

Ukwenza isabelo – ungagcini ngokukuphupha, kuhlele.

UKWAZI UKUQONDA IZIMALIZAKHO

Ukwenza isabelo–mali kuyinqubo kanye nekhono lokubhala phansi imali yethu engenayo nezindleko kanye nokuhlela ukuthi sizoyisebenzisa kanjani imali yethu.

Isabelo–mali sisinikeza isithombe sokuthi siyisebenzisa kanjani imali yethu futhi siyithuluzi esingalisebenzisa ukuze lisisize sishintshe indlela esisebenzisa ngayo imali yethu.

Kufanele sisenze njalo ngaphambi kokuthola imali yethu engenayo futhi sifake kuso nanoma ubani ongase adinge imali kithi phakathi nenkathi yesabelo–mali. THEMBEKA ngaso sonke isikhathi, uma kungenjalo ngeke sisebenze.

Ukuphatha kahle imali yethu kuqala ngezinyathelo ezimbalwa ezincane

Nquma ukuthi indleko ingena ngaphansi kohlobo olulodwa yini. Uma sithola izinto ezingesona isidingo, sithola indlela elula kunazo zonke yokulondoloza nokulawula izabelo–mali zethu, ngokwesibonelo:

- F** **FIXED:** Yilezo ozihlelele futhi owazi ngazo kusenesikhathi Ziyinani elifanayo njalo ngenyanga, ziqhubeka isikhathi esithile.
- R** **REGULAR VARYING:** Yilezo okufanele zikhokhelwe njalo ngenyanga kodwa inani lazo liyehluka njalo Ngenyanga.
- U** **UNPLANNED / UNEXPECTED:** Yilezo ezingahleliwe, lezo obungalindele ukuzikhokhela.
- L** **LUXURY:** Yilezo zezinto eziseceleni okungenzeka ukuthi uyazifuna kodwa ongazidingi.

Ukuqonda izinhlobo ezihlukahlukene ZEZINDLEKO kungasinika isithombe esingcono mayelana nokuthi iyaphi imali yethu nokuthi kufanele sinciphise kuphi. Leli yithuluzi elibaluleke kakhulu lokushintsha indlela esisebenzisa nesiqonda ngayo imali yethu. Lingasisiza sikhethe kangcono, lisisize uma sisezikweletini, noma senze ukuba imali yethu yenze imali eyengeziwe. Zonke IZINHLOBO ZEZINDLEKO zibhalwe ngezansi. Sidinga ukukhumbula ukuthi lena indlela ewusizo kakhulu yokusinika amandla okunquma.

Kubalulekile ukubhala yonke imali yakho engenayo nezindleko zakho inyanga ngayinye. Uma usuzibhalile zonke izindleko zakho, nquma ukuthi ngayinye ingena kuluphi uhlobo lwezindleko, bese ufaka UHLOBO ekholomini engakwesokudla sesabelo–mali okufanele ulugcwalise ekhasini elilandelayo.

	UHLOBO	CABANGA NGALOKHU?
Ukudla kwasendlini	R L	Ingabe zikhona izinto ezingesona isidingo isb. amabhisikidi noma iziphuzo kubhasikidi?
Izimpahla Zokugqoka	R L	Ingabe uyakudinga, noma ungakuthenga kwesinye isitolo esishibhile?
Ezikaqedisizungu	L	Ngezinye izikhathi siyakudinga ukuzijabulisa kodwa hhayi ngaso sonke isikhathi.
Ukukhokhela imali ebolekiwe	U L F	Yini okudingekile uyibolekele imali kwasekuqaleni, nakuba ikhokhelwa ngaphansi kwe–Fixed Expense?
Iselula	R F L	Kunganjani ukuthi uvele uthumele i–SMS?
Izindleko Zokwelashwa	R	Usizo Lokwelashwa aluzikhokheli zonke izindleko ngaso sonke isikhathi.
Indawo Yokuqasha / Isikweletu Sendlu Sasebhange	F	Indawo Yokuqasha / Isikweletu Sendlu Sasebhange
Ugesi Namanzi	R L	Ingabe ungashintshela kokukhokhela kusengaphambili bese ubeka inani ozimisele ukulikhokha inyanga ngayinye? Lokhu kuzokukhumbuzwa ukuba ucime izibani namanzi ashisayo
Izinto Zokuhamba	R L	Ungakwazi ukuhamba ngezinyawo?

ISABELO-MALI SANYANGA ZONKE

IMALI ENGENA NYANGA ZONKE	A	B	C
Description	Inani Eliphumayo	Inani Elingenayo	Uhlobo
Iholo			
Iholo lomuntu engiphila naye			
Imali ekhokhwa abaqashe endlini			
Imali evela ezimalini ezitshaliwe			
Impesheni			
Okunye			
IZINDLEKO ZANYANGA ZONKE			
Imali ekhokhela umqasho			
Ugesi / i-gas namanzi			
Amapholisi omshwalense			
Ukudla kwasendlini			
Izimpahla zokugqoka			
Izinto zokuhamba			
Imali yokufunda / yesikole			
Ezikaqedisizungu			
Ucingo / iselula			
Izikweletu ezibanjwa eholweni			
Izimali ezibolekwe ebhange			
Izimali ezibolekwe komashonisa			
Izivumelwano zokuthenga ngesikweletu			
Izikweletu zezimpahla zokugqoka			
Izikweletu zezimpahla zokugqoka			
Izindleko zokuqasha			
Izindleko zosizo lokwelashwa / zezokwelashwa			
INGQIKITHI			
UMEHLUKO PHAKATHI KWEMALI ENGENAYO NEZINDLEKO			
Ikholumu A – Ikholumu B			

