

UGCINO MALI NENKCITHO MALI YEKHAYA



HOAP

ICEBISO KUBANINI-ZINDLU INCWADANA YOLWAZI



UKONGA IMALI RHOQO



Kubalulekile ukufunda ukonga imali nokucwangcisa iimali zakho. Ungakwazi ukwakha eyakho inkxaso-mali uze uhlawule oko kungxamsekileyo ngaphandle kokuthabatha imali mboleko okanye amatyala. Xa uthabatha imali-mboleko ucela umntu akunike imali. Akukho siqinisekiso sokuba uza kuyifumana, yaye ukuba uyayifumana, kudla ngokubakho imiqathango emininzi enjengenzala. Ukuba wonga imali yakho ngokwakho, ukhululekile kule miqathango, yaye uza kuba nakho ukuphucula impilo yakho ngendlela eqhubekekayo.



IINDLELA ZOKONGA IMALI

- Iiakhawunti zeBhanki
- Kwiqela, umz. Umgalelo, izitokfela
- I-inshorensi, umnikelo okanye ipolisi yemfundo, isambuku somhlalaphantsi, umhlalaphantsi okanye inkxaso-mali yesibonelelo.
- Umbutho kaMasingcwabane okanye umgalelo
- Ukuthenga ngezavenge, kunokuthenga ngetyala apho uza kuhlawula inzala.

UKONGA IMALI KOMNTU OMNYE OKANYE UKONGA IMALI KWEQELA



Ukuba uyazongela ngokwakho kudla ngokuba nzima ukuqhubela phambili ukuze ukwazi ukufikelela kwinjongo zakho. Iibhanka zidla ngokunyanzela ukuba ube nomsebenzi omiselekileyo okanye iphetshana lentlawulo phambi kokukuvumela ukuba uvule iakhawunti. Iibhanki zikwahlawulisa nentlawulo yenkonzo leyo, yaye inzala idla ngokubasezantsi kakhulu.

Iintlawulo zeenkono zidla ngokuba ngaphezu kwenzala efunyanwa yimali yakho ebhankini.

Ukuba uyinxalenye yeqela lokonga imali, okanye umgalelo, awufanelanga kusebenza. Ukuba wonga nabanye eqeleni yaye unemali eninzi kwi-akhawunti yakho ebhankini ngoko uza kuzuzisa inzala eninzi. Ukonga imali eqeleni kungcono kuba amanye amalungu angakukhuthaza ukuba wonge rhoqo.



NINGALIQUALISA NJANI IQELA LOKONGA IMALI

Qokelelanani niliqela labantu onokubathemba, abaza konga rhoqo, nabahlala yaye besebenza kufutshane nawe.

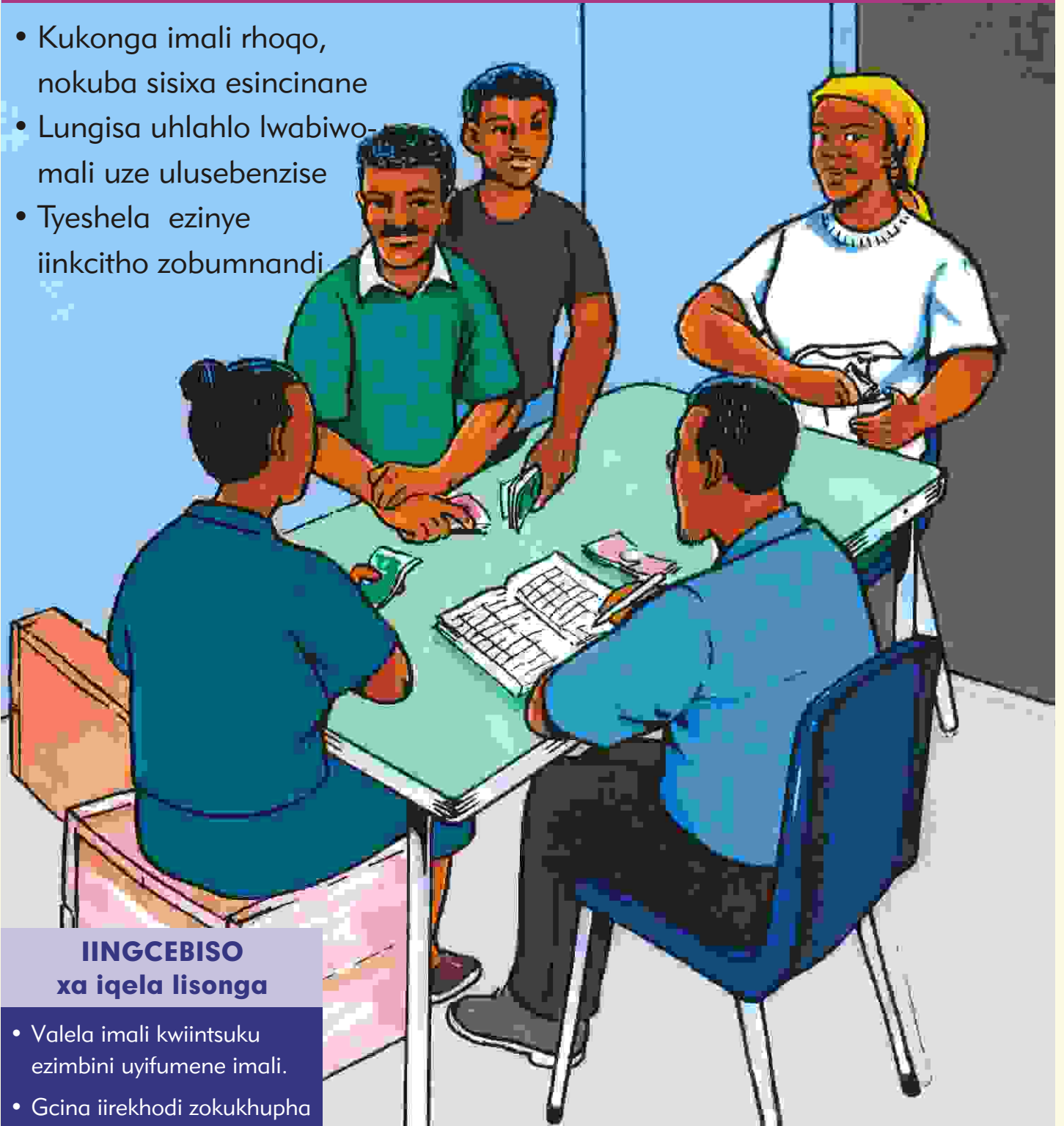
Phambi kokuba iqela lakho liqalise ukonga imali kumele nivumelane ukuba:

