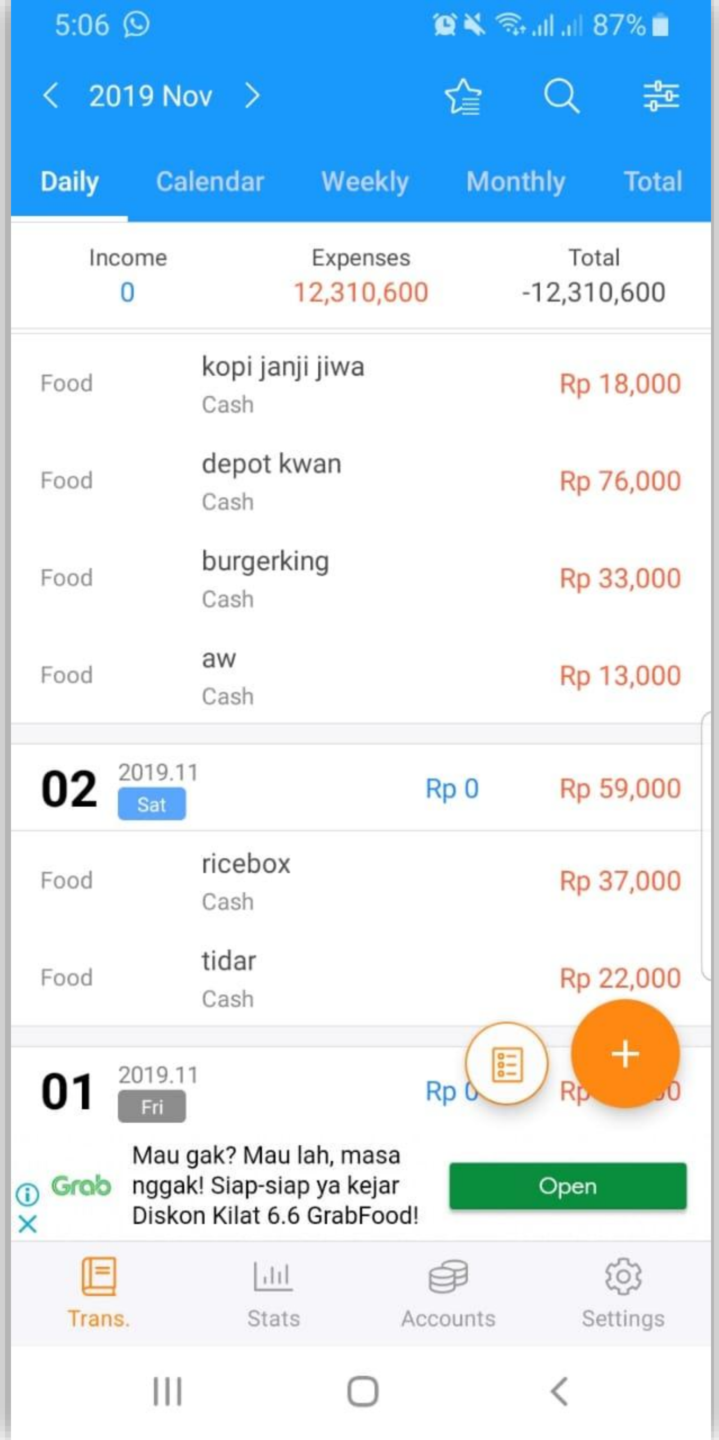
Merah

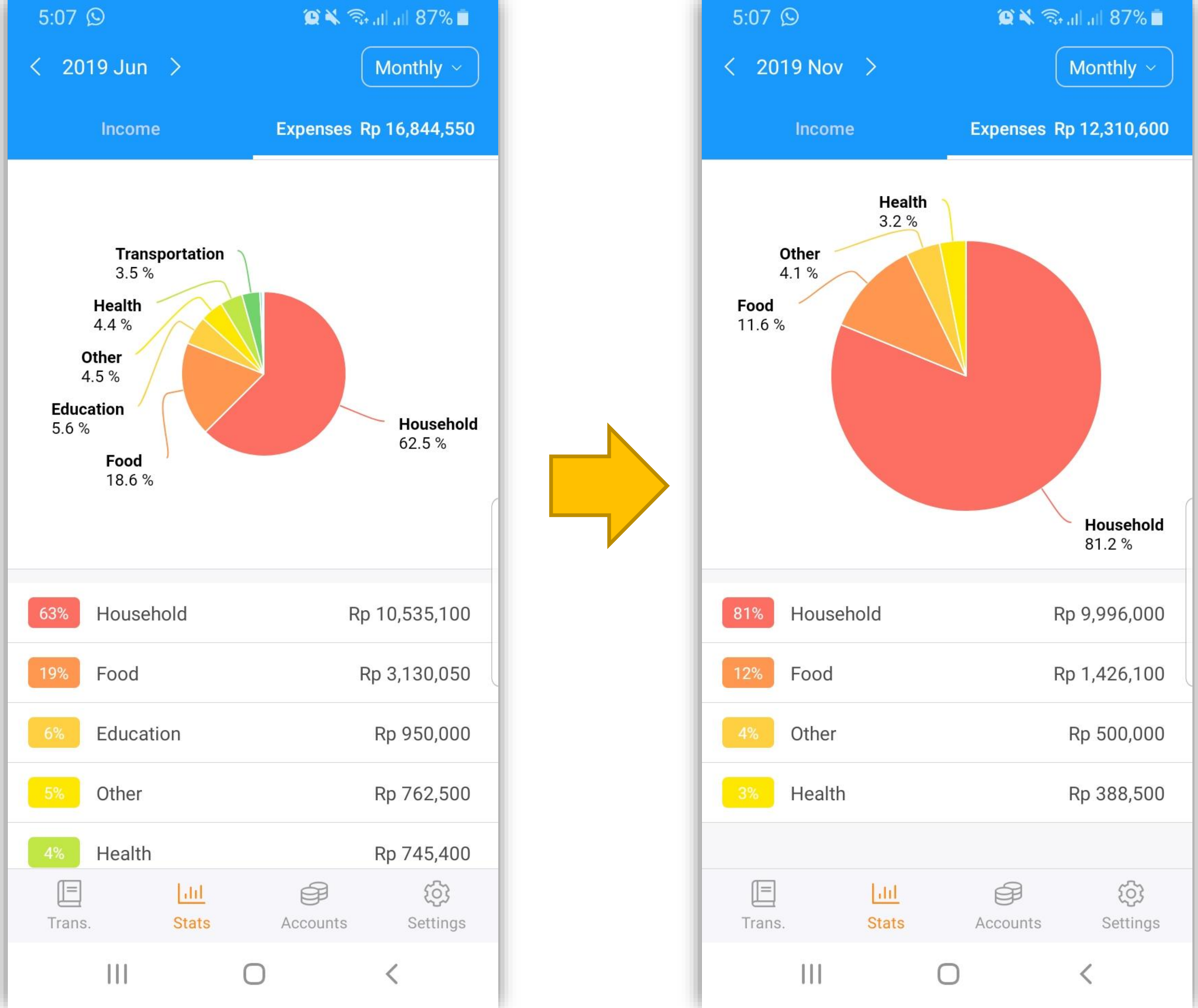
04 Wealth Wisdom

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
Enjoy this app for free, plus many more free of ads and in-app purchases, with a Google Play Pass subscription. Try free for 1 month.
Learn more
Money Manager
The easiest way
to manage personal finances
Editors' Choice
15M+
Downloads
Easy Content Access
Aesthetically Improved Charts


5:06
87%
2019 Nov
Daily
Calendar
Weekly
Monthly
Total
Income
0
Expenses
12,310,600
Total
-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
Grab
Mau gak? Mau lah, masa nggak! Siap-siap ya kejar Diskon Kilat 6.6 GrabFood!
Open
Trans.
Stats
Accounts
Settings


5:07
87%
2019 Jun
Monthly
Income
Expenses Rp 16,844,550
Transportation
3.5 %
Health
4.4 %
Other
4.5 %
Education
5.6 %
Food
18.6 %
Household
62.5 %
63% Household Rp 10,535,100
19% Food Rp 3,130,050
6% Education Rp 950,000
5% Other Rp 762,500
4% Health Rp 745,400
Trans.
Stats
Accounts
Settings
5:07
87%
2019 Nov
Monthly
Income
Expenses Rp 12,310,600
Health
3.2 %
Other
4.1 %
Food
11.6 %
Household
81.2 %
81% Household Rp 9,996,000
12% Food Rp 1,426,100
4% Other Rp 500,000
3% Health Rp 388,500
Trans.
Stats
Accounts
Settings

