



Tshiamiso
TRUST

Tindzaba Tetimali Tentive Taba Melula

KUFUNDZISWA KWEMUNTFU SICU NGETETIMALI



Siyakwamukela ku-Tindzaba Tetimali Tentiwe Taba Melula

Lobhukwana umayelana nekuphatsa imali yakho nome ngabe ingakanani lonayo nobe nangabe ute. Sonkhe kunalokutsite lesikwatiko mayelana nemali, mhlawumbe lokungetulu kwaloko lesikucabangako. Sitokhuluma ngetindlela letinyenti tekufundza ngetetimali bese senta luhlelo lwekusebentisa imali yakho ngekuhlakanipha.

Nangabe utfola sincephetelo lebekuvunyelenwe ngaso netimayini, ngenca yekugula lokubangelwe kusebenta emayini, kudzingeka uhlakaniphe nawuncuma kutsi utoyentani imali. Ingabukeka njengemali lenkhulu, kepha itosheshe iphele nawungayisebentisi kahle.

Khumbula kutsi bantfu labanyenti bawina imali ye-lotto kepha ngenca yetincumo letingasikahle yabalahlekela yonkhe. Bantfu labanyenti labadvumile kutemidlalo batfola imali lenyenti nabasayina inkontileka yekudlala kepha bagcina sebenta tintfo letifana nekuniketa bantfu emapheshana kute batophila.

Kudzingeka ucabange ngekubeka nekutjala imali, kute imali yakho itokwenta lenye imali lenyenti ngembi kwekuyisebentisa. Nangabe unemali, kungaba matima ngoba bantfu labanyenti labasedvutane nawe nabo banetidzingo. Nangabe ucala kusebentisa imali ungakahleli, ungagcine sewusele ute lutfo. Lokuncono kuma bese utipha sikhashana sekucabanga ngaloko lotokwenta, bese uyancuma.

MANI! Bala ufike ku-10 ... phindze ucabange ...
hlananipha nawusebentisa imali!



Kucondza Tinsayeya

Sanibona bangani, Frank M, Mandla R naThemba X bebasebenta emayini yinye lesenzaweni yase-Carletonville futsi basebente ndzawonye iminyaka lengetulu kwa-30.



Mandla

Mandla bekavamise kuhlala ehostela kepha nyalo njengobe sekatsatse umhlalaphansi ubuyele ekhaya lakhe lelise-Eastern Cape lakuhlala khona umfati wakhe Refiloe nebantfwana bakhe, nyalo lesebabadzala. Bekaloku ahlakaniphile futsi anemusa futsi bekaloku etama kuphatsa kahle imali yakhe. Uncume kutsatsa luhambo kute ayobona bangani bakhe bakudzala, Frank naThemba.

Frank watalelwa e-Vosloorus kepha watfutsela e-Carletonville asasemcane kakhulu ngobe babe wakhe bekasebenta emayini. Walandzela babe wakhe emayini watfutsa nemfati wakhe, Lebo. Bantfwana bakhe labangu-3 batfutsa basuka e-Carletonville bayofuna umsebenti emadolobheni Frank bekahlekisa kakhulu. Bekahlale afuna kwenta tintfo letikahle kepha njalo beka hluleka. Indlela yakhe yekuphatsa imali beyihlale iyinkinga lenkhulu futsi Mandla bekaloku angumngani wakhe lokahle futsi amcondzisa. Ngaletinye tikhatsi uyalalela kepha ngaletinye tikhatsi akalaleli. Uhlale etama kwenta tintfo letehlukehlukene kute abhalansise liholo lakhe.



Frank



Themba

Themba wesuka eMzimkulu, KwaZulu-Natal ngenca yemsebenti. Ushade naNobuhle futsi banebantfwana labangu-4. Ngembi kwekutsi atsatse umhlalaphansi, bekangasasebenti sikhatsi lesidze ngobe bekagula, kepha bebahlale bachumana. Ulindze kubhadalwa imali yakhe yesincephetelo yesifo sakhe semaphaphu lokutsiwa yi-Asbestosis futsi uyajabula kuva kutsi bobabili bangani bakhe bayeta batomvakashela.

Mandla na-Frank bebahamba ndzawonye ngetekisi basuka e-Pietermaritzburg baya eMzimkulu, basendleleni bayobona Themba nemndeni wakhe. Bebakhatsateke ngemphilo yakhe futsi bafuna kuyombona nje. Endleleni, bebacoca ngekutsi bebachuba njani nekutsi bebatiphetse kanjani.



“Angati kutsi ishonephi yonkhe imali yami yempesheni, futsi ngikhatsatekile ngaRefiloe ngobe utse udzinga leyengetiwe nyalo njengobe emanani ato tonkhe tintfo akhuphuka. Tekutfutsa, kudla, pharafini kanye naletinye tintfo letinyenti. Ngisho nobe bengiloku ngiyenta ibhajethi kepha kubukeka imali ingeneli kwenta tonkhe tintfo,” kusho Mandla. Ngesikhatsi ngikhuluma naThemba efonini esikhatsini lesitsite lesengcile bekangitjela kutsi lesincephetelo sitomsita kangakanani ngobe kufanele bakukhulise loku labakutfolako. Ngako ngacala kucabanga ngabo bonkhe lebesisebenta nabo lasebayitfolile kakadze imali yabo yesincephetelo, nobe labo labasayilindzile.

