

Tindlela letilula tekonga imali yakho



Kwemukela imali lenyenti kungakwenta ujabule futsi ukhatsateke. Ngutiphi tindzaba letimnandzi? Kunetindlela letiphephile naletihlakaniphile tekukhulisa imali yakho ngaphandle kwekwenta tintfo tibe matima. Nati tintfo letimbalwa lokufanele ucabange ngato nawonga ebhange nobe ngendlela yekonga.

1. I-akhawunti yekonga lengakhokhiswa intsela

Yini lena:

I-akhawunti yekonga lapho imali loyitfolako ingakhokhiswa intsela.



Tinzuzo:

- Imali loyongako nobe loyitfolako ayibhadalelwa intsela
- Ungakhipha imali nobe nini ngaphandle kwekulahlekelwa tinzuzo tentsela
- Indlela lemela yekulondvolotela likusasa



Tinkinga:

- Kufaka imali lenyenti kungagcina kuholele ekuhlawulisweni
- Awutfoli imali yekwehliselwa umtselo
- Imali loyitfolako itsintfwa yindlela lokutsengisa ngayo

2. Idiphozithi lecondzile

Yini lena:

'Uyivalela' imali yakho sikhatsi lesitsite kute utfole intalo lenyenti.



Tinzuzo:

- Tinzuzo letisetulu kunaletlo letitfolakala ku-akhawunti yekonga levamile
- Kubuyiselwa lokucinisekisiwe



Tinkinga:

- Angeke ukhone kufinyelela kulemali kute kube sekupheleni kwaleso sikhatsi
- Kungase kube netinhlawulo nangabe ukhipha imali yakho ngaphambi kwesikhatsi



Caphela!

Konga kunengcondvo!

Nanobe kulukhuni kusebentisa imali yakho etintfweni letikahle nyalo, kubalulekile kutsi ucabange ngetidzingo takho temali tesikhatsi lesitako, bese uyonga (futsi ukhule!) imali lenyenti ngendlela longakhona ngayo.

Bantfu kanye netikhungo bangakwetsembisa kutsi batawukukhokhela imali lenyenti. Ngaso sonkhe sikhatsi yenta umsebenzi wakho wesikolo mayelana netingoti futsi utsatse teluleko kuphela ebhange lakho nobe kulabanye bantfu labagunyatiwe kutsi banganiketa teluleko.

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Continued.



3. Tikhwama Temasheya

Yini lena:

Sikhwama sekonga lesiphetfwe ngekucopehelela lapho khona imali yakho ihlanganiswe naletinye timali futsi ifakwe emasheya, emabhondi nobe letinye tintfo.



Tinzuzo:

- Kulawulwa bantfu labaceceshelwe kutjala timali
- Umlandvo uveta kukhula lokuncono kunekugcina imali
- Ungacala ngemali lencane bese uyayengeta njengobe sikhatsi sichubeka
- Ungantjintja indlela lowenta ngayo tintfo, futsi ungantjintja nangabe kudzingeka



Tinkinga:

- Imali lebuya etinkhundleni tekukhicitela iyeniyuka nobe yehle kuye ngekutsi imakethe ikuphi
- Akukafaneli usebentise tintfo letitsatsa sikhatsi lesidze

Kungani loku kuyindlela lekahle:

Sikhwama semayunithi singakhulisa imali yakho ngekuhamba kwesikhatsi ngaphandle kwekudzinga kutsi ube yingcweti yekutsengisa. Ayalinganisa bungoti kanye nemivuzo, lokwenta kutsi kube yindlela lekahle yekukhetsa nangabe ufuna kukhula lokukhulu kunekugcina imali yakho ebhange.

4. Sikhwama semhlalaphansi (Imali yemhlalaphansi nobe Imali Yempe-sheni)

Yini lena:

Luhlelo lwekonga sikhatsi lesidze lwekutfola umhlalaphasi, netinzuzo tentsela.



Tinzuzo:

- Kukwenta ukhona kutiphilisa nawugugile
- Tinzuzo tentsela
- Icondziswa bantfu labati umsebenti



Tinkinga:

- Imali loyibekele eceleni kute kube ngulapho sewutsetse umhlalaphansi
- Akukafaneli usebentise tintfo letitsatsa sikhatsi lesincane

Luhlu lwekuhlola lolusheshako: Nguyiphi indlela lengiyitsandzako?



Ngifuna kugcina imali yami ingakhokhiswa intsela futsi ifinyeleleke – **I-akhawunti yekonga lengakhokhiswa intsela**



Ngifuna inzuzo lecinisekisiwe futsi ngingashiya imali ingakatsintfwa – **Idiphozithi lelungisiwe**



Ngifuna kukhula lokuncono kwesikhatsi lesidze futsi anginenzaba nekwenyuka nekwehla lokuncane – **Sikhwama Semayunithi**



Ngifuna kugcina imali yekutsatsa umhlalaphansi kanye nekutfokotela tinzuzo temtselo – **Sikhwama Semhlalaphansi**



Anginasiciniseko kantsi ngifuna kukhetsa kulokucubile – **Cabanga ngekuhlanganisa imikhicito leyehlukeni**

Kute indlela “lenhle” – kuya ngemigomo yakho.

Khuluma nelibhange lakho nobe umeluleki wetimali lonelayisensi losuka kumnikati wetinsita tetimali lowatiwako kute ucoce ngekutsi nguyiphi indlela lelungele tidzingo takho.



Caphela: Lolwatiso alufaki ekhatsi tinjongo takho, simo sakho setemnotfo, noma tidzingo kantsi akukafaneli kutsi utsebele kulo njengesecwayiso sabochwepheshe.