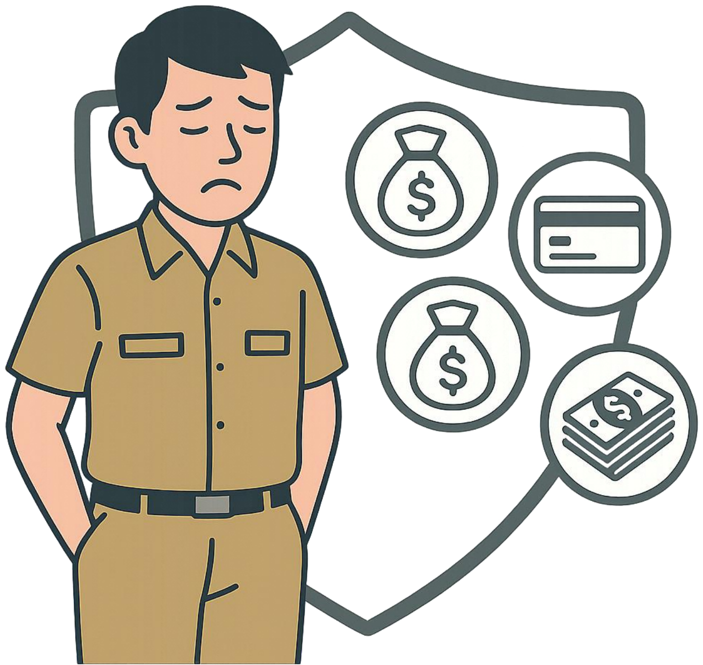
2. Avoid Debt

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.



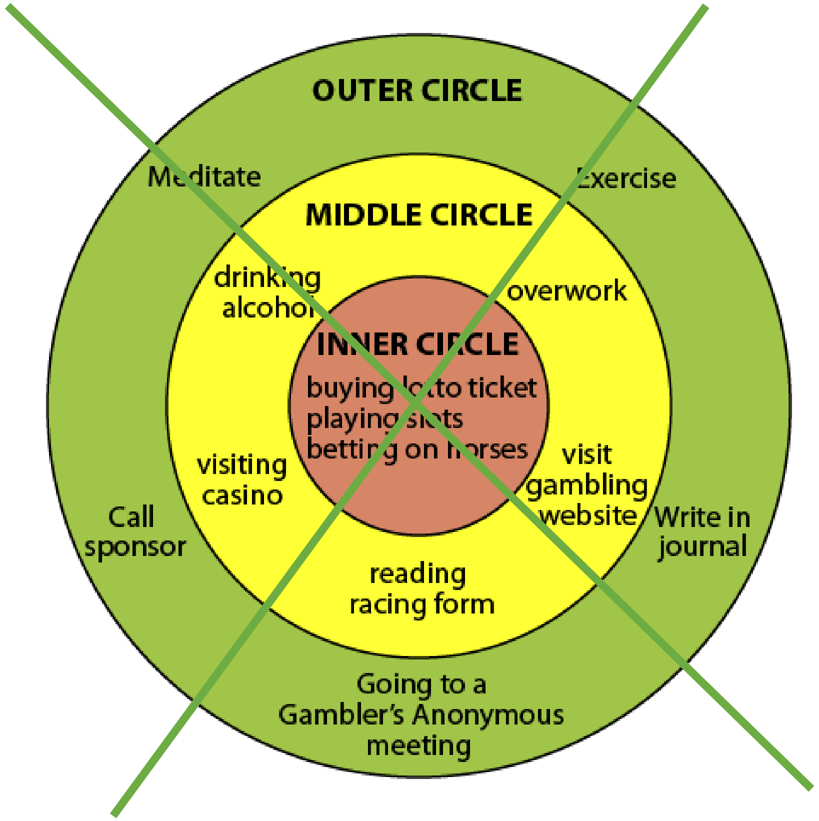
Case Study 2: Ketagihan Digital - Paylater & Pinjol

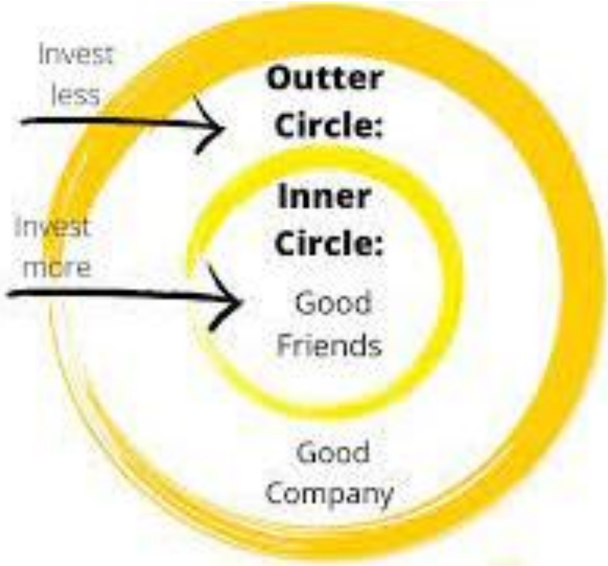
Dinda, yang sedang tunangan dan akan menikah dengan Anton. Awalnya coba Paylater dari 5 aplikasi e-commerce dan dompet digital. Sekarang setelah menikah punya 5 aplikasi aktif. Gaji selalu habis untuk menutup cicilan digital. Mereka saling curiga, hubungan pun mulai renggang.

Refleksi:

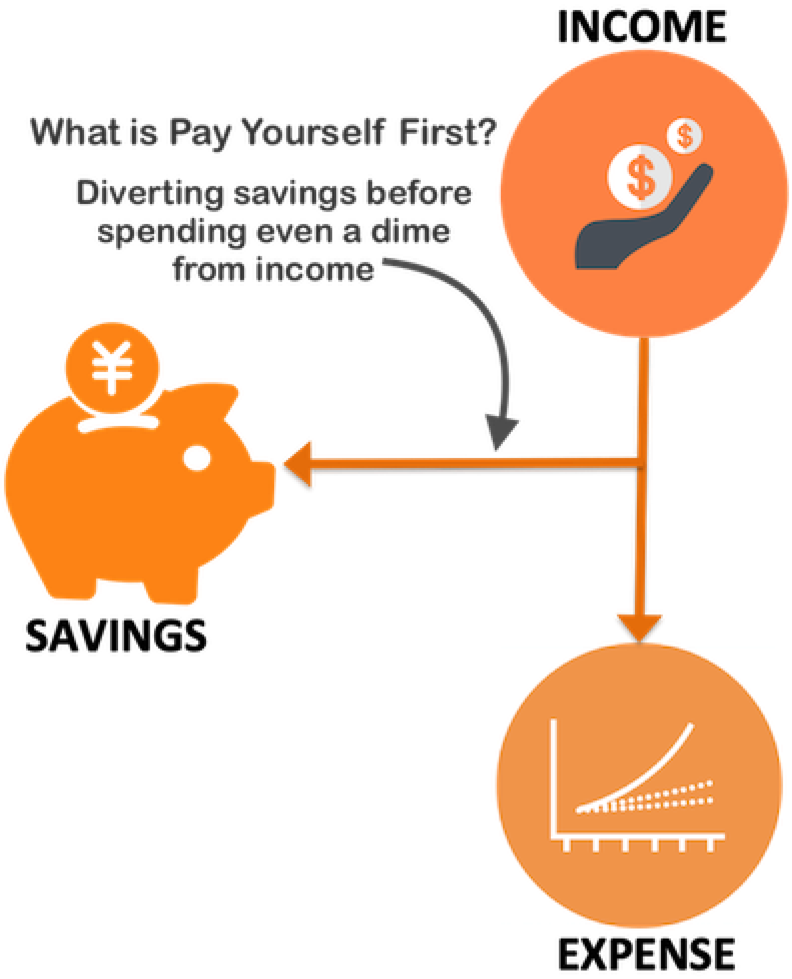
- Utang digital terasa ringan tapi efeknya panjang.
- Ketidakterbukaan keuangan menghancurkan kepercayaan.

