



Tshiamiso
TRUST



Imiba Yemali Icaciswe Ngokulula

INCWADI YOKUFUNDISA NGEMALI





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TRUST

Siyakwamkela kwimiba yemali ecaciswengokulula

Le ncwadi icacisa indlela onokuyilawula ngayo imali yakho enokuba unamalini. Sonke sinento esiyaziyo ngemali, futhi kusenokwenzeka ukuba sazi ngakumbi kunokuba sicinga. Siza kuthetha ngeenkalo ezininzi zemiba yezemali, emva koko size necebo elinokusinceda siyisebenzise ngobulumko imali.

Xa ufumene imali yakho emgodini kuba uye wagula emsebenzini, kufuneka ulumke xa ukhetha izinto oza kuzenza ngaloo mali. Isenokubonakala iyimali eninzi, kodwa ayizukuhlala ukuba awuyisebenzisi kakuhle.

Khumbula kaloku ukuba baninzi abantu abawina iloto baza ngenxa yezigqibo ezingezihle, loo mali yaphela okwesepha esandleni. Abadlali adadumileyo abaninzi bebesamkela imali eninzi ngoxa bebesadlala kodwa mhla kwaphela iikhontrakti zabo baphela besenza nantoni na ukuze balale betyile njengokuhambisa amaphepha esitratweni.

Kufuneka ucinge ngokonga imali nokuyityala, ukuze imali yakho ikwenzele enye imali ngaphambi kokuba uqalise ukuyisebenzisa. Xa unemali, le nto inganzima kuba abantu abakungqongileyo banezidingo zabo. Ukuba uqalisa ukusebenzisa imali ungakhange ucebe, usenokushiyeke ungenanto, ungumpha ochutywe walahlwa. Kubhetele sime size siziphe ixesha lokucingisisa ngento esifuna ukuyenza, size emva koko senze isigqibo.

**YIMA!... Bala uyokufika ku-10 ... Cinga kwakhona ...
sebenzisa imali ngobulumko!**



Ukuqonda iingxaki

Abahlobo abasenyongweni, uFrank M, uMandla R kunye noThemba X babesebenza kumgodi oseCarletonville iminyaka engapha kweyi-30.



UMandla wayekade ehlala kwihostela esemgodini kodwa uthe akuthatha umhlala phantsi wabuyela kowabo eMpuma Koloni kwaye uhlala khona ngoku nomkakhe uRefiloe kunye nabantwana babo abasele bebadala ngoku. Ebesoloko eyindoda elumkileyo nenobubele kwaye ebezama ukuyilawula kakuhle imali yakhe. Waqonda ukuba makathathe uhambo ayokubona abahlobo bakhe bakudala uFrank noThemba.

UFrank wazalelwa eVosloorus kodwa wafudukela eCarletonville esemncinci kuba utata wakhe wayefumene umsebenzi emgodini. Wasebenza emgodini naye njengotata wakhe waza wahlala kunye nomkakhe uLebo. Abantwana bakhe aba-3 bemka eCarletonville bayophangela ezidolophini.

UFrank ke liqhula. Usoloko ezama ukwenza into efanelekileyo kodwa akade ayichane ncam. Bekusoloko kuyingxaki enkulu kuye ukulawula imali kwaye umhlobo wakhe uMandla ebesoloko emnceda kuloo nkalo.

Ngamanye amaxesha ebemamela aze ngamanye angafuni nova. Ebesoloko esokola ukusebenzisa umrhlo wakhe wenyanga.



UThemba ngowaseMzimkhulu, KwaZulu-Natal. Watshata noNobuhle baza banabantwana aba-4. Ngaphambi kokuba athathe umhlala phantsi, ebekhe akaphangela ixesha elide ngenxa yokugula, kodwa bonke bebesathetha.

Ulinde ukuhlululwa yinkampani ngenxa yesigulo sakhe semiphunga kwaye uvuye kakhulu akuva ukuba abahlobo bakhe baza kumndwendwela.

UMandla noFrank bebehamba kunye ngeteksi besuka ePietermaritzburg besiya eMzimkhulu beyokubona **uThemba** nosapho lwakhe. Ibibaxhalabisa le nto yokugula kwakhe kwaye befuna nje nokumbona. Endleleni, bancokola ngezinto ebebezenza nokuba ubomi buhamba njani.



“Andiyazi ukuba imali yam yomhlala phantsi iyaphi, noRefiloe ngapha undihleli entanyeni kuba uthi ufuna imali eninzi kuba amaxabiso ezinto zonke ayonyuka. Liteksi, ukutya, iparafini nezinye nje izinto. Nangona nje ndiyenza ibhajethi, ingathi sishiyeka singenamali yaneleyo,” kutsho uMandla. “Xa bendithetha noThemba efowunini uthi le mali baza kuyifumana iza kubanceda kakhulu ngoba sele betsala nzima ngokwasezimalini ngoku. Emva koko ndiye ndacinga ngabanye abasebenzi abasele beyifumene imali yabo kunye nabo basayilindileyo.”

Kufuneka silumkeni. Izolo bendimamele enye inkqubo ereyidweni, apho bekuthethwa ngabantu abadumileyo abangasenayo nesenti ngoku, nangona imali ibisithi mama tata kubo, kuba khange bakwazi ukuyilawula kakuhle imali yabo kuba befuna ukuzithandisa ebantwini. Omnye umfana owayedlalela iBafana Bafana ngo-2010 uthe, ‘Sasisebenzisa imali eninzi sithenga iimoto, izihlangu sisenza neepati. Simele siyoke ukuphilela ubmi obutofotofo ukuze xa sithatha umhlala phantsi singabi zimpula zikaLujaca’. Futhi, neqhawe uMaradona lenza okufanayo.”