- Thola ithini lokulondoloza imali bese ufaka kulo imali ewuhlweza.
- Kuhlelele ukuya ezitolo. Ungamane uye nje ezitolo. Yenza uhlu lwezinto ozozithenga ukuze ugweme ukuthenga izinto ongazidingi.
- Thembeka kulabo obakweletayo uma ungeke ukwazi ukukhokha. Maningi amathuba okuba bakulalele uma unohlelo lokusebenzisa imali.
- Gwema noma yiluphi uhlobo lwekhadi lesikweletu ngaphandle uma ulidingela into ethile njengokukhokhela izintela zokusebenzisa umgwaqo.
- Uma unekhadi lesikweletu, kufanele uyikhokhe njalo imali efuneka inyangangayinye, futhi uma ungalisebenzisi kungcono ulivale.
- Esikudingayo kuyizinto esingeki sikwazi ukuphila ngaphandle kwazo. Zibalulekile ekuphileni kwethu kosuku ngalunye. Esikufunayo kuyizinto esingathanda ukuba nazo kodwa esingaphila ngaphandle kwazo. Azidingeki ukuze sikwazi ukubhekana nosuku ngalunye.

Sidinga ukuqonda ukuthi indleko ingaphansi kwaluphi uhlobo bese ngokusemandleni senza izindleko eziningi zibe ama-FIXED EXPENSES – okuyizindleko ezingashintshi. Uma izindleko zethu zishintshela kulezo EZINGASHINTSHI, siyokwazi nakakhulu ukuqala ukulawula izindleko zethu kunokuvumela zona zisilawule.

Ngokwesibonelo: Uma uno-R100 kuphela ongwusebenzisela iselula yakho, kufanele uzithembise, uzitshele ukuthi yileyo mali kuphela ozoyisebenzisa. Inyanga yokuqala ingase ingahambi neze kahle futhi ungase uphelelwe yi-airtime ngesonto lesibili. Kodwa esikhathini esincane uzofunda indlela yokuyonga, njengokuthenga u-R25 ngesonto. Cabanga ukuthi kungakanani ongase ukonge.

AMACEBISO OKWENZA ISABELO-MALI ongacabanga ngawo lapho wenza isabelo-mali sakho njalo ngenyanga:

- Yiziphi izimali ezingenayo nezindleko zami ezikhona njengamanje? Les sabelomali sizobonisa uma izindleko zakho zingaphezu kwemali yakho engenayo.
- Yini engingayishintsha?
- Uma imali esiyisebenzisayo ingaphezu kwemali engenayo, sidinga ukunquma ukuthi yikuphi lapho singenza khona ushintsho futhi sinciphise izindleko zethu. Uma sikwazi ukuphila kahle ngemali yethu engenayo kungase kubonise ukuthi kunezindawo esingathanda ukuzibheka ezingamathuba okubeka imali ngokuhlakanipha noma okukhokha ngemali uma sithenga into eyisidingo.
- Hlela isikhathi njalo ngeviki noma ngenyanga sokwenza isabelo-mali Kwenze kube yinto emnandi eningayenza njengomndeni lapho nonke ningaxoxa ngezidingo zenu nangezindaba zokuphila kwenu ezivamile.
- Qinisekisa ukuthi umndeni wonke ubamba iqhaza. Ukwenza izingane zakho, uma unazo, ziqonde ukubaluleka kokuphatha imali ngokuhlakanipha kuzozinika amakhono ezizowasebenzisa kusasa ekuphileni kwazo. Akudingeki ukuthi uzibonise yonke imininigwane kodwa zivumele zifunde okuthile.
- Khumbula ukugcina wonke amakhophi amadokhumenti. Ukugcina amakhophi azo zonke izinto ezibhalwe phansi ezihlobene nezimali zakho kubaluleke kakhulu ukuze imali ingasetshenziswa ngendlela engahleliwe. Ukughubeka ulawula izimali ezikhokhwayo nokuthi ukukhokhwa kwazo kuzophela nini kubalulekile, ngoba ngezinye izikhathi isitolo siyaqhubeka siyidonsa imali. Kukusiza ukhumbule nokuthi amapholisi angawamalini kanye namalungelo akho nezibopho onazo. Indlela yokugcina ifayela lihlelekile, efayeleni elihlukaniswe futhi lamakwa kahle, yenza lawo madokhumenti afinyeleleke kalula. Kunohlu lwezinto okufanele uzigcine ekhasini elilandelayo.



Lolu lwazi alubhekeleli lokho okuphokophele wena uqobo, isimo sezezimali, noma izidingo futhi akumele kuthenjwe kulo njengoluthatha indawo yeseluleko soqeqeshiwe.