Sonkhe kufanele sicophelele. Bengilalela luhlelo lwemsakato itolo lebelukhuluma ngekutsi banyenti kangakanani bantfu labadvumile lasebangasenamali nyalo, ngemuva kwekucala ngekuba nemali lenyenti, kodvwa behluleka kuphatsa imali yabo bafuna nekwatiwa kakhulu. Lijaha lebelidlala kuBafana Bafana nga-2010 latsi, “Sisebentise imali lenyenti etimotweni, ticatfulo nekwenta emaphathi. Kumelwe sishintshe, singanaki kakhulu kuphila lokuntofontofo bese sitsatsa umhlalaphansi sesiphuye kakhulu.’ NaMaradona lomangalisayo wenta lokufanako.”

Frank waphendvula watsi: “Yebo kuyintfo lefanako nangemdlali lodvumile waseNingizimu Afrikha lowaphumelela umcudzelwano wemhlaba wonkhe wesibhakela, lowafa sekete imali futsi ehluleka kukhokhela imali yakhe yekwelashwa ngephandle kwekusitwa. Wacabanga kutsi imali yakhe itohlale ikhona Yaphela.

Kubukeka shengatsi kungakhatsaliseki kutsi sinjani simo setfu setimali, kufanele sicondze kutsi imali ibalulekile, yenta luhlelo, bese unamatsela kulo.”

Sikweleti Kanye Nekukweleta Kwenta sincumo lesihle nalesibi

Nangabe sicabanga ngekuphatsa imali yetfu kahle, lokunyenti kuncike etincumweni lesitentako. Tikhatsi letinyenti senta tincumo letisekelwe kuloko lesikufunako kunaletisekelwe kuloko lesikudzingako. Ngaletinye tikhatsi sitentela kujabulisa labanye bantfu nobe ngobe setayele kwenta njalo. Tincumo letinhle nekucabanga ngato tonkhe letinye tincumo, kungaba yindlela yekuphatsa kahle imali yetfu.

Nangabe site imali lenyenti kungabangela kutsi singene esikweletini futsi kudzingeke siyiboleke, mhlawumbe kubomashonisa. Nangabe site imali, kudzingeka sitibute: "Ingabe ngikudzinga mbamba loku nyalo"? Khumbula, nangabe unemali ku-akhawunti yakho, kubalulekile kutsi uyifake ku-akhawunti yekulondvolota bese uyiyeka lapho ikusebentele, itale inyanga nenyanga. Ungatsenga nobe yini loyifunako ngemali leyintalo ngephandle kwekusebentisa nobe nguyiphi imali loyitjalile. Nangabe imali yakho yenta lenye imali, ungayisebentisa ngekukhululeka ngobe imali loyibekile itoloku ikwentela lenye imali. Frank akakaze akwente loku.

Frank bekufanele acoce na-Lebo ngekutsenga imoto kute bacabange ngato tonkhe tinzuzo nato tonkhe tinkinga labebatohlangabetana nato. Kubalulekile kutsi ucoce ngaletintfo nanobe ngubani longase atsintseke nobe lokungenteka atsintfwe sincumo sakho. Kutibuta yonkhe imibuto lemayelana nekutsi kungani kufanele utsenge lokutsite nobe kutsi ungakhona yini kulindza, kumcoka kakhulu.

Frank watfola ilayisense yakho eminyakeni leminyenti leyengcile. Ngemuva kwekutsatsa umhlalaphansi, etinyangeni letingu-16 letengcile, bekubukeka shengatsi bebachuba kahle ngekwetimali, ngako ngesikhatsi abona imoto lenhle kakhulu ngemali lencane, wancuma kuyitsenga, kute ente kuphila kube melula, kepha akacabangisisanga ngako. Kwatsi kusasele liviki ngembi kwekutsi atsatsa luhambo, bekaseshibhini ngesikhatsi Lebo afona, ngako wamcela kutsi ahlangane naye kute bacocisane ngekutsi tintfo tiba timbi kanjani. Frank bekeva kutsi Lebo uvakala angadlali, kunekutsi amente atfukutsele kakhulu, wavuma kutsi bahlangane e-Wimpy yase-Carletonville.

Akhala, Lebo watsi bekacedza kukhuluma nemfati waThemba ekuseni ngalelo langa futsi bekagula kakhulu nekutsi umnakabo bekabuyele esibhedlela anenyumoniya.

Ngembi kwekutsi aphume endlini, emnyango, Sikhulu Senkantolo satsi Frank akasikhokhelanga sitolimenti semoto tinyanga letintsatfu, futsi bekafuna kutsatsa tintfo tabo kute kube ngulapho sekabhadala. Akhala watsi: "Kungani ungangitjelanga ukutsi awubhadalanga?" Atfukile, Frank wetama kumchazela kutsi ngesikhatsi atsenga lemoto beyishiphe kakhulu, kepha akacabanganga ngetindleko taphethiloli, emathayi kanye nekuyilungisa – nekutsi bekatoiyibhadala njani nakashodelwa imali.

Ngalobo busuku, Frank bekativa anelicala ngobe bekacabanga kutsi besekaphunyulile kulokukhokhela sitolimenti semoto tinyanga letintsatfu letengcile. Lebo wacala kucabanga ngabhuti wakhe. Ngaphandle kwekukhatsateka ngemphilo yakhe, kwakusafuneka batfwale tindleko takhe tekwelashwa takamuva. Bekete i-medical aid nobe umushwalensi.