Frank waphendula wathi, “Ewe kwenzeka loo nto nakula ntshatsheli yayimbethi manqindi apha eMzantsi Afrika nasemhlabeni wonke. Yasweleka ingenayo nesenti emdaka, futhi kwafuneka icele amalizo ukuze kubhatalwe iindleko zayo zonyango. Wayecinga ukuba imali yakhe iza kuhlala umphelo. Zange ke.

Ingathi enokuba sime njani epokothweni, kufuneka siyiqonde indlela imali esebenza ngayo, senze icebo, size sinamathele kulo.”

Ukuboleka Nokubolekisa Ngemali Izigqibo ezihle nezibi

Xa sicinga ngendlela yokulawula kakuhle imali, amaxesha amaninzi loo nto ixhomekeke kwizigqibo esizenzayo. Amaxesha amaninzi senza izigqibo ezisekelwe koko thina sikufunayo endaweni yokuba sizenze ngokusekelwe koko sikudingayo. Ngamanye amaxesha senza izinto kuba sifuna ukuzithandisa ngabantu okanye kuba iyinto esidla ngokuyenza kakade. Ukwenza izigqibo ezihle nokucinga ngezinye izinto esinokukhetha kuzo kungayindlela efanelekileyo esinokulawula ngayo imali.

Ukuba asinamali yongezelelekileyo, loo nto ingasibangela sibe namatyala siboleke imali, mhlawumbi kumatshonisa. Xa kwenzeka sibe nayo imali, simele sizibuze, "Ndiyidinga nyhani le nto ngoku"? Khumbula, ukuba unemali kwiakhawunti yakho, kubhetele uyifake kwisavings account uze uyiyike imali yakho ikusebenzele, ibe nenzala nyanga nganye. Emva koko ungathenga nantoni oyifunayo ngaloo nzala ungakhange usebenzise nesenti kwimali oyityalileyo. Xa imali yakho ikwenzela imali, ungayisebenzisa ukhululekile ngoba le mali uyigcinileyo iqhubeka ikwenzela enye imali. UFrank zange ayenze le nto.

Kwakumele uFrank athethe noLebo ngaphambi kokuba athenge le moto ukuze bathethe ngazo zonke iingenelo neengxaki. Kubalulekile ukuthetha ngezinto ezinje kunye nabani na obandakanyekileyo okanye onokuchatshazelwa sisigqibo sakho. Kubaluleke kakhulu ukubuza yonke imibuzo malunga nokuba kutheni umele uyithenge into ethile okanye ulinde kancinci.

UFrank wayenza ilayisensi yakhe kwiminyaka emininzi eyadlulayo. Emva kokuba ethathe umhlala phantsi, kwakungathi izinto zibahambela kakuhle ngokwasezimalini. Wathi akubona umnyonyovu wemoto ngexabiso eliphantsi, wawuthenga ukuze enze ubomi bube lula, kodwa zange acingisise ngale nto. Emva kweveki ngaphambi kolu hambo, wathi eseshibhini wafowunelwa ngulebo ecela ukuba badibane ukuze bathethe ngendlela izinto eziya zisiba mbi ngayo. UFrank weva kwakwindlela athetha ngayo uLebo ukuba ibalulekile le nto ayibizelwayo. Zange aphozise maseko ukuze angamcaphukisi ngakumbi, wavuma ukuba mabadibane kuWimpy waseCarletonville.

Esehla iinyembezi, uLebo wamxelela ukuba usandula ukuthetha nomfazi kaThemba ngaloo ntsasa kwaye uya egula ngakumbi, nokuba ubhuti wakhe obesesibhedlela ngenxa yenyumoniya uphinde walaliswa.

Kwakhona, ngaphambi kokuba aphume endlini kufike uNothimba esithi uFrank khange ayibhatale imoto kangangeenyanga ezintathu, kwaye ebefuna ukuthatha izinto zabo de ayibhatale. "Kutheni ungandixelelanga ukuba usemva ekubhataleni?" watsho egxiza iinyembezi.

Othukile, uFrank wazama ukumcacisela ukuba wayithenga le moto kuba yayikwisaphulelo, kodwa zange acinge ngeendleko zamafutha, amatayara nezokuyilungisa - nokuba wayeza kuyibhatala njani xa beshotelwa yimali.

Ngobo busuku, uFrank watyiwa sisazela kuba wayecinga ukuba ubhungcile ngokungabhatali imoto kwezi nyanga zi-3 zidlulileyo. ULebo waqalisa ukucinga ngomnakwabo.

Ngaphandle kokuxhalabela impilo yakhe, ngoku kwakuza kufuneka babhatalelele iindleko zakhe zonyango. Wayengenamedical aid engenayo neinshorensi.

ULebo wacinga nento yokuba babengenamali isecaleni kwaye kwakubonakala ngathi baza kuyidinga loo mali kungeentsuku zatywala. Babeza kuyifumana phi bethu le mali, kuba phofu babengakwazi nokubhatalela imoto?! Yayiza kutshona yonke imali abasele beyibhatale kule moto. Ukongezelela, uFrank wayethatha uhambo lweveki oluza kuba ziindleko kwalona.



Cinga Kwakhona sebenzisa imali ngobulumko!