3. Foster High Quality Relationships



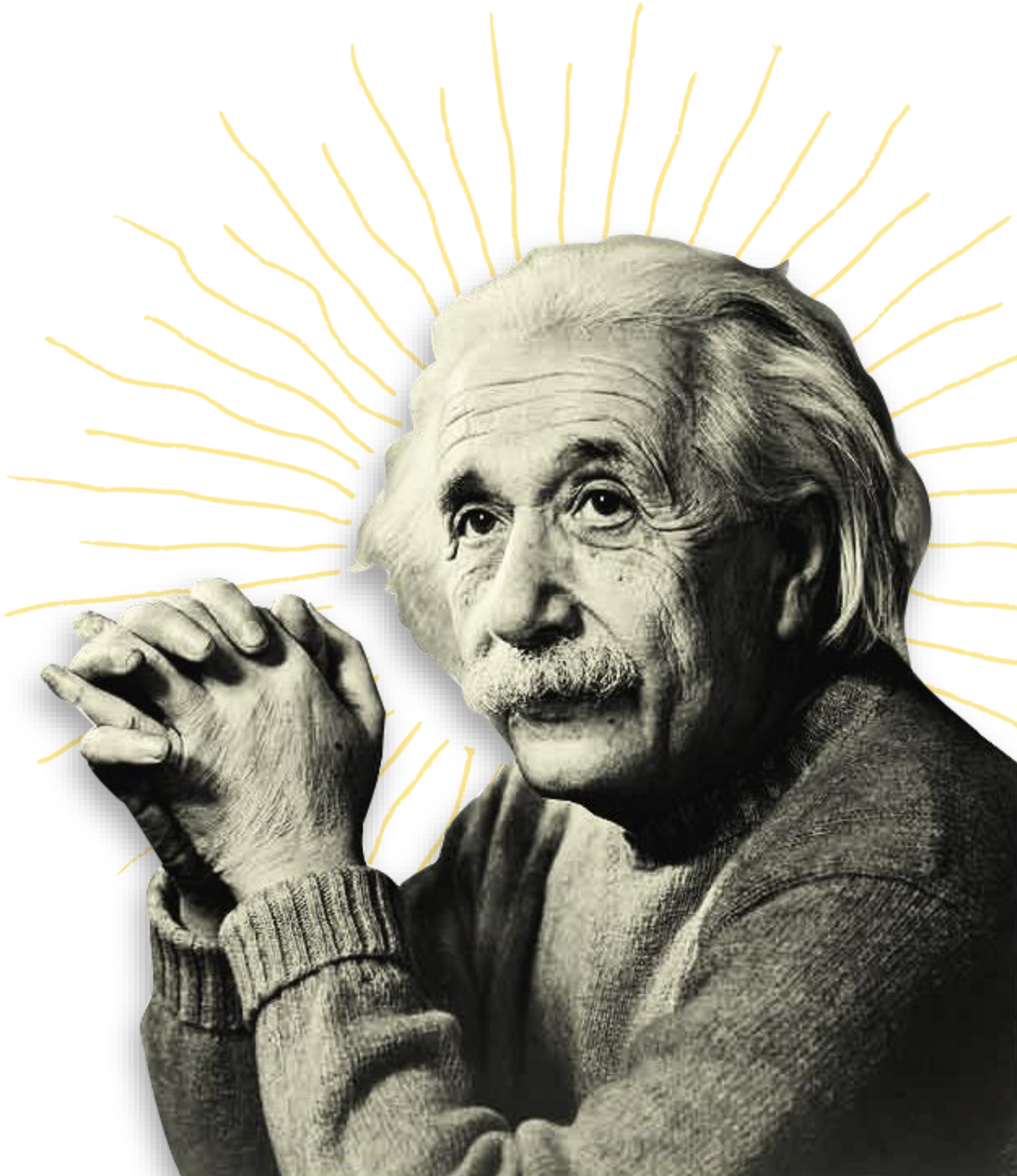


4. Save & Invest



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.

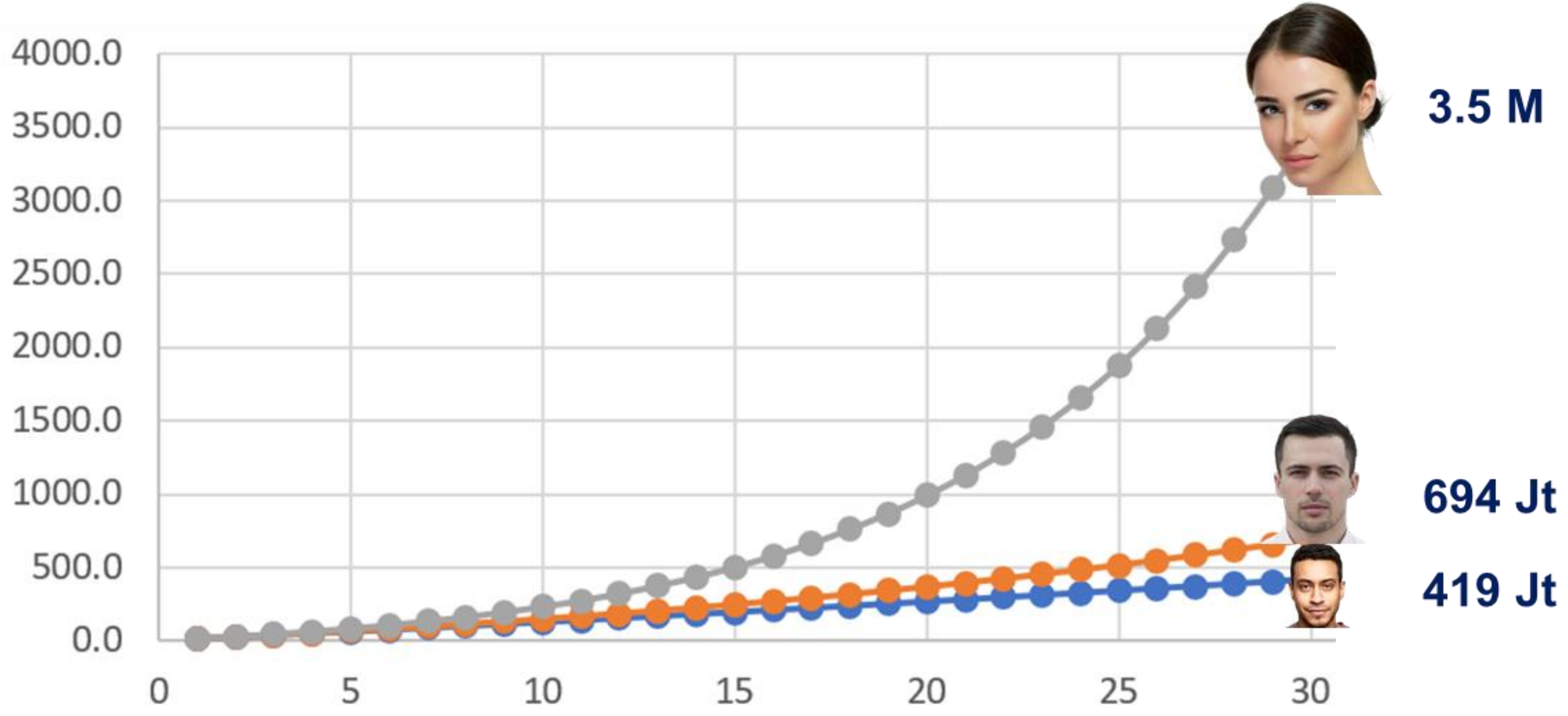
Anthony

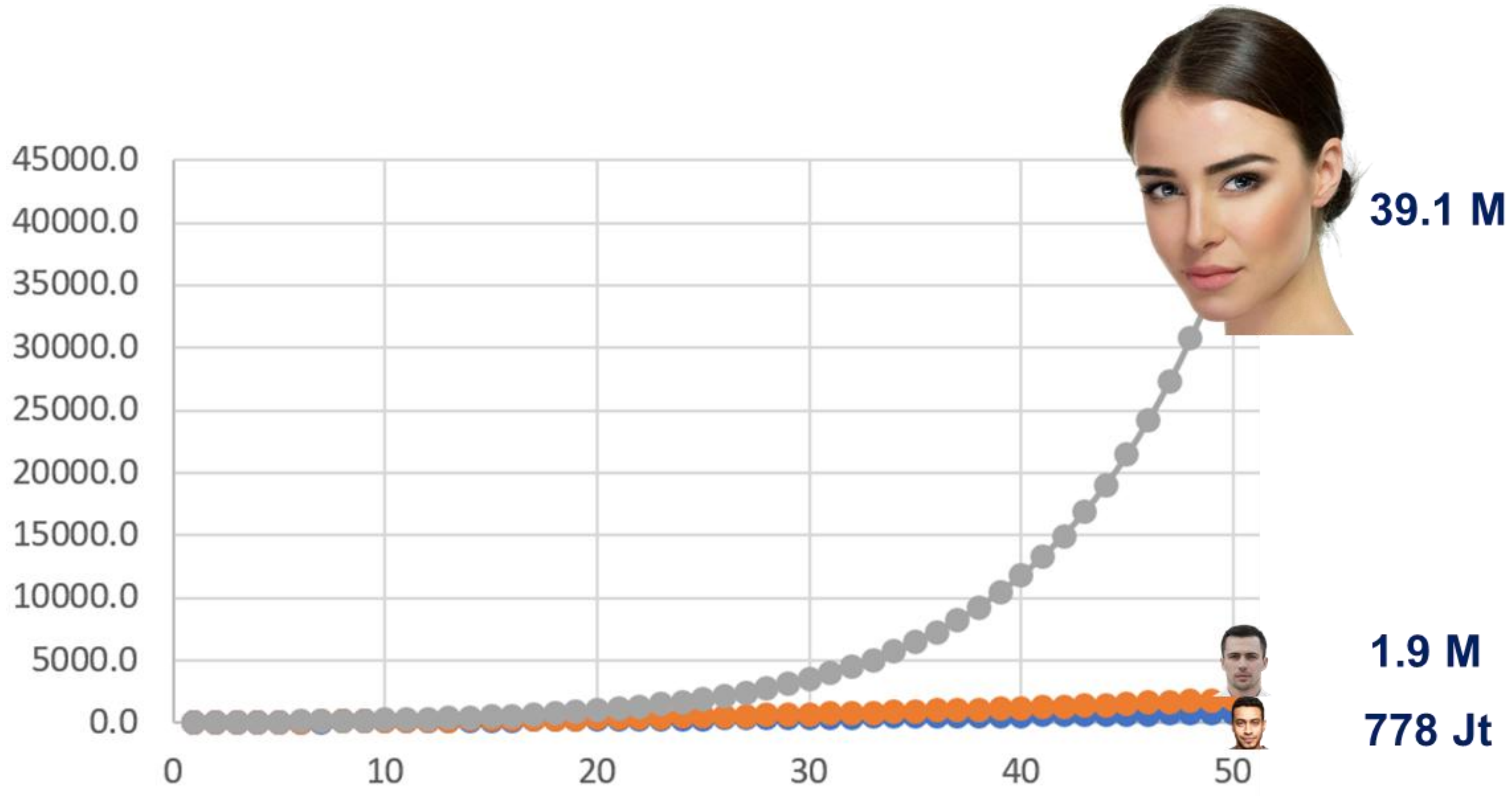
Return 4% p.a.

