

Ulundoloza nokutshala izimali

UKWAZI UKUQONDA IZIMALI ZAKHO

Uma siyisebenzisa yonke imali esiyitholayo sidonsa kanzima ukuze siqhubeke siphila, kodwa uma sikhumbula ikusasa, singaba nokuthula kwengqondo.

Abalimi bayawuthengisa omunye ummbila wabo, omunye bayawudla, omunye bawugcinele ukuwutshala onyakeni olandelayo. Sidinga ukwenza okufanayo ngemali yethu engenayo. Uma sithola iholo noma siphila ngenzalo yemali yethu esiyilondolozile, sidinga ukuhlale sicabanga ngeminyaka ezayo lapho siyobe sesinemali encane engenayo¹.



Kungani Kufanele Ulondoloze Imali?

Ukulondoloza imali kusho ukugcina imali yakusasa. Ngakho ukulondoloza kusho ukugcina imali ezosiza ezidingweni zesikhathi esizayo. Lezo zidingo zingaba ezilindelekile (isb. imali yesikole) noma zibe ezingalindelekile noma kube ezezimo eziphuthumayo (isb. ukubuyisela izinto ontshontshelwe zona).

Izinyathelo Eziyisikhombisa Zokulondoloza Imali:

Lapha kunohlu lwezinyathelo eziyisikhombisa zokulondoloza imali esizozihlola ndawonye. Uma ufunda lezi zinyathelo eziyi-7 futhi uzisebenzise ekuphileni kwakho, uyobe ufunde hhayi nje okuthile okuwusizo, kodwa okubaluleke kakhulu okukunika ithuba lokwenza izinqumo obungeke ukwazi ukuzenza ngaphambili.

1

Khetha umgomo wokulondoloza imali

2

Yenza uhlelo lokulondoloza imali

3

Wazi umehluko phakathi kokudingayo nokufunayo

4

Lawula izinga lakho lokusebenzisa imali

5

Cabanga ngekusasa, imali engenayo imali ephumayo

6

Yilondoloze njalo imali

7

Yilondoloze endaweni ephile imali

Uma ulandela le mithetho elula, imali yakho oyilondolozile nakanjani izokhula!

Izinto okufanele uzikhumbule ukuze Uhlakaniphe Ngemali

Kudingeka senze enye imali yethu isisebenzele ngokuyilondoloza ukuze izuze inzalo. Ngale ndlela ikhula kancane kancane. Qala ngokulondoloza imali encane njalo ngenyanga bese uyayibuka njengoba ikhula. Le mali akufanele isetshenziswe ngaphandle uma kunesimo esiphuthumayo.

Uma uthola imali eningi, njengemali evela esikhwameni sesinxephezelo noma oyiwine ku-Lotto, akufanele uyisebenzise ngokushesha nje lapho uyithola, ngisho noma kukhona ingcindezi evela emndenini noma emphakathini. Uma uyilondoloza yonke, imali yakho izoqala ukukwenzela enye imali.

- Ngokushesha nje lapho ufaka imali e-akhawuntini yakho yokulondoloza imali, iyaqala ukukwenzela inzalo futhi inyanga ngayinye uzuza inzalo yengqikithi yenani langenyanga edlule. Lokhu kubizwa ngokuthi inzalo ezala enye (compound interest).
- Ungakwazi ukufaka imali ezitolo, ngaphakathi ebhange, nakuma-ATM, kanye nakwamanye amabhange, imiyalezo ekwazisa ngokwenzeka e-akhawuntini yakho imahhala.
- Kwamanye ama-akhawunti asebhange akhethekile, ungakwazi ukuthola inzalo eyibhonasi eyinzuzo eyengeziwe oyithola lapho ufinyelela umgomo wakho wokulondoloza imali wezinyanga ezintathu. Khumbula ukuthi amaakhawunti okulondoloza imali angafani anemibandela engafani yokuthi isaziso sokukhipha imali usifaka kusasele isikhathi esingakanani ngaphambi kokuba uyikhiphe.
- Ziningi izindlela zokutshala imali ngaphandle kokusebenzisa ibhange, njengamapholisi omshwalense wokuphila, ama-Unit Trust nama-Government Bond, kodwa kungcono kakhulu ukwenza lokhu usizwa othile owazi noqonda kahle ubungozi nemithwalo ehambisana nalezi zindlela.

Nasi isibonelo esilula sokubeka u-R100.00 njalo, inyanga ngayinye, ngesilinganiso senzalo esingu-10%:

Iminyaka	Imali Ekhokhwa Ngenyanga	Imali Ebekiwe Ngonyaka	Imali Isiyonke Ngaphandle Kwenzalo	Imali Isiyonke Nenzalo Engu-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

Ungalokothi ukhohlwe ukwenza lokhu

YIMA!...

**Bala ugcine ku-10...
phinda ucabange,
zenzele ucwaningo...
be money-wise!**



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