Nantsi eminye imibuzo ekwakumele uFrank ucinge ngayo ngaphambi kokuba athenge le moto ngetyala:

- Kuza kufuneka ndibhatale inzala engakanani kule mali ndiyibolekayo? Ngaba le nzala yenza ixabiso lale moto libe phezulu kube ngathi ndithenga iimoto ezimbini?
- Ngaba ndinokulinda ukuze ndibe nemali yokuyithenga ukuze ndikwazi ukucela ukuthotyelwa ixabiso?
- Kunyanzelekile ukuba ndibe nemoto yam ngoko nangoko?
- Kuthekani ngemali yokunakekela le moto?
- Ndingakhupha intsapho yam ngeempelaveki. Ibaluleke kakhulu na loo nto?
- Ndiyaguga kodwa andikabi namoto. Ndiziva kungekho yam. Sisizathu esivakalayo eso?
- Ibaluleke kangakanani into yokuba bonke abahlobo bam beza kuzidla ngam, ndize nam ndizive ndiphumelele?
- Ngaba kuza kufuneka ndithathe i-inshorensi ngokwexabiso eliza kuquka le mali ndiyityala ibhanki? Ngaba ndiza kukwazi ukuzisingatha ezo ndleko?
- Ukuba andizukuba nayo imali yeinshorensi, ngaba ndiza kuba semngciphekweni wokulahlekelwa yimoto nemali endisele ndiyibhatele, kuze kufuneka ndibhatale neendleko zaye nabani na obandakanyekileyo?

Nanga amazwi omele ungawalibali qho xa ufuna okanye ukhetha ukusebenzisa imali eza kukhupha kwibhajethi yakho - ingakumbi xa incinci imali esecaleni onayo.

YIMA!...bala uyokufika ku-10...cinga kwakhona...sebenzisa imali ngobulumko!

- **“UKUBALA UYOKUFIKA KU-10”** kuthetha ukuba uzinika ixesha elaneleyo lokucinga ungangxamanga kwaye ulumkile.
- **NGAPHAMBI KOKUBA USEBENZISE IMALI** cinga ngezizathu ezi-3 zokuba kutheni umele uyisebenzise, kunye nezizathu ezi-3 zokuba ungamele uyisebenzise, uze emva koko wenze isigqibo.

lingozi zokuba sematyaleni



Ungaze ungxamele ukuboleka
ungakhange ucinge ngendlela
oza kubhatala ngayo.



Thatha ityala lento oyidingayo
kunokuba uthathe elento
oyifunayo.



Qinisekisa ukuba le nto
ufuna ukuyithenga ngemali
oyibolekileyo, ikwixabiso
eliphantsi.

Kufuneka ubuqonde ubungozi bokusebenzisa imali engaphezu kwale uyamkelayo, ingakumbi xa uthenga izinto ezidurayo ezibhatalwa ngezavenge.

Ubungozi bokuthenga ngetyala busekubeni le mali uyibhatalayo isenokubonakala incinci, kodwa kufuneka ucele okanye ubale imali epheleleyo kuquka nenzala, ukuze ukwazi ukwenza isigqibo esifanelekileyo sezezimali. Xa uthenga izinto ngetyala, kuye kufuneke ubhatala imali eninzi kunye nenzala. Siza kuthetha ngaloo nto ngoku.

Inzala yinto entle xa isiza kuwe hayi xa kufuneka uyibhatele.

Xa uboleka imali ukuze ubhatala okanye uthenge into ethile ebhatalwa ngezavenge, uphela sele ubhatala abanye abantu imali eninzi kuba uboleke imali yabo. Uphela sele ubhatala inzala ngemali ongewuyigcinile okanye uyisebenzisele enye into oyidingayo. Umele uyigcine imali uze uthenge loo nto uyifunayo ngemali yayo qho xa unokukwazi ukwenza njalo. Ngoku uza kukwazi ukonga imali engakumbi ize nengxelo yakho yokubhatala amatyala ingabi mbi. Ngamanye amaxesha kuye kungabikho ndlela yimbi, kufuneke uboleke, kodwa ngalo lonke ixesha cinga ngezinye izinto onokukhetha ukuzenza.

Ukuqonda inzala

Ukukwazi ukuqonda inzala sesinye sezona zixhobo ziphambili onokuba nazo nesiza kukunceda wonge inqwaba yemali, wenze izigqibo ezingcono ngeendawo oboleka imali kuzo, nokuba uthenge phi. Abantu abangakhange bakuqonde oku, baye badibana neembila zithutha. Usenokuziva ngathi uqhathiwe. Umele uzive unamandla okwenza izigqibo ezizizo ngekamva lakho.



Kwiinyanga ezimbini emva kotyelelo lwabo, inkosikazi kaThemba, uNobuhle, wabafowunela ukubazisa ukuba uThemba uswelekile. Lintliziyo zabo zaba buhlungu kakhulu. Wathi uceliwe nguThemba ukuba abaxelele indlela aye wavuya ngayo ngenxa yotyetelelo lwabo, kuba loo nto imnike ithuba lokuncokola ngamava amnandi nelokuhleka.

Wathi ebesandula ukufaka isicelo sembuyekezo yezemali ngenxa yesigulo sakhe, kodwa loo mali ibingekangeni. Ebengenaye umasingcwabane, kodwa baza kufumana imali yokusingatha iindleko zomngcwabo kumqeshi. Imali ababeza kuyidinga ukwenza umngcwabo oza kuba ngempelaveli iza kuba yiR12 000.00. Njengoko kulindelekile, kufuneka ayifumane ngokukhawuleza le mali kuba ezi ndleko kufuneka zihlawulwe ingekapheli iveki. Amanye amalungu osaphu avumile ukuncedisa ngemali kodwa aza kukwazi ukumbhatala kwezi nyanga zi-2 zilandelayo. Uza kuyifumana phi imali? UNobuhle uthi usothukile kodwa usenezinto ezininzi ekufuneka ezenzile. Uza kuqhubeka ebazisa ngoko kwenzekayo.

Ngalo lonke ixesha buza ukuba ingakanani inzala kwimali oyibolekayo, enokuba uyiboleka kumatshonisa, kumbolekisi ogunyazisiweyo, okanye ebhankini. Buza kumntu oboleka kuye uze umcele abhale phantsi. Umele umthembe ukuba uthetha inyani.