Jennifer

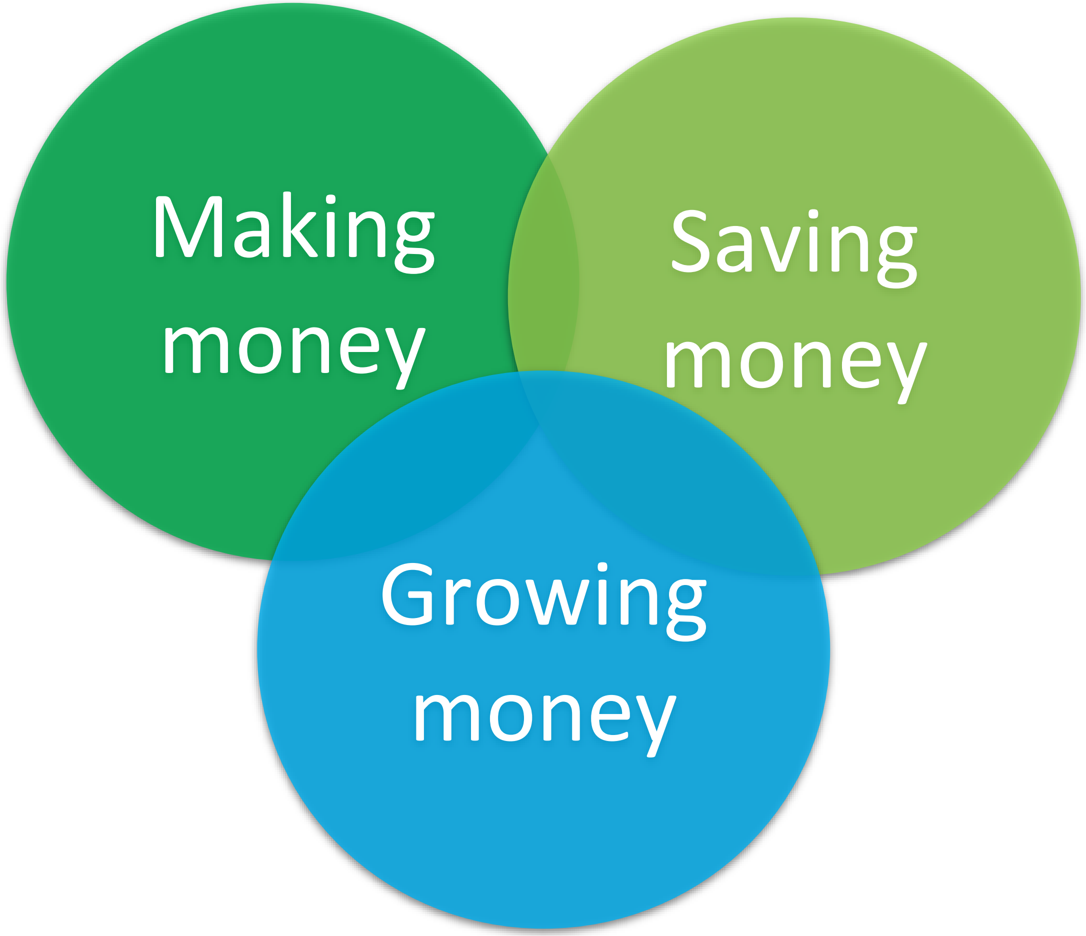
Return 12% p.a.

Nabung rutin 1 juta per bulan selama 30 tahun.


4000.0
3500.0
3000.0
2500.0
2000.0
1500.0
1000.0
500.0
0.0
0
5
10
15
20
25
30
3.5 M
694 Jt
419 Jt


45000.0
40000.0
35000.0
30000.0
25000.0
20000.0
15000.0
10000.0
5000.0
0.0
0
10
20
30
40
50
39.1 M
1.9 M
778 Jt

5. Be Generous



Making money is action.

Keeping money is behavior.

Growing money is knowledge.

Making money	Keeping money	Growing money	Result?
✅	✅	❎	?
✅	❎	✅	?
❎	✅	✅	?
✅	✅	✅	

Making Money

4 sumber penghasilan saya:

E = *dosen*

B = *bisnis jasa konstruksi*

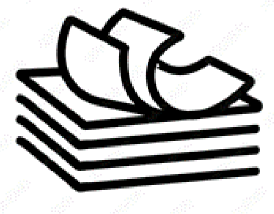
S = *content creator*

I = *investasi deposito, reksadana, dan saham.*

05 | Investasi Mulai dari Mana?


NETIZEN
CUAN CEPAT
PALING BANYAK
INVESTASI AMAN
ASURANSI
DANA DARURAT

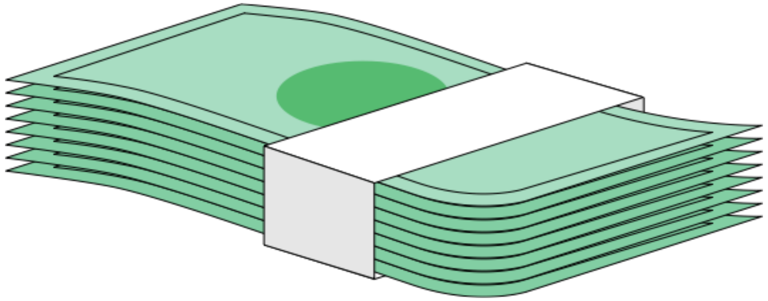
Instrumen Investasi untuk Uang Merah

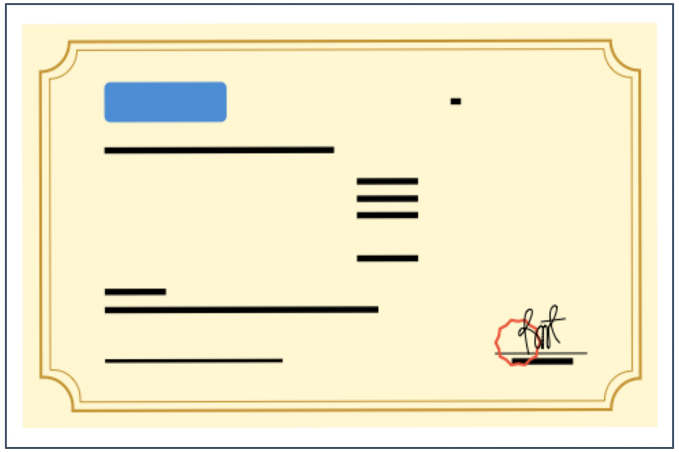


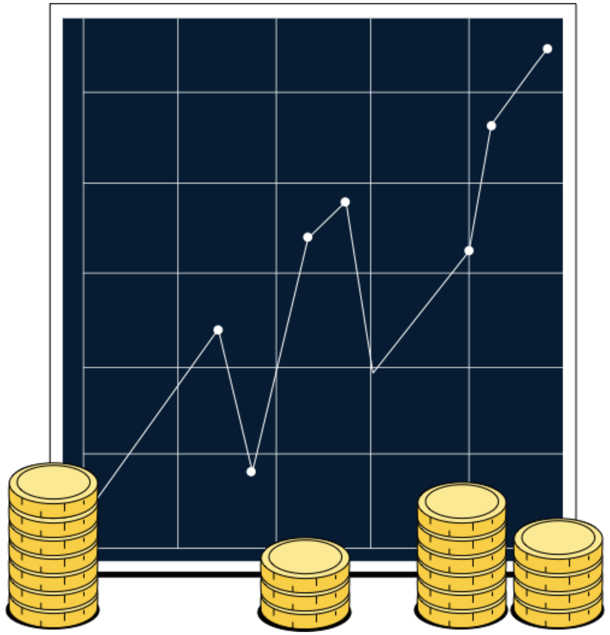
Physical Asset
- Emas
- Properti

Financial Asset
- Deposito
- Obligasi
- Reksadana
- Saham IDX
- Saham US

Digital Asset
- Bitcoin
- Altcoin







1. Deposito

2. Obligasi

3. Saham

- 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.)