- niza kudibana kangakanani yaye niza kudibana phi
- niza kudibana kangakanani, yaye niza kongamalini.
- niza kongamali engakanani
- niza konganjani nge-akhawunti yebhanka, ngokuthenga iimpahla nidibene, ngomgalelo.
- niza kuzigcina njani iirekhodi ezibhaliweyo nerisithi.

Xa nivula i-akhawunti yeqela, ibhanka iza kufuna umgaqo-siseko kunye nemithetho; uluhlu lweenkcukacha zamalungu kunye neenkcukacha 'zabaza kutyikitya' nencwadi yezazisi.

ELONA CEBO LIBALULEKILEYO LELE:

- Kukonga imali rhoqo, nokuba sisixa esincinane
- Lungisa uhlahlo lwabiwo-mali uze ulusebenzise
- Tyeshela ezinye iinkcitho zobumnandi



IINGCEBISO xa iqela lisonga

- Valela imali kwiintsuku ezimbini uyifumene imali.
- Gcina iirekhodi zokukhupha nayiphi imali - ukuba ilungu licele ukukhupha imali, maliyifumane kwangaloo mini.
- Gcina zonke iingxelo zebhanka okanye incwadi yebhanka- ezi mazijongwe ubuncinane kanye nganyanga yaye zonke iimpazamo mazibuzwe ze zilungiswe ngeveki enye.

UKUCWANGCISA IMALI YEKHAYA LAKHO

INDLELA YOKUCWANGCISA UHLAHLO LWABIWO-MALI

Ufanele wenze uhlahlo lwabiwo-mali lwakho uze uqinisekise ukuba unakho ukukhathalela intsapho yakho, indlu yakho uze uhlawulele iinkonzo ezifana namanzi nombane. Uhlahlo lwabiwo-mali luluhlu lwayo yonke imali engenayo ekhayeni (ingeniso) nayo yonke imali ephumayo (inkcitho). Uhlahlo lwabiwo-mali lungenziwa iveki nganye okanye inyanga nganye.

UMZEKELO WOHLAHLO-LWABIWO-MALI LWENYANGA

Ingeniso

Imivuzo
Izibonelelo zemali
Imali yomhlala-phantsi
Ezinye

Ingeniso iyonke

Inkcitho

Inkcitho eqingqiweyo
Intlawulo zesikolo
I-inshorensi yendlu
Ezinye ii-inshorensi
Intlawulo yemali-
mboleko yendlu
Irhafu

Inkcitho engatshintsha
Ukutya
Izithuthi (uloliwe/ itexi)
Umbane, iparafini
Amanzi nezinye iiNkonzo
Ukonga imali
Iimpahla

Inkcitho yobumnandi
Iibhiya / utywala
Umdiza
Okwemidalo /
umsetyenzana
wokuzonwabisa

Inkcitho sele iyonke

Ingeniso iyonke: R

Uthabathe inkcitho iyonke: R

Kulingana ne: R

Ukuba inkcitho yakho ingaphezu kwengeniso yakho usengxakini yemali. Inkcitho eqingqiweyo ibhekiselele kwinkcitho yarhoqo, yaye ifanele ibe phezulu kuluhlu lwezinto eziphambili. Ukutshintsha inkcitho kubhekiselele kwinkcitho eza kutshintsha ngenyanga nganye. Zama ukunciphisa le nkcitho ukuba usengxakini yemali. Inkcitho yobumnandi ibhekiselele ekuchitheni imali kwizinto ezinganyanzelekanga - le nkcitho ifanele ibe sezantsi kuluhlu lwezinto eziphambili.

JONGA EZINYE IINCWADI NGOKU:

- Ukusebenzisa imali mboleko ngendlela efanelekileyo.
- Ukuphucula indlu yakho, ukwenza utshintsho nokuyongeza.



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