- Khangela kwiindawo ezahlukeneyo ukuze ufumane iikowuteyishini eziprintiweyo kwiindawo ezibolekisiyo ezi-3 ubuncinane, nezingakumbi ukuba kunokwenzeka.
- Zibuze kuqala ukuba uyalidinga na elo tyala, uze emva koko wenze isigqibo.
- Buza imibuzo emininzi. Zibuze ukuba kutheni. Yazi imibuzo ekufuneka uyibuze kwindawo oboleka kuyo.

UNobuhle wacela amalungu osapho ukuba afune iikowuti kwiindawo ezinokubaboleka iR12 000.00, wavuma nokuba uza kuyibhatala kwiinyanga ezi-3. Nantsi inkcazelo abayifumana kwiindawo ezi-4 ezibolekisa ngemali:



	IBHANKI YAKWAXYZ	KWAPATRICK'S PAWN BROKERS	IMALI EBOLEKWE ENKAMPANINI	KWA-IMMEDIATE CASH LOANS
Imali eza kubolekwa	R12 000.00	R12 000.00	R12 000.00	R12 000.00
Inzala	20.75% ngonyaka	40% ngenyanga	21% ngonyaka	30% ngenyanga
Inzala emva kweenyanga ezi-3	R622.50	R14 400.00	R630.00	R10 800.00
IYONKE IMALI EKUZA KUFUNEKA IBHATELWE	R12 622.50	R26 400.00	R12 630.00	R22 800.00

Zibuze ukuba yeyiphi indawo obuza kuboleka kuyo, nokuba KUTHENI?

Ukuthenga izinto ngetyala okanye ngezavenge



Kuyoyikisa ukucinga ukuba ingakanani inzala esiyibhatalayo xa siboleka imali, kodwa wakha wacinga ukuba ingakanani inzala xa ubhatala into oyithenge ngetyala? Ngamanye amaxesha loo nzala iba ninzi kunaxa uboleka imali yokuthenga loo nto. Kuyothusa ukuthelekisa imali oyibhatalayo xa uthenge ngetyala naxa ungayithenganga ngetyala. Siza kwenza uthelekiso ukuze sibone ukuba kutheni simele sijonge ixabiso eliza kubhatalelwa imveliso ngaphambi kokuba sisayine isivumelwano sokuthenga ngetyala.

UMandla ebesedolophini ekhangela iimbewu zemifuno aza kuzityala egadini yakhe. Ufowunela uNobuhle ukuze akrobe ukuba baqhuba njani belusapho. Yena noRefiloe bebhathazeke kakhulu futhi bexhalabele usapho lukaThemba kwaye ngelishwa abazukwazi ukuba khona emngcwabeni. Uthe xa eza kukhwela eteksini egodukayo, uRefiloe wafowuna enesicelo esingxamisekileyo.



“Andilikholelwa eli lishwa sinalo. Bendiza kufaka isikhumbuzo sala nkqubo ndiyithandayo, xa ndisithi, iTV imoshakele. Ibimane icima iphinde ilayite kwezi veki zimbawwa kodwa ngoku ayenzi kwanto.”

UMandla wamthembisa ukuba uza kuzama ukuyilungisa le ngxaki ngoxa esedolophini aze akhengele entsha, okanye okungenani akhangele kwiintengiso ezikumaphephandaba. Ukongezelela kuzo zonke iingxaki ababenazo kwiiveki ezimbawwa ezidlulileyo, nabamelwane aba bebhathazeke kuba bebedla ngokuzobukela uGenerations, nto leyo ekwakudala bayenza.

Ukuba sicinga ngokuthenga into ngetyala, kufuneka:

SIME!... Sibale ukuyokufika ku-10 ... sicinge kwakhona ... sizibuze, ndigidinga nyhani na le nto ... kutheni?

Ukuba sicinge ngayo yonke le mibuzo kwaye kufuneka siyithenge:

- Khangela uze ufumane iikowuti ebhaliweyo kwiivenkile ezi-3 ukuya kwezi-5 ubuncinane.
- Buza ngemali epheleleyo ekuza kufuneka uyibhatale.
- Fumana zonke iindleko kwaye zibhalwe phantsi.
- Sifunde ngononophelo isivumelwano okanye ikhontrakti, okanye ucele ilungu losapho likucacisele. Unelungelo lokucela ukuba eso sivumelwano sibhalwe ngolwimi lwakho okanye sibhalwe ngolwimi olulula.
- Ziphe ixesha lokwenza isigqibo.
- Khetha eyona ndawo ifanelekileyo onokuthenga kuyo.

Nanga amaxabiso uMandla awawafumanayo eFlatscreen TV kwiivekile ezi-5 kwaye abaninzi kuni banokuzazi - zonke zisesitratweni esinye kwaye la maxabiso uwaqokelele ngosuku olunye.

La maxabiso ngaweTV ethengwe ngetyala yaza yabhatalwa kangangeenyanga ezili-12 nezingama-24 kunye nezingathengwanga ngetyala:



	IVENKILE 1	IVENKILE 2	IVENKILE 3	IVENKILE 4	IVENKILE 5
Ngaphandle kwetyala	R2 999.00	R1 999.00	R2 299.00	R1 999.95	R1 999.00
Linyanga ezili-12	R5 701.00	R2 530.44	R4 500.00	R2 803.31	R2 520.00
Linyanga ezingama-24	R7 594.99	R3 123.26	R5 916.00	R3 584.60	R3 108.00

Jonga lo mahluko mkhulu kangaka phakathi kweTV eyiR1 999.00 xa ungayithengi ngetyala ukuya kweyi-R7 594.99 xa uyithenga ngetyala kangangeenyanga ezingama-24. Umahluko yiR5 595.99! Ungathenga iiTV ezimalunga nezi-4 ngaloo mali.

Wathi uMandla akujonga ezi kowuti, akaziqonda ezinye izinto ezongezelelweyo, njengeCPI nezitampu. Ukuba asiyifumani ikowuti, asiyazi into esiyibhatalelayo. Kwakhona, kwakuqukwe nemali yesithuthi, kodwa ebeza kuziphathela ngokwakhe. Simele sibuze nangantoni na esingayiqondiyo okanye esingavumelaniyo nayo.