Lebo wacabanga ngeliciniso lekutsi bebete imali leseceleni labayibekile futsi bekubonakala kutsi batoyidzinga ngekushesha. Bebatoyitsatsaphi imali, njengobe bebahluleka kubhadala imoto?! Bekungenteka balahlekelwe ngiyo yonkhe imali labebayibhadele kakadze yalemoto. Lokunye futsi kutsi Frank bekatohamba sikhatsi lesiliviki, lokuyintfo lebeyitodzinga imali lenkhulu kakhulu.



Phindze ucabange hlakanipha nawusebentisa imali!

Nayi leminy e imibuto Frank lebekufanele mhlawumbe acabange ngayo embi kwekutsenga imoto ngesikweleti:

- Ingakanani imali lengetulu lekutofanele ngiyibhadale nangabe ngiboleka imali? Mhlawumbe kwenta tindleko talemali tibe ngetulu kwemali yekutsenga imoto lesike yasentjentiswa?
- Ngingalindza yini kute kube ngulapho sengingatsenga ngakheshi futsi sicocisane?
- Ingabe kuyadzingeka kutsi ngitfole imoto ngekushesha?
- Kutsiwani ngetindleko tekunakekela lemoto?
- Ngingakhipha umndeni wami ngetimphelelasontfo. Ingabe kubaluleke kakhulu loko?
- Ngiyakhula futsi solo ngite imoto. Ngitiva ngisehluleki. Ingabe loko kusizatfu lesikahle?
- Kubaluleke kangakanani kutsi ngijabulise bonkhe bangani bami, nami ngitive ngiphumelele?
- Ngitokhona yini kutsatsela lemoti umshuwalensi lolingana lenilani layo yonkhe imali lengiyikweleta libhange? Ngingakwati yini kubhadala leyo mali?
- Nangabe ngingeke ngikhone kubhadala umshuwalensi, ingabe kuba yingoti kulahlekelwa imoto nemali lesengiyibhadalile kakadze, nekutsi kudzingeke ngibhadale kulimata intfo yalomunye umuntfu?

Nasi sisho lokufanele usilandzele nobe nini nakufanele nobe nawukhetsa kusebentisa imali lengetulu kwebhajethi yakho – ikakhulu nangabe kunemali lencane kuphela.

MANI! Bala ufike ku-10 ... phindze ucabange ... hlakanipha nawusebentisa imali!

- **"BALA UFIKE KU-10,"** loku kusho kutsi tiphe sikhatsi sekucabanga ungajaki futsi ucophelele.
- **NGEMBI KWEKUSEBENTISA IMALI** cabanga ngetizatfu letingu-3 tekutsi kungani kufanele uyisebentise, netizatfu letingu-3 tekutsi kunganikungafanele yisebentise; bese utsatsa sincumo.

Ingoti yekungena esikweletini



Ungalokotsi ugijimele ekubolekeni imali ngembi kwekutsi ucabange ngekuyibhadala.



Boleka imali kuphela entfweni loyidzingako kunaloyifunako.



Ciniseka ukutsi intfo lofuna kuyitsenga ngemali loyibolekile ishiphe mbamba.

Kufanele uticondze tingoti tekusebentisa imali lengetulu kwaloyitfolako, ikakhulu nangabe utsenga tintfo letidurile ngemali yekubolekwa ngephansi kwesivumelwano sekutsengiselana.

Ingoti yekutsenga lokutsite ngesikweleti ikutsi imali lotoyibhadala ingase ibukeke iyincane, kepha kudzingeka ucele nobe ubale yonkhe imali lokufaka ekhatsi nentalo, kute utewukwenta sincumo lesikhombisa kutsi uyisebentisa kahle imali. Nangabe utsenga lokutsite ngesikweleti kutodzingeka ubhadale imali lenkhulu yentalo. Sitokhuluma ngalolo ngalokulandzelako.

Intalo iyintfo lenhle nawuyitfolo kepha nasekumelwe uyibhadale akubi njalo.

Nangabe uboleka imali kute ubhadale lokutsite nobe utsenge lokutsite lokutsengiswa ngemali lephansi ugcina sewubhadala labanye bantfu imali lenengi kute uboleke imali yabo. Ugcine sewubabhadala intalo ngemali lobungayibeka nobe uyisebentisele lenye intfo loyidzingako. Kufanele uyibeke imali bese utsenga ngakheshi nobe nini nawungakhona. Ngako utokhona konga imali lenyenti kungadzingeki kutsi ube nelirekhodi lelibi kekubhadala sikweleti. Ngaletinye tikhatsi kusuke kute lokunye longakwenta, kufanele uboleke, kepha njalo cabanga ngako konkhe lokunye lokungenteka.

Kucondza intalo

Kukwati kucondza intalo kungulelinye lithulisi lelikahle kakhulu longaba nalo lelingakuvumela kutsi wonge imali lenkhulu, wente tincumo letikahle ngekutsi utoyiboleka kuphi imali, nekutsi utotsenga kuphi. Kubantfu labangakakucondzi loku, kuba yintfo lejabulisako kuyitfola. Kungakwenta utive ukhohlisiwe. Kufanele uve kutsi unemandla nelikhono lekwenza tincumo letinhle mbamba esikhatsini lesitako.



Etinyangeni letimbili ngemuva kwekuvakasha kwabo, umfati waThemba, Nobuhle, wabafonela wabatjela ukutsi Themba ufile. Bonkhe bebakhungatsekile. Bekamcele kutsi abatjele kutsi wakujabulela kanjani kuvakasha kwabo, litfuba lekukhuluma ngalokunye lababhekana nako, kanye nato tonkhe tikhatsi letimnandzi.