- Bluechip
- Second/Third liner

1. Deposito

blu

neo

DepositoBPR
by Komunal

2. Obligasi

bibit

CIMB

livin' by mandiri

3. Saham

Stockbit

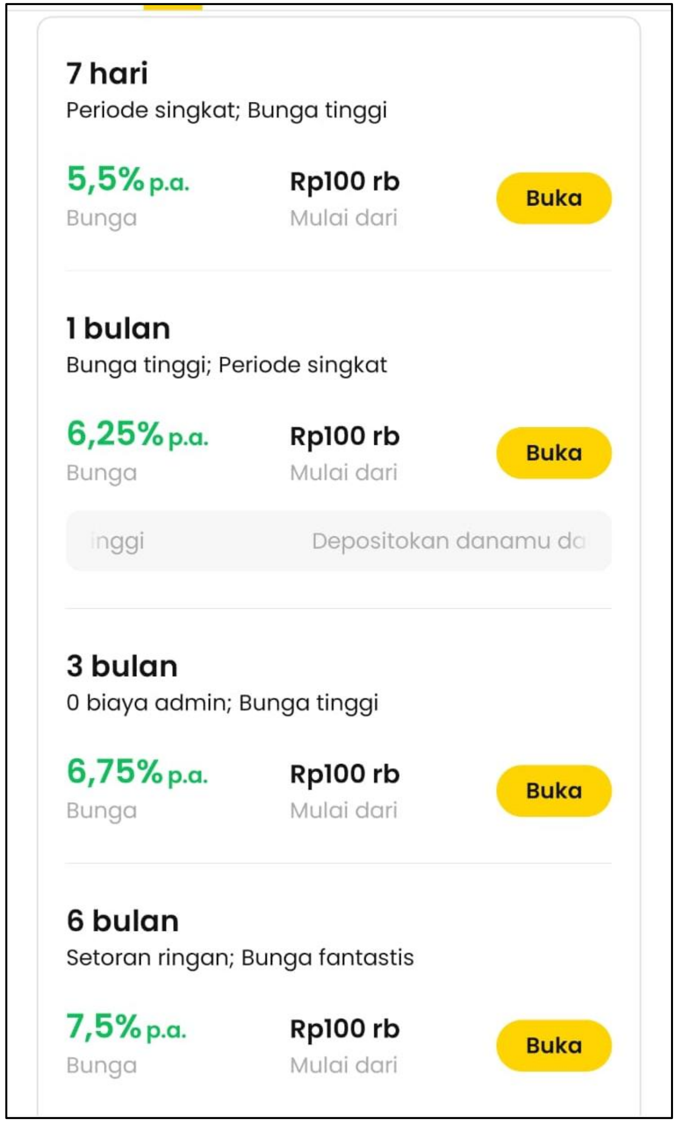
MIRAE ASSET

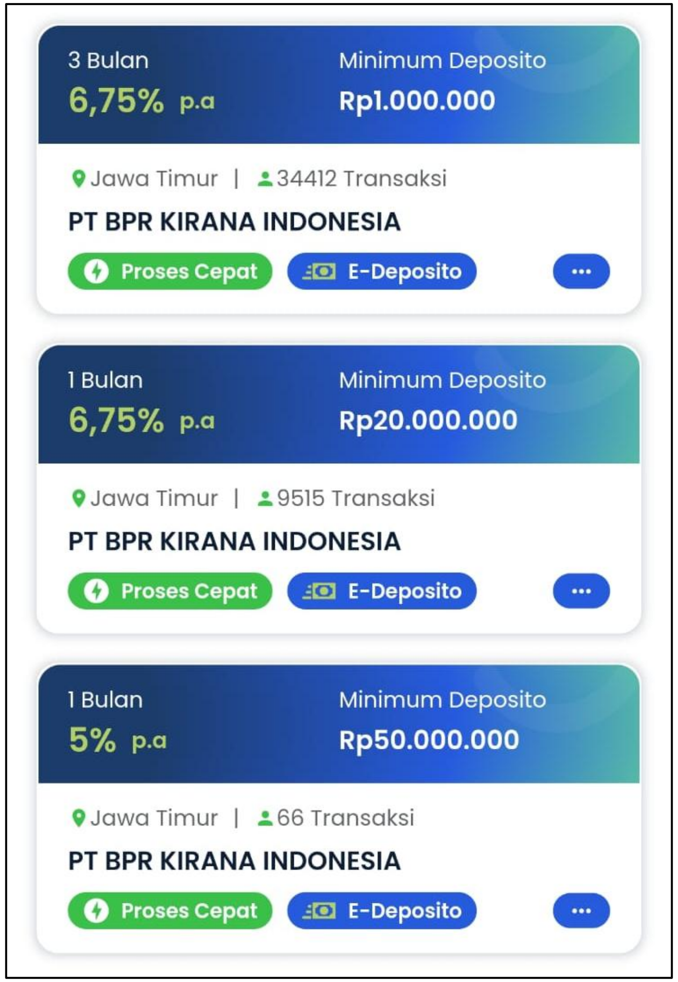
ipot

MOST by mandiri sekuritas

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
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 Highest Yield
FR Syariah

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

FR0089
Obligasi FR

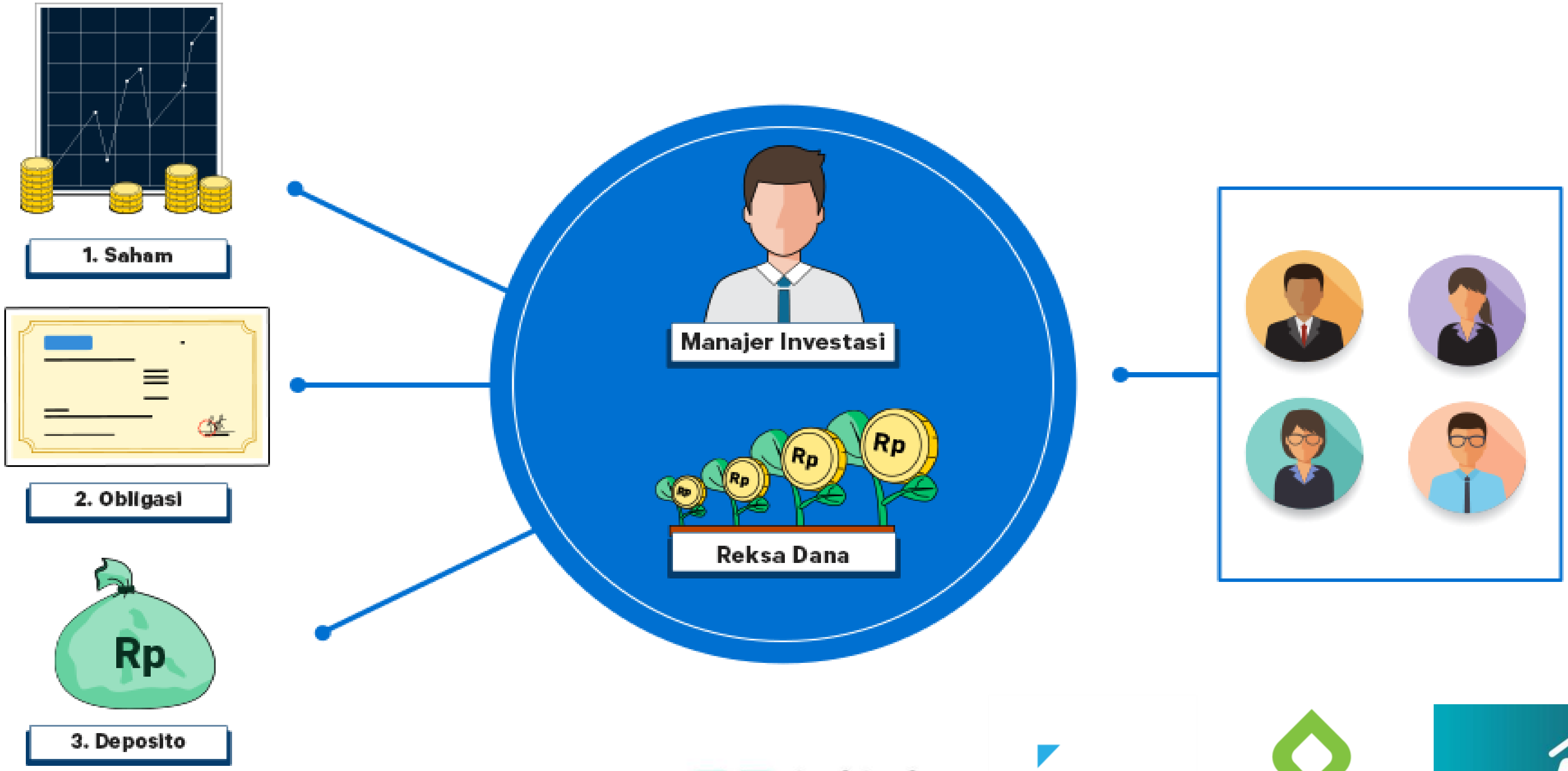
Yield	Harga Beli	Jatuh Tempo
6.77%	101.29%	15 Agt 2051