Yeyiphi iTV ocinga ukuba imele ithengwe nguMandla noRefiloe?



Ngawaphi amalungelo onawo kwaye abathengi banokuncedwa njani?

UMzantsi Afrika uneminye yemithetho ehamba phambili emhlabeni yokukhusela wena njengomthengi.

Nazi ezinye izinto omele uzazi ngamalungelo akho, akwiNational Credit Act neConsumer Protection Act.

NCEDA ULUMKE

- Unamalungelo amaninzi kakhulu. Kholelwa kumalungelo akho uze ubuze imibuzo.
- Ukuba ukhathazwa okanye udikwa yinto oyithengileyo, ikhona into ONOKUYENZA.
- Ukuba unemibuzo, fowunela enye yezi nombolo zidwelisiweyo.
- Ukuba kufuneka wenze uthethathethwano ngexabiso, ukuba awukwazi kubhatala, okanye kukho into ephosakeleyo, hamba nabahlobo bakho aba-2 okanye ngaphezulu ukuze ube nokuzithemba namandla athile.
- Amaxesha amaninzi nguwe ongenzanga mpazamo kwaye ukuba uphele uyilungisa loo ngxaki uza kukwazi ukunceda nabanye abantu bendawo ohlala kuyo ukuba benze njalo.

Ungafowunela la maziko alandelayo, kwaye wona aza kukunceda ngokukhululekileyo ukuba unayo nayiphi imibuzo:

IZIKO	INOMBOLO YOQHAGAMSHELWANO	INTO ELINCEDA NGAYO
The Legal Aid Board	0800 110 110 okanye uPlease Call Me ku079 835 7179	Naliphi icebiso lezomthetho okanye nawuphi umba
The Consumer Council	0860 266 786	Imibuzo malunga nezinto ozithengileyo
National Credit Regulator	0860 627 627	Baza kukucebisa xa usematyaleni
Credit Info Ombudsman	0861 662 837	Ukuba unengxaki ngengxelo emalunga nezinga lakho lokubhatala amatyala
Debt Collectors Council	012 804 9808	Xa ufuna ukujonga ukuba le ndawo ibolekisa yo ibhalisiwe kusini na
Consumer Affairs	011 355 8008 (jonga ingingqi yakho)	Imibuzo malunga nezinto ozithengileyo
Ombud for Banking Services	0860 800 900	Lingxaki kunye nayiphi na ibhanki



Ukongga nokutyala imali

Ukuba sisebenzisa yonke imali esiyifumanayo, ubomi bethu buza kuba nzima. Kodwa ukuba sihlala sicinga ngengomso, sinokuba noxolo lwengqondo.

Amafama ayayithengisa eminye imibona, ayitye eminye, aze eminye ayigcinele ukuyityala kunyaka olandelayo. Kufuneka senze into efanayo ngemivuzo yethu. Xa sifumana umrholo okanye siphila ngenzala yemali esiyityalileyo, kufuneka sicinge ngeminyaka ezayo xa sinemali encinci engenayo¹.

KUTHENI UMELE WONGE IMALI?

Ukongga kukugcina imali usenzela ingomso. Ngoko ukongga kukugcina imali ukuze ikuncede kwizidingo zexesha elizayo. Ezi zidingo isenokuba zezilindelekileyo (umz. imali yesikolo) okanye ibe zezingalindelekanga okanye ezexesha likaxakeka (emz. ukuthenga izinto ebezibiwe).

Amanyathelo Asixhenxe Okonga:

Nalu uluhlu lwamanyathelo asixhenxe okonga esiza kuwahlola kunye. Ukuba ufunda la manyathelo asi-7 uze uwasebenzise ebomini bakho, uza kube ufunde into engaphezu kokuba luncedo nje kuphela kodwa ebalulekileyo ekukunikeneni ithuba lokwenza izigqibo obungenakuzenza ngaphambili.

1

Khetha into ofuna ukuyongela imali

2

Yenza icebo lokonga

3

Wazi umahluko phakathi kwezinto ozifunayo nozidingayo

4

Yilawule indlela oyisebenzisa ngayo imali

5

Cinga ngekamva, imali engenayo nephumayo

6

Yonga rhoqo

7

Yonga kwindawo ekhuselekileyo

Ukuba uyayilandela le mithetho ilula, nakanjani imali oyongileyo iza kukhula!

Simele senze enye imali esiyibekileyo isebenze ngokuyonga nokuyenza ibe nengeniso. Ngale ndlela ikhula ngokukhawuleza. Qala ngokubeka imali encinci ngenyanga uze uyibukele ikhula. Le mali ayimele isetyenziswe ngaphandle kokuba kukho imeko kaxakeka.

Ukuba ufumana imali eninzi, njengemali oyihlawulwa yinkampani oyiphangelelayo okanye uphumelele kwilotho, awumele uyitye zisuka nje, enokuba ufumana uxinezeleko entsatsheni okanye ekuhlaleni. Ukuba uyayityala yonke, ngoko imali yakho iqalisa ukukwenzela imali.

Nanku umzekelo womntu ofumana iR100 000.00. Le nto ayiqhelekanga, kodwa ukuba le mali uyifaka kwiakhawunti yokonga ngenzala ye-10%, imali yakho iza kwenzela iR830.00 ngenyanga, kwaye qho ngenyanga inzala iba ninzi ngakumbi ngoba inzala ifumana eyayo inzala. Ngoko ekupheleni konyaka, ukuba khange ukhuphe nesenti, uza kufumana imali engaphezu kweR10 000.00 kunyaka wokuqala. Iya isiba ninzi ngakumbi. Ukuba ufuna ukukhupha imali kule akhawunti ungakwazi, kodwa ukhumbule ukuba ukuba loo nto iza kuchaphazela le mali uyenzelwa yimali yakho, ngenxa yenzala.