Watsi usandza kubhalisela kutfola sincephetelo ngesimo sakhe, kepha sicelo besisacutjungulwa. Bekete ipholisi yamasingcwabisane, kepha bekatotfola imali yekubhadala letinye tindleko temngcwabo levela kumcashi. Imali lebebayidzinga yemngcwabo ngemphelasontfo bekungaba ngu-R12 000.00. Njengobe bekalindzele, bekufanele ayitfole ngekushesha ngobe tindleko bekufanele atibhadale kungakapheli liviki. Lamanye emalunga emndeni avuma kunikela kepha bekatokhona kumnika yona etinyangeni letingu-2 letitolandzela. Bekatoyitsatsaphi lemali? Nobuhle watsi bekatfukile kepha kunetintfo letinyenti lokufanele atente. Utoloku achumana nabo.

Buta njalo kutsi malini intalo yemali loyibolekako, kungakhatsaliseki kutsi uyiboleka kumashonisa, noba kubabolekisi bemali lababhalisiwe, nobe ebhange. Buta umuntfu loboleka kuye bese umcela akubhalele phansi. Kufanele uciniseke kutsi betsembekile.

- Buta nakuletinye tindzawo futsi utfole intfo lebhaliwe kubabolekisi lokungenani labangu-3, kepha bangaba ngetulu nakungenteka.
- Kwekucala tibute kutsi uyayidzinga yini, bese uncuma ukutsi nguyiphi lengaba kahle kuwe.
- Buta imibuto leminyenti. Tibute kutsi kungani. Yati imibuto lokufanele uyibute umbolekisi.

Nobuhle wacela emalunga emndeni wakhe kutsi ahambe ayotfola emakhotheshini ekuboleka R12 000.00, wavuma kuyibuyisa etinyangeni letingu-3. Nayi iminingwane labayitfola kubabolekisi labangu-4:



	I-THE XYZ BANK	I-PATRIC'S PAWN BROKERS	IMALI LEBOLEKWAKO LECHASWE YINKAMPANI	IMALI LEBOLEKWAKO LOYITFOLA NGASO LESO SIKHATSI
Linani lemali lebolekwayo	R12 000.00	R12 000.00	R12 000.00	R12 000.00
Linani lentalo	20.75% ngemnyaka	40% ngemnyaka	21% ngemnyaka	30% ngemnyaka
Intalo yetinyanga letingetulu kwa-3	R622.50	R14 400.00	R630.00	R10 800.00
YONKHEIMALI LETOBHADALWA	R12 622.50	R26 400.00	R12 630.00	R22 800.00

Tibute, ngumuphi umbolekisi lofuna kuboleka kuye, nekutsi KUNGANI?

Kutsenga tintfo utibhadale tikuwe nobe ngesitolimente



Kuyetfusa kubona kutsi malini lesiyibhadalako nangabe siboleka imali, kepha ucabangile yini ngekutsi ingakanani intalo loyibhadalako nangabe utsenga lokutsite ukubhadale sekukuwe? Ngaletinye tikhatsi intalo ingetulu kwekuboleka imali yekuyitsenga leyontfo. Kuyetfusa kucatsanisa imali yekutsenga intfo uyibhadale ikuwe nekuyitsenga ngakheshi. Sitokwenta kucatsanisa lokutsite kute sibonise kutsi kungani kudzingeka sibuke imali yekugcina yemkhicito ngembi kwekusayisa sivumelwano sekutsenga ubhadale sekukuwe.

Mandla bekasedolobheni atsenga inhlwanyelo yengadzi yakhe yetibhidvo. Wafonela Nobuhle kute ambute kutsi umndeni uhuba kanjani. Yena na-Refiloe bebadzabuke kakhulu futsi bakhatsatekile ngemndeni waThemba futsi ngelishwa abakhonanga kuta emngcwabeni. Ngesikhatsi sekatogibela itekisi aye ekhaya, Refiloe wamshayela lucingo anesicelo lesiphutfumako.



“Angilikholwa lelishwa lelisehlelako. Besengitsi ngitofaka sikhumbuto seluhlelo lengilutsandzako ngatfola kutsi i-TV ifile. Beyiloku ivuleka iphindze ivaleke emaviki lambalwa kepha nyalo ayisenti lutfo.”

Mandla wamtsembisa kutsi utozama kutfola likhambi lelitsite njengobe bekasedolobheni abuke nekutsi lensha ingahamba kanjani, nobe lokungenani abuke tikhangiso kumaphephandzaba. Ngato tonkhe letinkinga emavikini lambalwa ladlulile, ngisho nabomakhelwane bayakhala ngobe besebataye kuta batobuka i-Generations, lokuyintfo labayibukele ndzawonye sikhatsi lesidze.

Nangabe sicabanga kutsenga intfo siyibhadale seyikitsi, kudzingeka sente loku:

**MANI! Bala ufike ku-10 ... phindze ucabange ...
hlakanipha nawusebentisa imali!**

Nangabe sicabange ngayo yonkhe imibuto futsi kudzingeka siyitsenge:

- Phuma ungena etitolo futsi utfole lokungenani emanani asetitolo letingu-3 kuya ku-5.
- Buta yonkhe imali lokutodzingeka uyibhadale.
- Tfola ikhophi yato tonkhe tindleko.
- Fundza ngekucopehela sivumelwano nobe inkontileka, nobe utfole lotsite emndenini kutsi akuchazele. Unelilungelo lekuyicela ngelulwimi lwakho nangemagama lalula.
- Tsatsa sikhatsi kute wente suncumo.
- Khetsa indzawo lekahle longatsenga kuyo.

