

Konga nekutjala imali

KUFUNDZISWA KWEMUNTFU SICU NGETETIMALI

Nangabe sisebentise yonkhe imali lesiyitfolako sidvonsa matima kute siphile, kepha nangabe siphila sicabanga ngekusasa, singaba nekuthula kwengcondvo nakakhulu.

Balimi bayasitsengisa lesinye sivuno sabo, lesinye bayasidla, bese babeka lesinye kute basitjale ngemnyaka lotayo. Kudzingeka sente lokufanako ngemaholo etfu. Nangabe sitfolo liholo nobe siphila ngentalo yemali yetfu lesiyitjalile, kudzingeka njalo sihlale sicabanga ngeminyaka letako lapho singatfolo khona imali lencane¹.



Kungani kufanele ubeke imali?

Kubeka imalo kusho kuyigcina kute uyisebentise kusasa.

Ngako kubeka imali kusho kuyigcina kute ikusite ngetidzingo tesikhatsi lesitako. Tidzingo kungaba nguletilindzekile (sib. imali yesikole) nobe tidzingo letingalindzekile nobe timo letiphutfumako (sib. kubuyisela tintfo letitjontjiwe).

Tinyatselo Letisikhombisa Tekubeka Imali:

Nalu luhla lwetinyatselo letisikhombisa tekubeka imali lesitalubuka ndzawonye. Nangabe ufundza letinyatselo letingu- 7 bese utisebentisa ekuphileni kwakho, utobe ufundze intfo lengesilo lusito kuphela kepha nalebalulekile ekuniketeni litfuba lekwenza tincumo longakase ewutente ngaphambili.

1

Khetsa umgomo wekubeka imali

2

Yenta luhlelo lwekubeka imali

3

Yati umehluko emkhatsini wetidzingo netintfo lotifunako

4

Lawula indlela losebentisa ngayo imali

5

Cabanga ngesikhatsi lesitako, imali lengenakho nalephumako

6

Beka imali njalo

7

Beka imali endzaweni lephephile

Nawulandzela letimiso letilula, imali loyibekako itokhula nakanjani!

Tintfo lokufanele utikhumbule Uhlakaniphe Nawusebentisa Imali kute

Kudzingeka lenye imali yetfu siyente isebente ngekuyibeka bese iba nentalo. Ngalendlela ikhula kahle. Cala ngekubeka imali lencane njalo ngenyanga bese uyibuka ikhula. Lemali akukafanele isentjentswe ngephandle nakunesimo lesiphutfumako.

Nangabe utfola imali lenyenti, njengemali levela esikhwameni sekuncephetelwa nobe uwine i-Lotto, akukafanele kutsi uyisebentise ngekushesha nje, ngisho nobe umndeni nobe umphakatsi ukucindzetela kutsi wente kanjalo. Nangabe uyitjale yonkhe leyo mali, imali yakho icala kukutfolela imali.

- Ngekushesha nawubeka imali yakho ku-akhawunti yekubeka imali, icala kukwentela imali, futsi inyanga ngayinye itfola imali yentalo yelinani le mali lekhona emkhatsini waleyo nyanga. Loku kubitwa ngekutsi imali letalwe imali loyibekile (compound interest).
- Kufaka imali kungenteka kuletinye titolo letinkhulu, emagatja, ema-ATM, kanye nalamanye emabhangeni, takamuva letitfolakala ngefoni timahhala.
- Ngema-akhawuntitlatsite ekubeka imali, utfola ibhonasi yentalo njengendlela yekutfolela lenye imali leyengetiwe nangabe ufinyelele umgomo wakho wekonga wetinyanga letintsatfu. Khumbula kutsi ema-akhawunti lahlukahlukene ekonga anemitsetfo lengafani ngekutsi kudzingeka uwatjele kusasele sikhatsi lesingakanani ngembi kwekukhipha imali yakho.
- Kunetindlela letinyenti tekutjale imali kunekuyibeka ebhange, njengemapholisi emshuwalensi wekufa, ema-Unit Trust nema-Government Bond, kepha kuhle kwenta loku nawutfole seluleko semuntfu lobati nalobucondza kahle bungoti nemitfwalo.

Nasi sibonelo lesilula sekubeka R100 njalo, tonkhe tinyanga, letfolela imali yentalo lengu-10%:

Iminyaka	Imali Lekhokhwako Ngenyanga	Imali Layibekako Ngemnyaka	Ingcikitsi Lete Intalo	Ingcikitsi Seyinentalo Ya-10%
1	100.00	1 200.00	1 200.00	1 267.03
2	100.00	1 200.00	1 200.00	2 667.46
3	100.00	1 200.00	3 600.00	4 213.00
4	100.00	1 200.00	4 800.00	5 921.18
5	100.00	1 200.00	6 000.00	7 808.24
6	100.00	1 200.00	7 200.00	9 892.89
7	100.00	1 200.00	8 400.00	12 195.83
8	100.00	1 200.00	9 600.00	14 739.93
9	100.00	1 200.00	10 800.00	17 550.42
10	100.00	1 200.00	12 000.00	20 655.20
20	100.00	1 200.00	24 000.00	76 569.69
30	100.00	1 200.00	36 000.00	227 932.53

Khumbula njalo kwenta loku

MANI!...

Bala ufike ku-10 ... phindze ucabange, yenta lucwaningo lwakho hlanipha nawusebentisa imali!