Ukulumka ngemali sisakhono esibaluleke kakhulu kwaye kusinceda sizilawule ukuba siza kungena na ematyaleni okanye asizukungena. Xa 'singenandlwane' ithile - imali oyigcinileyo - siza kuphela siboleka imali xa kusithi gqi into esingakhange siyilindele. Ngaphandle kwale mali yongiweyo, siye siphele sifuna imali ngexesha likaxakeka enokuba kukweyiphi indawo esiza kuyifumana lula nangokukhawulezileyo, nto leyo ethetha ukuba inzala iza kuba phezulu kakhulu.

- Wakuba nje ufake imali yakho kwisavings account, loo mali ikwenzela inzala, kwaye qho ngenyanga ufumana inzala kwisimbuku semali senyanga ephelileyo. Le nto ibizwa ngokuba yicompound interest.
- Ungayifaka imali evenkileni, ebhankini ngaphakathi, nakwiATM, kwaye ezinye iibhanki zikuthumelela imiyalezo yefowuni yokukwazisa ukuba kushiyeke malini mahala.
- Kwezinye iisaving account ezikhethekileyo, unokufumana inzala eyongezelelekileyo ukuba wonge imali ethile kwiinyanga ezintathu. Khumbula ukuba iisaving account ezohlukeneyo zinemithetho eyohlukeneyo mayela nokuba umele uchaze nini ngaphambi kokuba ukhuphe imali yakho.
- Zikhona ezinye iindlela zokutyala imali ngaphandle kokusebenzisa ibhanki, njengepolisi zeinshorensi yobomi, iiUnit Trusts neeBhondi ZikaRhulumente, kodwa kuyanceda ukwenza oku ngokulandela icebiso lomntu ozazi kakuhle noyiqondayo imingcipheko noxanduva ekuza kufuneka ube nalo.



Nanku umzekelo olula wokonga iR100.00 qho ngenyanga, ngenzala eyi-10%:

Iminyaka	Imali Ebhatalwayo Ngenyanga	Imali Eyongiweyo Ngonyaka	Isimbuku Ngaphandle Kwenzala	Isimbuku kunye Nenzala 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

Hlala ukhumbula

YIMA!...Bala uyokufika ku-10...cinga kwakhona, yenza uphando...lumka xa usebenzisa imali!

Zininzi iiakhawunti zebhanki zokonga nokutyala imali ukuba uhlala kwindawo enebhanki. Kodwa zikhona nezinye iindlela ezintle zokonga imali NJENGOOMASINGCWABISANE kunye NEMIGALELO ezisebenza ekuhlaleni.

Enokuba uyonga phi imali, kufuneka wenze icebo lokugcina imali yakho ikhuselekile. Ukuba imali yakho isebhankini kwaye uhlala kude kunebhanki, kusenokuba yindlela ekhuselekileyo ukuba uyiyike apho uze usebenzise inxalenye yenzala yakho, ukugubungela iindleko zendlela.



Ukwenza ibhajethi - sukuphupha nje, ceba.

“Kukho amabali amnandi abantu abakhula bengathathi ntweni, kodwa ngoku banamabali amnandi. Le nto iza kukukhumbuza ngale ntetho ithi: Sukuphupha nje, ceba!”

Ukwenza ibhajethi sisenzo nesakhono sokubhala iimali zethu ezingenayo neziphumayo nokuceba indlela esiza kuyisebenzisa ngayo imali. Ibhajethi isenza sibe nomfanekiso-ngqondweni wendlela esiza kuyisebenzisa ngayo imali kwaye isisixhobo esinokusisebenzisa nesiza kusinceda sitshintshe indlela esiyisebenzisa ngayo imali. Kufuneka siyenze qho ngaphambi kokuba sifumane imali size siquke wonke umntu onokufuna imali kuthi ngelo xesha liza kugutyungelwa yiloo bhajethi. Ngalo lonke ixesha SUKUZIQHATHA kungenjalo le bhajethi ayizukunceda. Akekho omnye umntu omele ayibone.

Ukuqonda iintlobo ezahlukeneyo ZEENDLEKO kungasenza sibe nomfanekiso ocace ngcono wokuba imali yethu iyaphi size sibone nezo sinokuziphungula. Esi sisixhobo esibalulekileyo sokutshintsha indlela esisebenzisa nesiqonda ngayo imali esinayo. Ingasanceda senze izigqibo ezibhetele, isinceda xa sinetyala, okanye isenze senze imali yethu isenzele imali engakumbi. Zonke IINTLOBO ZEENDLEKO zidweliswe ngezantsi. Kufuneka sikhumbule ukuba le yindlela eluncedo kakhulu ukuze sikwazi ukwenza isigqibo.

Kubalulekile ukudwelisa yonke imali engenayo neendleko zenyanga nganye. Emva kokuba ubhale zonke iindleko zakho, gqiba ukuba nganye kwezo ndleko iloluphi uhlobo, uze emva koko ubhale UHLOBO kwikholamu esekunene kwibhajethi omele uyibhale kwiphepha elilandelayo.

Ukulawula iimali zethu kuqala ngamanyathelo ambalwa

Khetha ukuba indleko ayiyontlobo enye nje kuphela. Xa sifumanisa izinto ezingesosidingo kangako, sifumanisa iindlela ezilula zokonga nokulawula iibhajethi zethu, ngokomzekelo:

F

FIXED

Lindleko ozicebileyo nozazi kusengaphambili. Ziba yimali enye inyanga nenyanga, kangangexesha elithile.

R

REGULAR
VARYING

Lindleko ezimele zibhatalwe qho ngenyanga kodwa imali yazo iyatshintsha tshintsha qho ngenyanga.