Nawa emanani Mandla lawatfola ngekutsenga i-flatscreen TV etitolo letingu-5 labanyenti kini labatatiko – tonkhe tise mgwacweni munye nangelilanga linye:

Linani lamabonakudze nawuwutsenga ngakheshi nobe nawutowubhadala tinyanga letingetulu kwaletingu-12 netinyanga letingu-24:



	SITOLO 1	SITOLO 2	SITOLO 3	SITOLO 4	SITOLO 5
Ngakhesh	R2 999.00	R1 999.00	R2 299.00	R1 999.95	R1 999.00
Tinyanga letingu-12	R5 701.00	R2 530.44	R4 500.00	R2 803.31	R2 520.00
Tinyanga letingu-24	R7 594.99	R3 123.26	R5 916.00	R3 584.60	R3 108.00

Buka umehluko lomkhulu emkhatsini welinani le-TV lelishiphile, lokungu-R1 999.00 ngakheshi, kanye naledurako lokungu-R7 594.99 ngetinyanga letingetu kwa-24. Umehluko yimali lengu-R5 595.99! Ungacishe utsenge ema-TV langu-4 ngaleyo mali.

Ngesikhatsi Mandla abuka lamakhotheshini, kunetintfo lebetifakiwe langacondzi nekutsi tiyini, njenge-CPI nemastembu. Nasingacatsanisi, asati kutsi sibhadala ini. Lokunye futsi, kufakwe nemali yekudiliva, kepha nguye lotayitsatsa ahambe nayo ekhaya. Kudzingeka sibute nganobe yini lesingayicondzi nobe lesingavumelani ngayo.

Nguyiphi i-TV locabanga kutsi Mandla naRefiloe kufanele bayitsenge?



Ayini emalungelo akho futsi

batsengi balutfola njani lusito?

INingizimu Afrika inalemye imitsetfo lekahle emhlabeni lehlosetwe kuvikela wena njengemtsengi. Nati tintfo lokudzingeka utati ngemalungelo akho, laku-National Credit Act naku-Consumer Protection Act.

SICELA UCAPHELE

- Unemalungelo lamanyenti. Wakholelwe emalungelo akho bese ubuta imibuto.
- Nangabe utiva ukhungatsekile nobe ucasuka ngentfo loyitsengile, kunalokutsite LONGAKWENTA.
- Nangabe udzinga lusito shayela yinye etinombolweni letibhalwe ngentasi.
- Nangabe kudzingeka nicocisane, nangabe ungeke ukhone kubhadala, nobe nangabe kunalokutsite lokungasikahle, tsatsa bangani bakho labangu-2 nobe ngetulu khona utoba nesibindi nemandla.
- Ngalokuvamile usuke ukahle futsi nawugcina ukulungisile utokhona kusita labanye labanyenti emphakatsini wakho kutsi bente lokufanako.

Ungachumana naletikhungo letilandzelako, letitokusita ngekukhululeka nganobe ngumiphi imibuto lonayo:

I-EJENSI	INOMBOLO YEKUCHUMANA	KUMAYELANA NANI
Ibhodi Ye-Legal Aid	0800 110 110 / nobe utfumele Please Call Me ku 079 835 7179	Nganobe ngutiphi teluleko temtsetfo kunobe yini
Sigungu Sebatsengi	0860 266 786	Imibuto ngetintfo lotitsengile
I-National Credit Regulator	0860 627 627	Batokutjela nangabe usesikweletini
I-Credit Info Ombudsman	0861 662 837	Nangabe unenkinga ngekukalwa kwesikweleti sakho
Sigungu Sebacoci Betikweleti	012 804 9808	Nangabe ufuna kuhlola kutsi lobolekisa ngemali ubhalisiwe yini
Betindzaba Tebatsengi	011 355 8008 (kubuka esifundzeni sakho)	Imibuto ngetintfo lotitsengile
I-Ombud Yetemabhange	0860 800 900	Tinkinga nganobe nguliphi libhange



Konga nekutjala imali

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 sitfola liholo nobe siphila ngentalo yemali yetfu lesiyitjalile, kudzingeka njalo sihlale sicabanga ngeminyaka letako lapho singatfola 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 nguletilindzelekile (sib. imali yesikole) nobe tidzingo letingalindzelekile 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 ekukuniketeni litfuba lekwenza tincumo longakase sewutente ngaphambili.



¹ Money Management Handbook Series - Old Mutual & Peoples Bank

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 uyitjala yonkhe leyo mali, imali yakho icala kukutfolela imali.

Nasi sibonelo salotsite lotfola R100 000.00 Loku akuvamile, kepha nawufaka leyo mali ku-akhawunti yekubeka imali lekhethsekile ngentalo lengu-10%, imali yakho itocala kwenta u-R830 ngenyanga, futsi intalo iyakhula njalo ngenyanga ngoba intalo itfola lenye intalo. Ngako ekupheleni kwemnyaka, nangabe ungakayikhiphi nobe nguyiphi yalemali, itokutalela imali lengetulu kwa-R10 000.00 ngemnyaka wekucala. Iloku inyuka kancane kancane. Nangabe udzinga kukhipha imali kuleyo akhawunti ungayikhipha, kepha khumbula kutsi itotsintsa linani imali yakho lekwentela yona, ngenca yentalo.