FR0102
Obligasi FR

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

3. Saham

REKSA DANA



RDPU

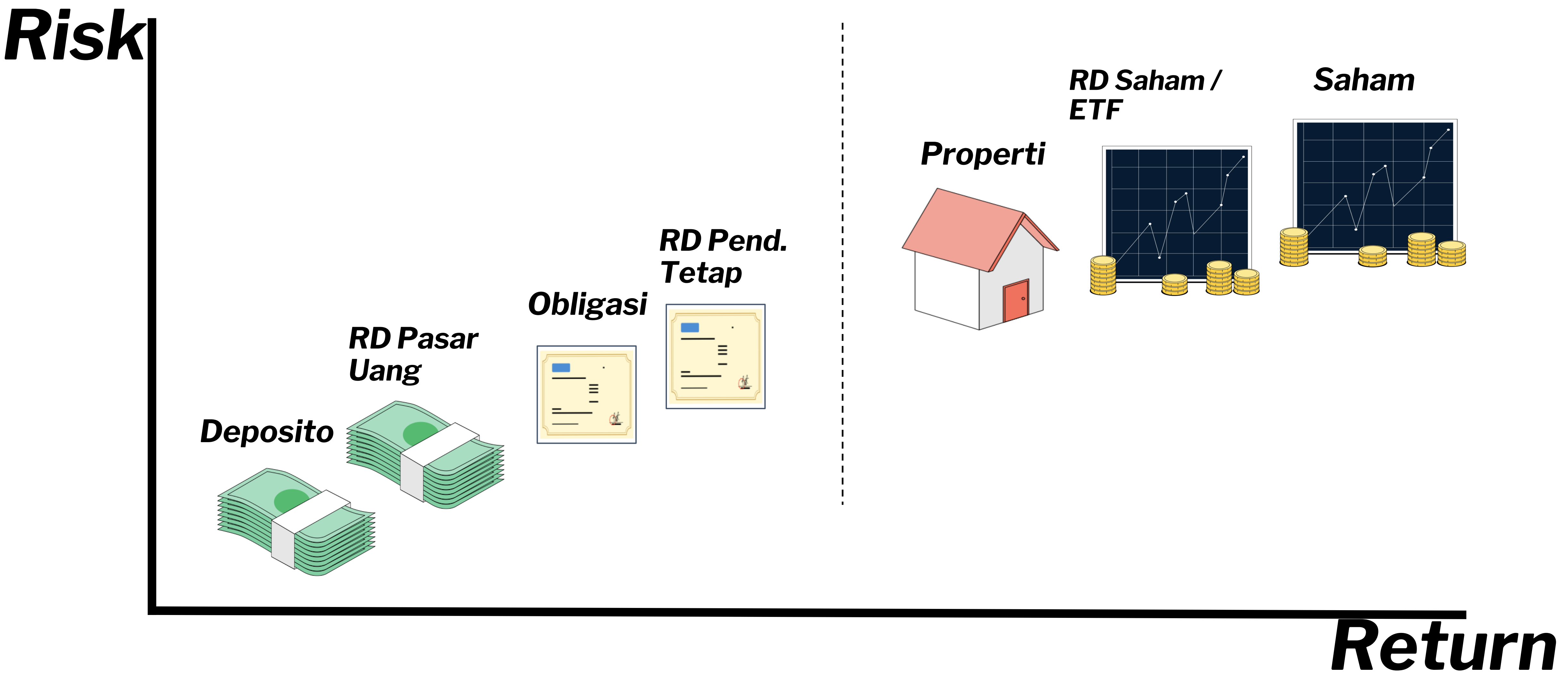
		1Y Return
1	Trimegah Kas Syariah	5.13%
2	BRI Seruni Pasar Uang III	5.09%
3	Bahana Likuid Syariah Kelas G	5.02%
4	TRIM Kas 2 Kelas A	4.95%
5	Majoris Pasar Uang Syariah Indonesia	4.95%

RDPT

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

RDS

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

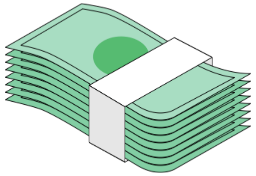
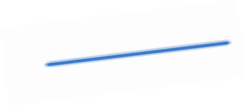
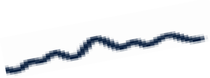
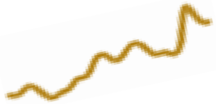

Risk
Deposito
RD Pasar Uang
Obligasi
RD Pend. Tetap
Properti
RD Saham / ETF
Saham
Return