U

UNPLANNED /
UNEXPECTED

Lindleko ezingacetywanga, obungalindelanga kuzibhatala.

L

LUXURY

Lindleko zezinto ezongezelekileyo osenokuzifuna kodwa ongazidingiyo.

	UHLOBO	ILOLUPHI UHLOBO?
Ukutya	R L	Ngaba ezi zizinto ezingezozidingo umz. iibhiskiti okanye iiziselo ezibandayo?
Iimpahla	R L	Uyazidinga, okanye ungakwazi ukuzithenga kwivenkile engaduriyo?
Ulonwabo	L	Ngamanye amaxesha kuyafuneka sikhe sizonwabise kodwa hayi ngalo lonke ixesha.
Ukubhatala ityala	U L F	Ubulithathela ukuthenga ntoni ityala, nangona kufuneka ulibhatala Njengeendleko Ezingatshintshiyo?
Ifowuni	R F L	Akubhetelanga uthumele iSMS?
Iindleko Zonyango	R	Imedical aid ayigubungeli zonke iindleko
Irenti / ibhondi	F	Irenti / ibhondi
Umbane Namanzi	R L	Awunakutshintshela kwiprepaid uze ucebe ngemali ofuna ukuyibhatala qho ngenyanga? Le nto iza kukukhumbuza ukuba ucime izibane neegiza.
Ezothutho	R L	Akubhetelanga uhambe ngeenyawo?



IBHAJETHI YENYANGA

IMALI ENGENAYO NGENYANGA	A	B	C
Ingcaciso	Imali ephumayo	Imali engenayo	Uhlobo
Umrholo			
Umrholo weqabane lakho			
Irenti engenayo			
Imali evela kwimali etyaliweyo			
Ipenshini			
Enye			
IINDLEKO ZENYANGA			
Irenti oyibhatalayo			
Umbane / irhasi namanzi			
Ipolisi yeinshorensi			
Ukutya			
Limpahla			
Uthutho			
Imfundo / imali ebhatalwa esikolweni			
Ulonwabo			
Ifowuni			
Abantu etsalwa emvuzweni			
Amatyala ebhanki			
Umatshonisa			
Izinto endizithenge ngetyala			
Liakhawunti zempahla			
Ikhadi letyala			
Lindleko zerenti			
I-medical aid / iindleko zonyango			
IZIMBUKU			
UMAHLUKO PHAKATHI KWEMALI ENGENAYO NEPHUMAYO			
Ikhohlamu A - Ikhohlamu B			



Kufuneka siqonde ukuba ezi ndleko ziloluphi uhlobo size sitshintshe iintlobo ezininzi kangangoko kunokwenzeka zeendleko zethu ibe zezo NDLEKO ZINGATSHINTSHIYO. Xa iindleko zethu ezininzi iba ZIINDLEKO EZINGATSHINTSHIYO, siza kutsho sikwazi ukulawula iindleko zethu endaweni yokuba ibe zizo ezisilawulayo.

Umzekelo: Ukuba uneR100 oza kuyisebenzisa kwifowuni yakho, ngoko zixelele ukuba awuzukudlula kule mali. Usenokuphazama kwinyanga yokuqala kwaye unokuphelelwa yiairtime kwiveki yesibini. Kodwa uza kude ufunde indlela yokuyigcina, njengokuthenga eyeR25 ngeveki. Cinga ngento onokuyonga.

AMACEBO OKONGA onokucinga ngawo xa usenza ibhajethi yakho qho ngenyanga:

- Zeziphi imali zam ezingenayo neziphumayo endinazo ngoku? Le bhajethi iza kukubonisa ukuba iindleko zakho zingaphezulu kunemali engenayo.
- Yintoni endinokuyitshintsha?
- Ukuba imali yakho ephumayo ininzi kunengenayo, kufuneka ugqibe ukuba zeziphi izinto oza kuzitshintsha uze uphungule iindleko zakho. Ukuba siyakwazi ukuphila ngemali esiyenzayo singanamathuba okonga ngobulumko nokungathengi ngetyala izinto ezingeyomfuneko.
- Ziphe ixesha lokwenza ibhajethi qho ngeveki okanye ngenyanga. Lenze eli xesha ibe lithuba elimnandi losapho lokuthetha ngezinto enizidingayo nokuba ubomi buhamba njani ngoku.
- Qinisekisa ukuba wonke umntu entsatsheni ufak' isandla. Ukuba ninabo abantwana, ukubanceda baqonde ukubaluleka kokusebenzisa imali ngobulumko kuza kubanika izakhona eziza kubanceda kwixesha elizayo. Awunyanzelekanga ukuba ubaxelele yonke into kodwa bayeke bafunde.
- Ungalibali ukugcina iikopi zawo onke amaxwebhu. Ukugcina iikopi zawo onke amaphepha anxulumene nemali kubaluleke kakhulu ukuze kungabikho zinto zikothusayo. Ukulawula izihlandlo zokubhatala nokuba uza kugqiba nini ukubhatala kubaluleke kakhulu, ngoba ngamanye amaxesha ivenkile iyakwazi ukuqhubeka itsala. Oku kukwakunceda ukhumbule amaxabiso eepolisi namalungelo akho kunye nezinto onoxanduva lwazo. Ukufayilisha izinto ngendlela ecocekileyo, eyohlulahlulwe kakuhle ngemaka, kwenza kube lula ukufumana la maxwebhu. Kwiphepha elilandelayo kukho uluhlu lwezinto omele uzigcine.
- Zama itoti yokonga uze ufake kuyo nayiphi na itshintshi.