Kucophelela ngemali kulikhono lelibaluleke kakhulu lemuntfu futsi lisisita sikwati kulawula kutsi sitoba sesikweletini yini nobe cha. Ngephandle 'kwekubeka emgodleni' – kubeka imali letsite - kungagcine sekufuneka siyokweboleka singakalindzeli. Ngephandle kwalokubeka imali, kugcina sekufuneka sitfole imali nobe kuphi lapho kutaba melula futsi kusheshe khona nakuvela simo lesiphutfumako, lokusho kutsi intalo itaba yinkhulu.

- Ngekushesha nawubeka imali yakho ku-akhawunti yekubeka imali, icala kukwentela imali, futsi inyanga ngayinye itfola imali yentalo yelinani lemali lekhona emkhatsini waleyo nyanga. Loku kubitwa ngekutsi imali letalwe imali loyibekile (compound interest).
- Kufaka imali kungenteka kuletinye titolo letinkhulu, emagatja, ema-ATM, kanye nalamanye emabhange, takamuva letitfolakala ngefoni timahhala.
- Ngema-akhawuntlatsite ekubeka imali, utfola ibhonasi yentalo njengendlela yekutfole lenye imali leyengetiwe nangabe ufinyelela 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 tekutjala 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, letfolo 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 **hlakanipha nawusebentisa imali!**

Kunema-akhawunti lamanyenti asebhange ekubeka imali nekuyitjala nangabe uhlala endzaweni lenemabhange. Kepha kukhona netinhlelo letikahle tekubeka imali letinjengeti-NHLANGANO TABOMASINGCWABISANE ne-TITOK'FELA lekutinhlangano letisemphakatsini Nobe kuphi lawubeka khona imali yakho, kufanele wente indlela yekugcina imali yakho iphephile. Nangabe imali yakho isebhange futsi uhlala khashane nelibhange, kungaphepha kuyiyeka lapho bese usebentisa lenye imali yentalo kute ubhadale tekutfutsa.



Kwenta ibhajethi

- ungagcini ngekuphupha ngako, kuhlele.

“Kunetindzaba letinyenti letinhle tebantfu lebebanalokuncane, labakhulela ebuphuyeni, kepha nyalo sebaphila kamnandzi. Loku kutakukhumbuta sicubulo lesitsi: Ungagcini ngekuphupha ngako, kuhlele!”

Kwenta ibhajethi yindlela nelikhono lekubhala phansi imali yetfu lesiyitfolako kanye netindleko bese sihlela kutsi sitayisebentisa njani imali yetfu. Ibhajethi isiniketa sitfombe sekutsi siyisebentisa kanjani imali yetfu futsi ilithulisi lesingalisebentisa kute lisisite sishintje indlela lesisebentisa ngayo imali yetfu. Kufanele siyente njalo ngembi kwekutfolala liholo letfu bese sifaka nobe ngubani lokungenteka adzinge imali kitsi kuleso sikhatsi sebhajethi. TSEMBEKA ngaso sonkhe sikhatsi, ngephandle kwaloko angeke ikusite. Akekho lomunye umuntfu lokufanele ayibone.

Kucondza tinhlobo letihlukene TETINDLEKO kungasiniketa sitfombe lesincono sekutsi ishona kuphi yonkhe imali yetfu nekutsi kukuphi lasinganciphisa khona. Leli lithulusi lelibaluleke kakhulu lekushintja indlela lesisebentisa nalesicondza ngayo imali yetfu. Kungasisita sente tincumo letincono kakhulu, kusisite nangabe sisetikweletini, nobe kwente imali yetfu yente imali lenyenti. Tonkhe TINHLOBO TETINDLEKO tibhalwe ngentasi. Kudzingeka sikhumbule ukutsi lena yindlela elusito kakhulu yekusiniketa emandla ekuncuma.

Kubalulekile kubhala yonkhe imali loyitfolako nato tonkhe tindleko inyanga ngayinye. Nangabe sewutibhale tonkhe tindleko takho, ncuma kutsi ngayinye ingena kuluphi luhlobo lwetindleko, bese ufaka LUHLOBO eluhlwini lolungesekudla sebhajethi lokufanele ulugcwalise ekhasini lelilandzelako.

Kulawula imali yetfu kucala ngetinyatselo letimbalwa letincane

Ncuma kutsi tindleko tingetulu kweluhlobo lunye yini. Nangabe sitfolala kwekunetseteka, sitfolala indlela lelula kakhulu yekonga nekulawula emabhajethi etfu, nasi sibonelo:

F

FIXED
(Letingaguquququki)

Tindleko lotihlelele nalotati ngembi kwesikhatsi Tihlale tilinani lelifanako njalo ngenyanga, sikhatsi lesitsite.

R

REGULAR VARYING
(Leshintjashintjako)

Tindleko lekufanele tibhadalwe njalo ngenyanga kepha linani lato liyehlukahluka inyanga nenyanga.

U

UNPLANNED /
UNEXPECTED
(Letingalindzelekile /
letingahleliwe)

Tindleko letingakahlelwa, lebewungakalindzeli kutsi utibhadale.

L

LUXURY
(Tekunetseteka)

Tindleko taletinye tintfo longatifuna kepha longatidzingi.