https://blog.bibit.id/blog-1/ihsg-selalu-bangkit-usai-terhantam-market-crash

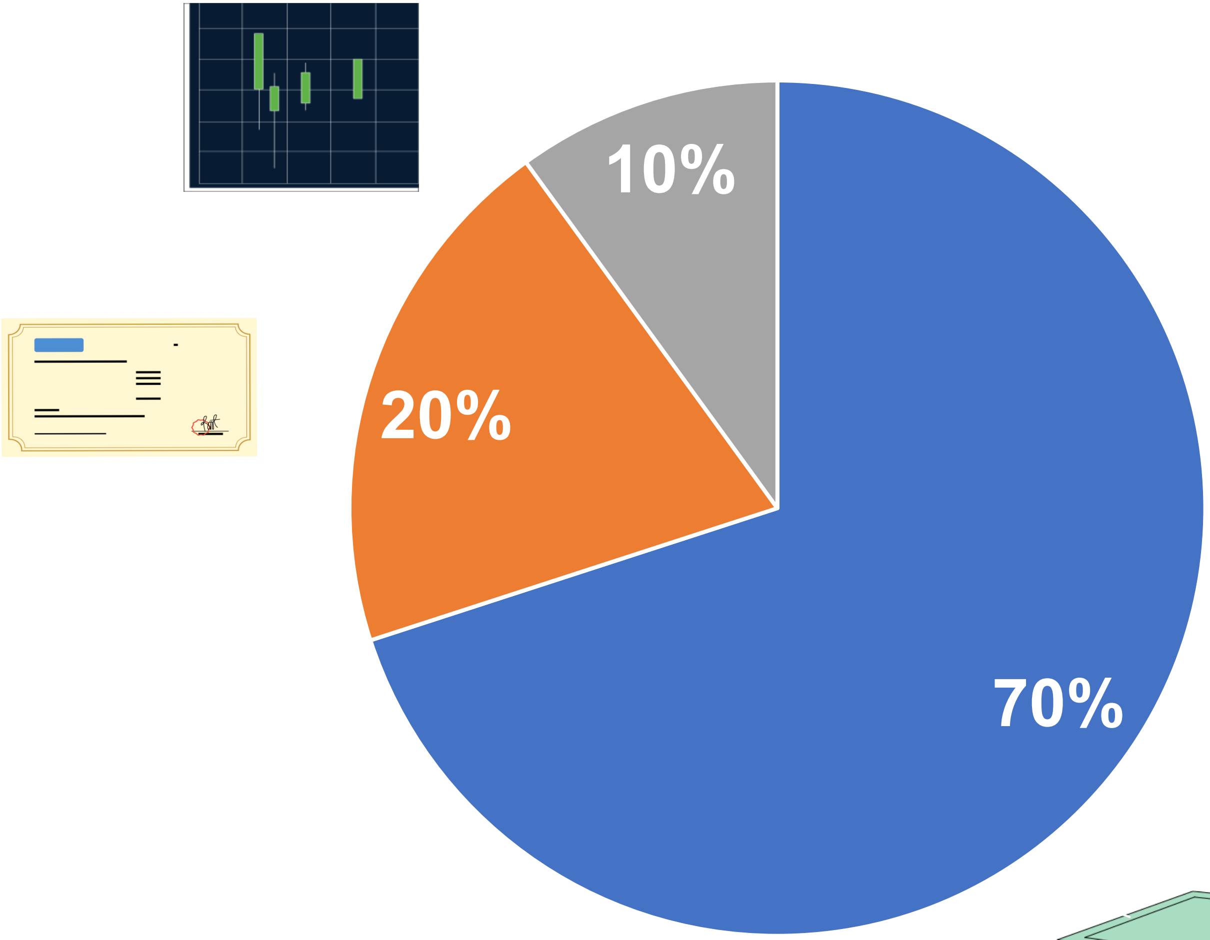
Ultimately,

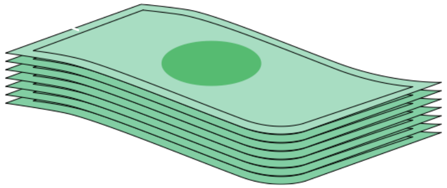
nothing should be more important to investors than the ability to sleep soundly at night.