- Ceba xa uzokuyothenga. Ungaveli nje uye evenkileni. Yiba noluhlu lwezinto oza kuzithenga kwaye le nto iza kukunceda ungathengi izinto ongazidingiyo.
- Thetha ngokunyanisekileyo nabantu okanye iindawo ozityalayo xa ungazukwazi ukubhatala. Basenokukumamela xa unecebo lemali.
- Ziphephe zonke iintlobo zekhadi letyala ngaphandle kokuba kukho into oyidinga nyani, njengemali ehlawulwa endleleni.
- Xa unekhadi letyala, yibhatala qho imali yenyanga nanyanga, kwaye ukuba awulisebenzisi, kubhatele uyivale loo akhawunti.
- Izidingo zizinto ongenakuphila ngaphandle kwazo. Zibalulekile kubomi bethu bemihla ngemihla. Limfuno zizinto esingathanda ukuba nazo nesingaphila ngaphandle kwazo. Ayizonto esizidinga yonke imihla.

Ukufayilisha

Ungalibali ukugcina iikopi zawo onke amaxwebhu akho abalulekileyo. Ukuba awuzigcini iikophi zala maxwebhu, kuba nzima nangakumbi ukujonga iindleko zakho okanye ukulwela amalungelo akho xa kuyimfuneko.

Nanga amaxwebhu esinokucinga ngokuwagcina:

- Iziliphu.
- Uluhlu lwabantu esibatyalayo.
- Izitimenti zebhanki, iziliphu zokufaka imali, iziliphu zekhadi letyala.
- Lipolisi zeinshorensi kunye neembalelwano esizifumeneyo nezihlaziyiweyo, kuquka iipolisi zexesha elide nelifutshane.
- Izivumelwano zengqesho, iipay slip, nenombolo yeUIF.
- Inombolo yePAYE, iikopi zamaxwebhu okubhatala irhafu, zonke iimpepha ezifunekayo zembuyekazo yerhafu.
- Ligaranti. Ukuba into oyithengileyo iyonakala, unganikwa enye xa unesliphu.
- Uluhlu lweenombolo ezibalulekileyo umz. iID zosapho, iipaspoti, iikhawunti zezinto ezithengwe ngetyala, iikhawunti zebhanki.
- Libhajethi.
- Itayitile yendlu, iikhawunti zikamasipala nezerhafu, umbane namanzi, ifowuni.
- Isiqinisekiso sotyalo-mali.
- Naziphi izivumelwano zamatyala okanye zokuthenga impahla ngetyala. Qiniseka ngomhla wokubhatala wokugqibela uze ubhale loo mhlaleni kwikhalenda yakho. Emva koko unokujonga ukuba isatsalwa na imali kwiikhawunti yakho.
- Imiyolelo.

Akunyanzelekanga ukuba ibe yifayile; unokusebenzisa ibhokisi, kodwa yibeke endaweni ekhuselekileyo nekunokuba lula ukuyifumana.

Izinto omele uzikhumbule ukuze usebenzise **Imali Ngobulumko**

Le yindlela yokuphila, hayi into eyenziwa nje kube kanye.
Kufuneka uhlale uyikhumbula yonke imihla.

- Ungasebenzisi imali engaphezu kwale uyamkelayo.
- Yenza ibhajethi qho.
- Ziphephe izinto ezinokukufaka ematyaleni.
- Yisebenzise kakuhle imali nangokufaka iimpepha zakho efayilini.
- Ziqonde zonke iinkonzo ezahlukahlukeneyo ezinikelwa yibhanki nangabacebisi bezemali.
- Tyala okanye wonge imali yakho ukuba kukho nayiphi na imali eshiyekayo ekupheleni kwenyanga.
- Khawukhe uzonwabise kancinci wena nosapho lwakho. Niyakudinga kaloku ukukhe niphole.

Nazi izinto ezimbini ezibalulekileyo okumele uzikhumbule:



1.

YIMA, CINGA, uze emva koko
WENZE ISIGQIBO...
YIMA!

Bala uyokufika ku-10
Cinga kwakhona
Sebenzisa imali
ngobulumko!



2.

EYONA NTO IZA KUKUNCEDA
UPHUMELELE NGOKWASEZIMALINI
KUKUSEBENZISA IMALI ENCINCI
KUNALE UYAMKELAYO UZE
Wonge rhoqo.

Lindawo onokufumana kuzo inkcazelo ethe vetshe

Zininzi iindawo onokufumana kuzo inkcazelo neziza kukhokela ngendlela onokulawula ngazo imali yakho. Ungazikhangela kwi-Intanethi. Unokucela omnye umntu akuncedise ukuba awukhululekanga ukwenza le nto, kodwa unokufumanela iimpendulo. Utsho afunde ngakumbi naye.

Nazi izinto ezinokukunceda:

Maya on Money

www.mayaonmoney.co.za

UMaya wenza izinto zibe lula, kuquka notyalo-mali ukuba unomdla kulo. Unokucela ukuba akuthumele inkcazelo entsha qho ngeveki efowunini yakho. Unamanqaku athetha phantse ngazo zonke izinto onokuba nomdla kuzo. Kukho amanqaku, iividiyo, iincoko, nemibuzo neempendulo.

Assupol Life inenkqubo yedrama entsha edlala ereyidweni, eyenzelwe ukufundisa abemi baseMzantsi Afrika ngezimali ibe ifundisa ngeendlela zokulungisa imiqobo emininzi enokunceda abantu babe nolwazi ngemali. Dawnlowuda le drama kwiwebhsayithi yabo www.assupol.co.za/financialliteracydramaseries ku www.assupol.co.za/consumer-education/thick-and-thin/.

The Sanlam Moola-Money Family Game Show

www.moolamoney.co.za/episodes-season-1/ inceda iintsapho zozotje, ne mgplwezo, a; o mgplizomola i; wazo ; wezezimali malunga nokulawula imali kakuhle.

Ukuze ufumane inkcazelo engakumbi ngokuceba ngemali qhagamshelana **neSouth African Insurance Association** ku 011 726 5381 okanye ngena ku www.saia.co.za