	LUHLOBO	CABANGA NGALOKU?
Igrosa	R L	Ingabe loku kwekunetseteka sib. emakhekhe nobe sinatfo lesibandzako lesikubhasikidi?
Timphahla	R L	Ingabe uyakudzinga, nobe ungakutsenga esitolo lesishiphile?
Tekutijabulisa	L	Ngaletinye tikhatsi kuyadzingeka sitijabulise kepha hhayi ngaso sonkhe sikhatsi.
Kubhadala sikweleti	U L F	Ufuna kuyibolekela ini lemali zisuka nje, ngisho nobe ibhadalwa Ngetindleko Letingagucugucuki?
Ifoni	R F L	Ungatfumela yini i-SMS?
Tindleko Tekwelashwa	R	I-Medical Aid ayihlali njalo ibhadala yonkhe intfo.
Irenti / i-Bond	F	Irenti / i-Bond
Emanti Nagesi	R L	Ungawusebentisa yini gesi we-prepaid bese ukala linani lofuna kulisebentisa inyanga ngayinye? Loku kutakukhumbuta kutsi ucishe emalambu nemagiza.
Tekutfutsa	R L	Ungahamba ngetinyawo yini?



IBHAJETHI YENYANGA NENYANGA

IMALI LOYITFOLAKO	A	B	C
Inchazelo	Linani Lephumako	Linani Lengenako	Luhlobo
Liholo			
Liholo Lemlingani			
Irenti Yetindlu Leticashisako			
Imali Lengenako			
Yelutjalomali			
Impesheni			
TINDLEKO TENYANGA NENYANGA			
Irenti			
Gesi / Igesi Nemanti			
Emapholisi Emshwalensi			
Igroza			
Timpahla			
Tekutfutsa			
Imfundvo / Imali Yesikolwa			
Tekutijabulisa			
Lucingo Lwasendlini / Makhalekhikhini			
Emaganishi			
Imali Lebolekwe Ebhange			
Imali Lebolekwe Kumashonisa			
Tivumelwano Tekutsenga Ngesikweletu			
Ema-Akhawunti Etimpahla			
Emakhadi Esikweleti			
Tindleko Tekucasha			
I-Medical Aid / Tindleko Tekwelashwa			
TINGCIKITSI			
UMEHLUKO EMKHATSINI WEMALI LENGENAKO NETINDLEKO			
Luhla A – Luhla B			



Kudzingeka sati kutsi tindleko taluphi luhlobo bese sesishintja tindleko letinyenti ngekunekwenteka sitente tibe TINDLEKO LETINGAGUCUGUCUKI -tindleko letingashintji. Nangabe tiba tinengi tindleko LETINGAGUCUGUCUKI, kulapho singacala khona kulawula tindleko tetfu kakhulu kunekutsi sitivumele tisilawule.

Sibonelo: Nangabe una-R100 lokufanele uwusebentise efonini yakho, yenta sitsembiso sekutsi utosebentisa leli nani kuphela. Inyanga yekucala ingase ingahambi kahle, kungenteka uphelelwe i-airtime ngeliviki lesibili. Kepha madvute utofundza kutsi ungayinweba kanjani, njengekusebentisa R25 ngeliviki. Cabanga ngekutsi utokonga ini.

EMACEBISO EKWENTA IBHAJETHI longacabanga ngawo nawenta ibhajethi yakho njalo ngenyanga:

- Malini lengiyitfolako kanye netindleko tami kwanyalo? Lebhajethi yanyalo itokubonisa kutsi tindleko takho tingetulu kwemali loyitfolako.
- Yini lengingayishintja.
- Nangabe tindleko tetfu tingeci emalini lesiyitfolako, kudzingeka sente sincumo sekutsi kukuphi lasingenta khona lushintjo sinciphise tindleko tetfu. Nangabe sikulawula kahle kuphila ngemali lesiyitfolako kungaveta tindzawo lesingatibuka njengematfuba ekubeka imali nobe ekusebentisa kheshi ekutsengeni intfo lebalulekile.
- Hlela kuba njalo nesikhatsi elivikini nobe enyangeni sekubhala ibhajethi. Sente kube isikhatsi semndeni lapho nonkhe nitococisana ngetidzingo tenu nekutsi kuphila lokuvamile kuhamba njani.
- Ciniseka kutsi wonkhe umndeni uba nencenye. Kwenta bantfwana bakho, nangabe unabo, bacondze indlela yekuphatsa ngekuhlakanipha imali kutabaniketa emakhono labatowasebentisa esikhatsini lesitako. Akudzingeki ubatjele yonkhe imininingwane kepha bavumele bafundze.
- Khumbula kugcina emakhophi awo wonkhe emadokhumenti. Kugcina emakhophi ako konke lokubhale phansi lokumayelana netimali takho kubalulekile kute kungeke kube netintfo letikutfusako. Kuhlala ulawula emanani ekubhadala nekutsi lokubhadala kuphela nini kubalulekile, ngobe ngaletinye tikhatsi titolo tiloku tidvonsa imali yakho. Kuphindze kukusite ukhumbule emanani alamapholisi kanye nemalungelo nemitfwalo yakho. Luhlelo lwelifayile lelihlelekile, lelihlukanisiwe nalelibhaliwe, kwenta lamadokhumenti atfolakale kalula kakhudlwana. Kuneluhlu lwetintfo lekufanele utigcine ekhasini lelilandzelako.



- Tfola sikotela sekubeka imali bese ufaka khona yonkhe ishintji.
- Hlela luhambo lwakho lwekuyotsenga. Ungamane nje uye etitolo. Bani neluhla lwetintfo loyotitsenga futsi loku kutakuvimbela ekutseni utsenge tintfo longatidzingi.
- Khulumisana ngekwetsembeka nalabakuboleke imali nangabe ungeke ubhadale. Nakanjani batokulalela nangabe unalo luhlelo lwemali lolusebentako.
- Gwema nobe nguliphi likhadi lesikweleti ngaphandle nangabe ulidzingela intfo letsite lebalulekile, njengemathulusi.
- Ngelikhadi lesikweletu, bhadala njalo sitolimenti senyanga nenyanga lesifunekayo, futsi nangabe ungalisebentisi kuncono uyivale i-akhawunti.
- Tidzingo tintfo lesingeke siphile ngephandle kwato. Tibalulekile ekuphileni kwetfu kwamalanga onkhe. Lokufunayo tintfo lesingatsandza kuba nato kepha lesingaphila natingekho. Atindzingeki kute uphile.