Seth Klarman
Value Investor

		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%*** 

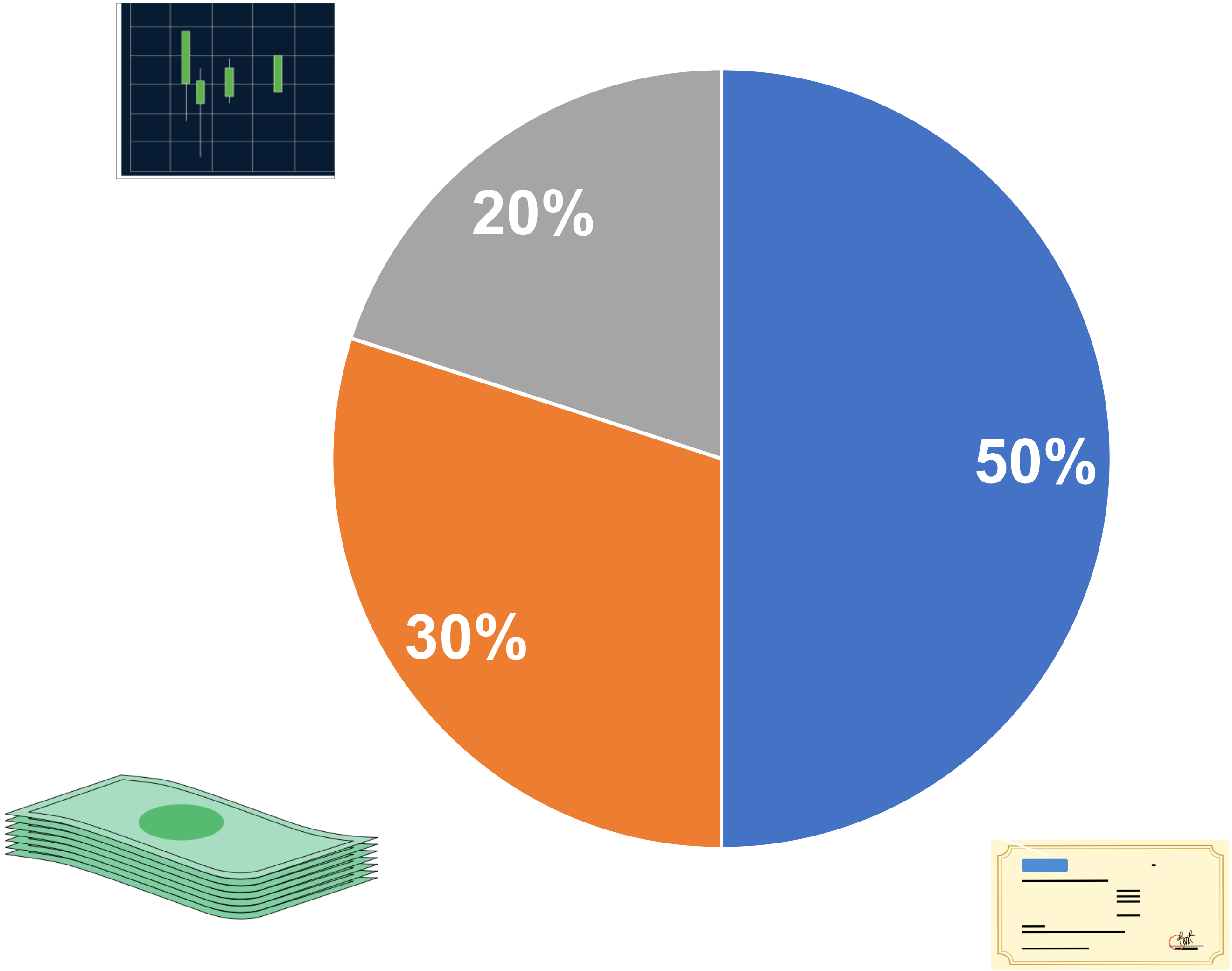
The Conservative





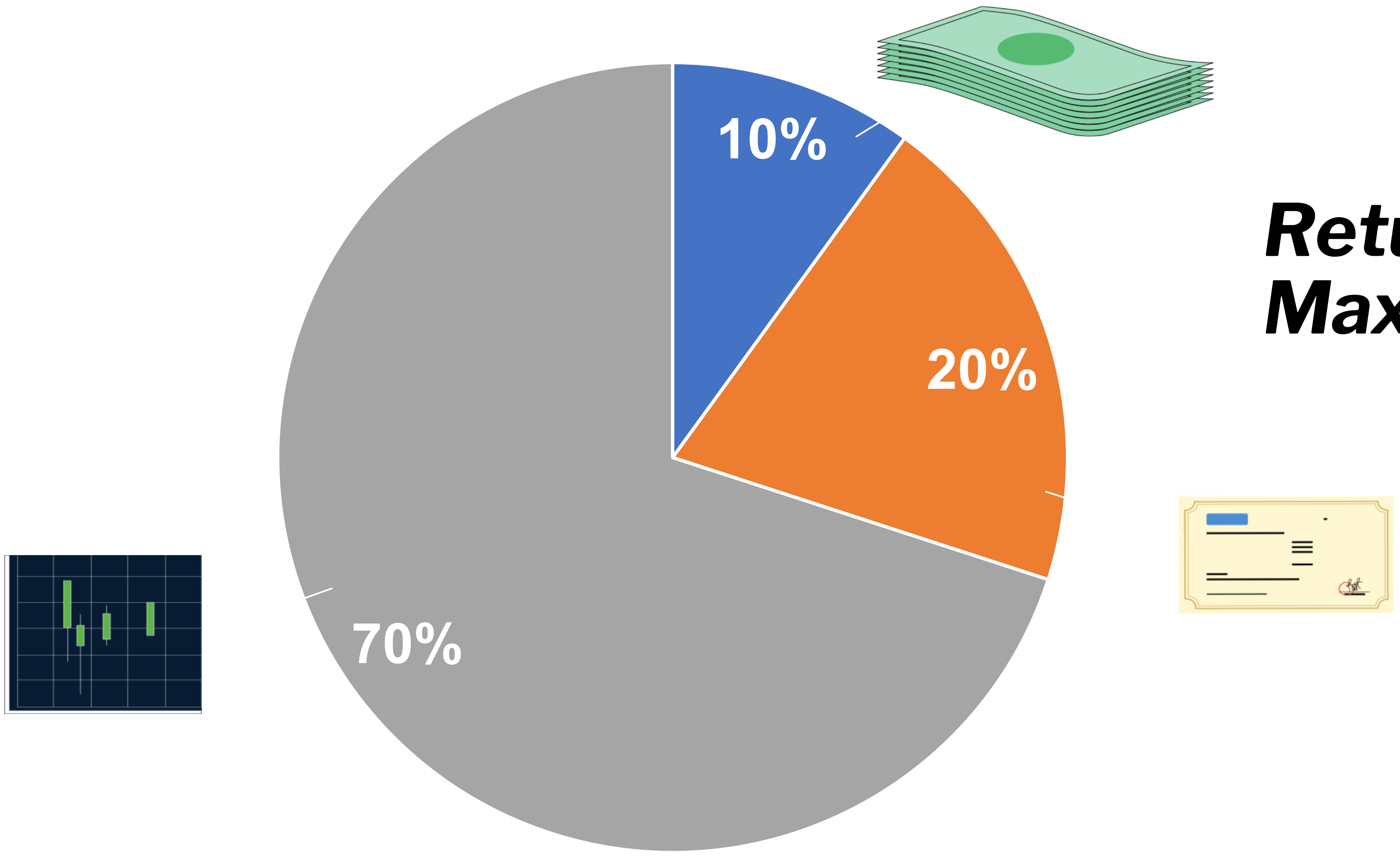
Return: ~6%
Max. Drawdown: -5%

The Moderate



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

The Aggressive 🐆



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

06 Build your Financial Blueprint

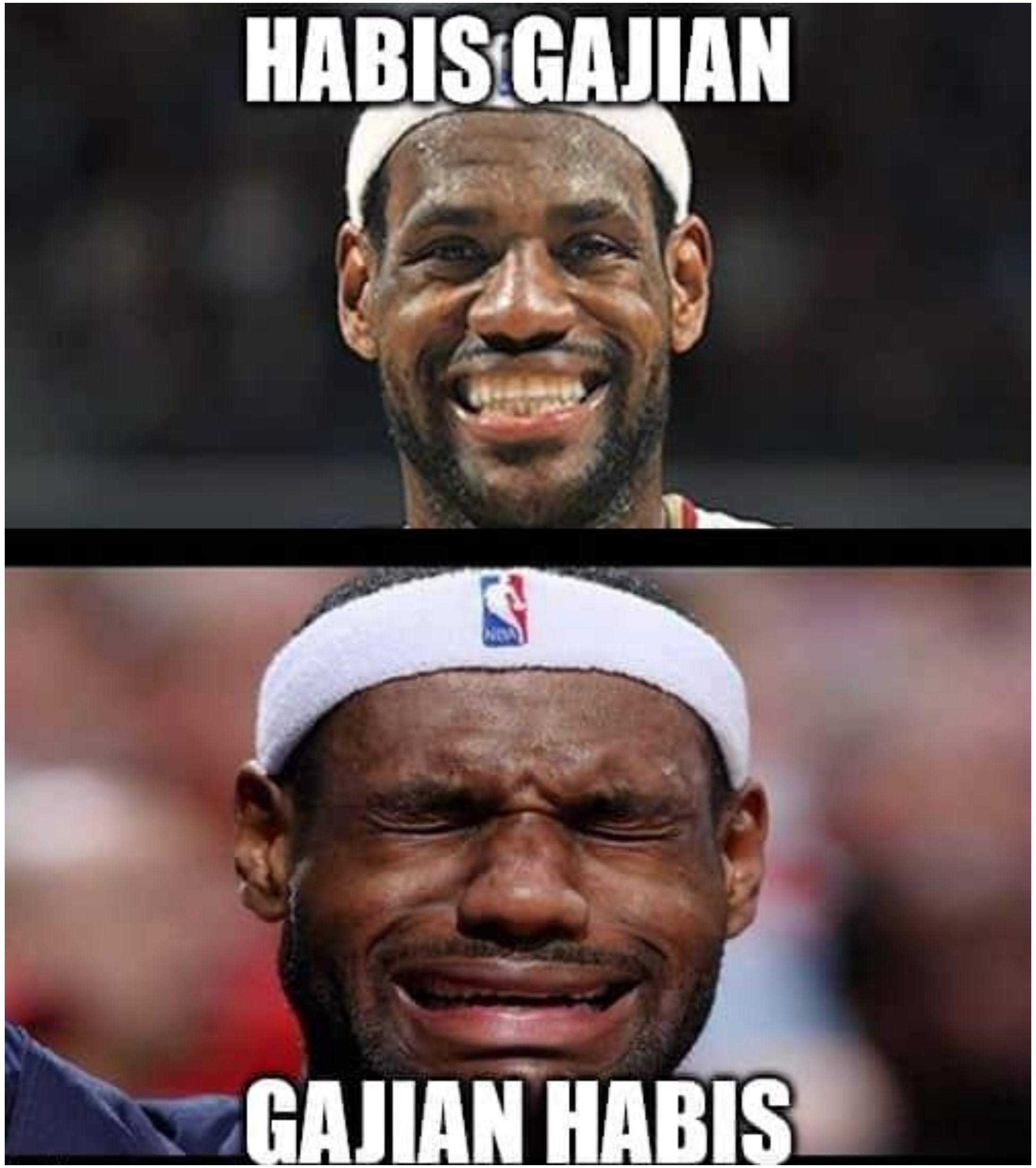
10 Tahap Financial Journey

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**

#ObrolinAja

@wilov_id

3. FINANCIAL SOLVENCY

PENDAPATAN > PENGELUARAN

- **mulai melunasi hutang**

4. FINANCIAL STABILITY

PUNYA DANA DARURAT

- 3 - 12 bulan biaya hidup

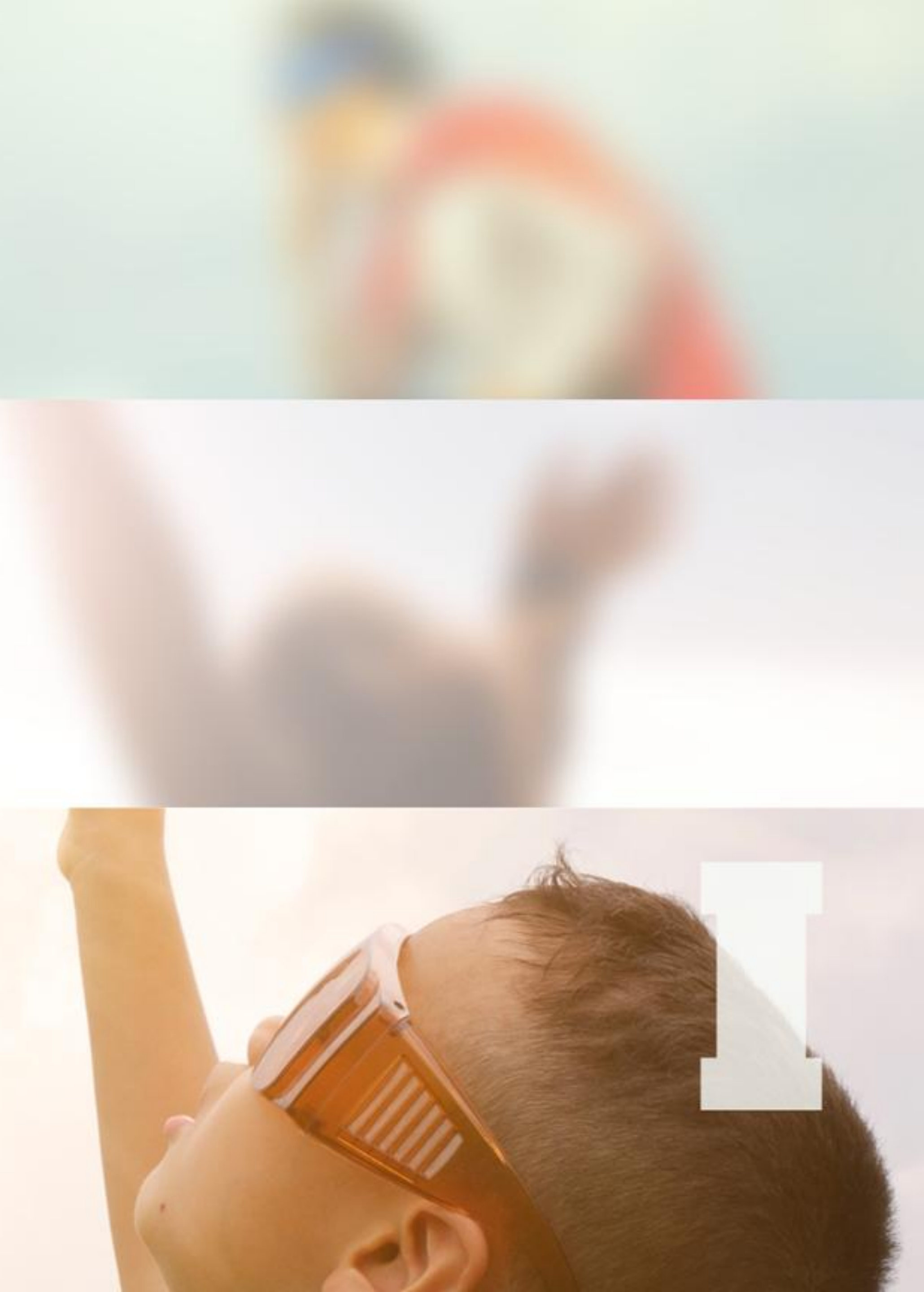
Emergency Fund

- **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
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