Luhlelo lwelifayela

Khumbula kugcina emakhophi awo wonkhe emadokhumenti akho labalulekile. Nangabe singawabeki emakhophi alamadokhumenti, kuba matima kakhulu kulandzelela tindleko tetfu nobe kutfutukisa emalungelo etfu nakudzingeka sente kanjalo.

Nawa lamanye emadokhumenti lekufuneka sicabangele kuwagcwalisa:

- Emarisidi.
- Luhlu lwabo bonke bantfu lesibakweleta imali.
- Titatimende tasebhange, emarisidi ekufaka imali, emarisidi elikhadi lesikweletu.
- Emapholisi emshuwalensi kanye nato tonkhe timphendvulo lotitfolile letinemininingwane yakamuva, lokufaka ekhatsi emapholisi esikhatsi lesindze newesikhatsi lesifishane.
- Tinkontileka tekucashwa, emarisidi ekuhola, inombolo ye-UIF.
- Inombolo ye-PAYE, emakhophi ekubhadala umtselo, onkhe emadokhumenti lafunekako ekubhadala umtselo.
- Emagaranti. Nangabe intfo ifa ungayishintsha nerisidi.
- Luhlu lwato tonkhe tinombolo letibalulekile, sib. ema-ID emndeni, emaphasipoti, ema-akhawunti ekutsenga ngesikweletu, ema-akhawunti asebhange.
- Emabhajethi.
- Itayitela lendzawo, ema-akhawunti ema-rates nawemtselo, gesi nemanti, lucingo
- Bufakazi bekutjala imali.
- Nobo ngutiphi tinkontileka tekuboleka imali nobe kutsenga ngesikweletu. Cinisekisa lilanga lekugcina lekubhadala bese ulirikhoda kukhalenda yakho yemnyaka. Ngako ungalhola nangabe kukhona imali lesakhishwa ku-akhawunti yakho.
- Emafa.

Akufuneki kutsi kube lifayela; ungasebentisa libhokisi, kepha uligcine endzaweni lephephile lawungalitfoli khona kalula.

Tintfo lokufanele utikhumbule kute **Uhlakaniphe Nawusebentisa Imali**

Lena yindlela yekuphila, hhayi intfo lokufanele uyente kanye. Kufanele ukugcine njalo engcondvweni.

- Ungasebentisi imali lengetulu kwalonayo.
- Bhajetha njalo.
- Gwema tincumo letitokufaka esikweletini.
- Tikhute endleleni losebentisa ngayo imali bese ubeka emadokhumenti akho.
- Condza onkhe emasevisi lowaniketwa libhange kanye nabeluleki betetimali.
- Tjala nobe ubele lenye imali yakho nangabe ikhona lesalayo nakuphela inyanga.
- Tijabulise kancane wena nemndeni wakho. Kukufanele.

Tintfo letimbili letibaluleke kakhulu lokudzingeka utikhumbule nguleti:



1.

MANI, CABANGA, bese UYANCUMA ...

MANI!

Bala ufike ku-10
phindze ucabange
hlakanipha

Nawusebentisa imali!



2.

KUPHELA KWENDELELA
YEKUPHUMELELA NGETETIMALI

Kusebentisa imali
encane kunaloyitfolako
Bese

Ubeka imali njalo!

Ungayitfola kuphi imininingwane leminyenti

Kunetindzawo letinyenti longatfola kuto imininingwane nesicondziso sendlela yekuphatsa kahle timali takho. Ungatifuna ku-Internet. Ungatfola lotsite akusite ngaloku nangabe ungakakhululeki kukwenta, kepha angakutfolela timphendvulo. Ngaleyo ndlela naye uyafundza.

Nati letinye tinsita letingakusita:

Maya on Money

www.mayaonmoney.co.za

Wenta tintfo tibe lula, ngisho nekutjala imali nangabe kunguloko lokutsandzako. Ungamcela akutfumelele sibuyeketo njalo ngeliviki efonini yakho. Unetihloko letikhuluma ngato tonkhe tintfo longaba nesitsakatelo kuyo. Kunetihloko, emavidiyo, tigcoco kanye nemibuto netimphendvulo.

I-Assupol Life ineluchungechunge lwedrama lolusha lwasemsakatweni, lolusita ekukhuliseni kufundza ngetetimali kubantfu baseNingizimu Afrika etindzaweni letihlukahlukene endleleni yekubhekana nemincele leminyenti ekuphatseni kahle timali. Dowuniloda loluchungechunge kuwebusayithi www.assupol.co.za/financialliteracydramaseries nobe ulalele ku-www.assupol.co.za/consumer-education/thick-and-thin/.

I-Sanlam Moola-Money Family Game Show

www.moolamoney.co.za/episodes-season-1/

isita imindeni iciniseke ngelulwati lwetimali mayelana nemikhuba yekusebentisa imalilekahle.

Ngemininingwane leminyenti nekuhlela timali chumana **ne-South African Insurance Association** ku- +27 11 726 5381 obe uvakashele www.saia.co.za