



Tshiamiso
TRUST

Izindaba Zemali Ezenziwe Lula

UKWAZI UKUQONDA IZIMALI ZAKHO



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TRUST

Uyamukelwa ezindabeni zemali ezenziwe lula.

Le ncwajana iphathelene nokulawula imali yakho noma ngabe ingakanani onayo noma ongenayo. Sonke sinokuthile esikwaziyo ngemali, mhlawumbe sazi okuningi kunalokho esikucabangayo. Sizoxoxa ngezindlela eziningi zokufunda ngezezimali bese senza uhlelo lokusebenzisa imali yethu ngokuhlakanipha.

Lapho uthola isinxephezelo okwavunyelwana ngaso nezimayini, ngenxa yokugula okubangelwe ukusebenza ezimayini, kuzodingeka uhlakaniphe kakhulu mayelana nalokho onquma ukukwenza ngaleyo mali. Kuzobonakala sengathi inkulu leyo mali, kodwa ngeke ihlale isikhathi eside uma ungayiphathi kahle.

Khumbula ukuthi baningi abantu abaye bawina i-lotto kodwa ngenxa yezinqumo ezingezinhle yabalahlekela yonke leyo mali. Osaziwayo bezemidlalo abaningi baye bahola imali eningi ngesikhathi besenezivumelwano zokudlala kodwa bagcina sebenza izinto ezinjengokuhambisa amaphepha okukhangisa kubantu abadlulayo ukuze bakwazi ukuziphilisa.

Udinga ukucabanga ngokulondoloza nokutshala imali yakho, ukuze uyenze ikhiqize enye eyengeziwe ngaphambi kokuthi uqale ukuyisebenzisa. Kungase kube nzima uma unemali, ngoba kusuke kunabantu abaningi ophila nabo abanezidingo. Uma uqala ukusebenzisa imali ngaphandle kokuhlela, ungase usale ungenalutho. Asime bese sizinika isikhathi esanele sokucabanga ngalokho esifuna ukukwenza, bese senza isinqumo.

YIMA!...Bala Ugcine Ku-10...phinda ucabange...hlakanipha ngemali!



Ukuqonda izinselele

Abangane abazwanayo, u-Frank M, uMandla R noThemba X babeqashwe imayini eyodwa endaweni yase-Carletonville futhi basebenza ndawonye iminyaka engaphezu kwengama-30.



Mandla

UMandla wayehlala ehostela lasemayini kodwa ngemva kokuthatha umhlalaphansi wabuyela ekhaya e-Eastern Cape lapho kuhlala khona umkakhe u-Refiloe nezingane zakhe, esezindala manje. Ubelokhu eyindoda ehlananiphile nenomusa futhi uzamile ukuyiphatha kahle imali yakhe. Wanquma ukuthatha uhambo aye kobona abangane bakhe abadala, u-Frank noThemba.

U-Frank wazalelwa e-Vosloorus kodwa wathuthela e-Carletonville esemncane kakhulu ngoba ubaba wakhe wayethole umsebenzi emayini. Walandela ubaba wakhe kwezezimayini futhi wathutha nomkakhe, u-Lebo. Izingane zakhe ezi-3 sezathutha e-Carletonville zayosebenza emadolobheni. U-Frank ungumuntu ozithandelayo amancoko. Uhlale ezama ukwenza okulungile kodwa ezikhathini eziningi akaphumeleli. Indlela aphatha ngayo imali yakhe ibilokhu iyinkinga enkulu kodwa uMandla ubelokhu ewumngane omuhle futhi embonisa. Ngezinye izikhathi uyalalela kanti ngezinye akalaleli. Uhlale enezinto azenzayo ukuze agcine imali yakhe isezingeni elikahle.



Frank



Themba

UThemba wayesuka endaweni okuthiwa UMzimkhulu, KwaZulu-Natal. Washada noNobuhle baba nezingane ezi-4. Ngaphambi kokuthatha umhlalaphansi, wayekade engasebenzi isikhathi eside ngenxa yokugula, kodwa bonke bebeqhubeka bexhumana. Usalinde ukukhokhelwa isinxephezelo ngenxa yokungenwa isifo se-Asbestosis futhi ujabule ukuzwa ukuthi abangane bakhe bobabili bayeza bazomvakashela.

UMandla no-Frank bebehamba ndawonye ngetekisi besuka e-Pietermaritzburg beya eMzimkhulu, besendleleni eya kobona **uThemba** nomndeni wakhe. Bebekhathazekile ngempilo yakhe futhi befuna ukubabona. Ohambweni lwabo, bebexoxa ngalokho ngamunye abekwenza nokuthi izinto zibahambela kanjani.



“Angazi ukuthi yonke impesheni yami iyaphi, ngikhathazwa nawu-Refiloe ngoba uthi usefuna imali eyengeziwe manje ngoba amanani ezinto ayakhuphuka. Izinto zokuhamba, ukudla, upharafini nezinye izinto eziningi. Nakuba bengiyenza ibhajethi yami, okukhona kubonakala kunganele ukukhokhela konke okudingekayo,” kusho uMandla. “Ngesikhathi ngikhuluma noThemba ngocingo ngokudlule waxoxa ngendlela ukukhokhelwa isinxephezelo okuzosiza ngayo ngoba nabo kudingeka bapatanise ngalokho abakutholayo. Ngase ngiqala ukucabanga ngabo bonke ebesebenza nabo asebeyitholile, noma abasalinde ukuyithola imali yabo yesinxephezelo.

Sonke kufanele sicophelele. Bengilalele uhlelo lwasemsakazweni izolo obelukhuluma ngosaziwayo abanengi ababecebile kodwa abangasenayo imali manje, ngemva kokuba nemali engaka, ngoba abakwazanga ukuyiphatha kahle imali yabo futhi babefuna ukubukisa. Omunye owayedlalela iBafana Bafana ngo-2010 wathi, ‘Sichithe imali eningi sithenga izimoto, izicathulo siya emaphathini. Kufanele siyishintshe indaba singaxili ekuphileni okuntofontofo bese kamuva sithatha umhlalaphansi sesihlupheka’. Nesilomo esingu-Maradona senza okufanayo.”

U-Frank waphendula, “Kunjalo, kwenzeka okufanayo nangomshayisibhakela walapha eNingizimu Afrika, owayeyiqhawe lesibhakela elalaziwa umhlaba wonke, washona engasenalo nesenti engasakwazi nokukhokhela izindleko zakhe zokwelashwa ngaphandle kosizo lwabanye. Wayecabanga ukuthi imali yakhe yayizohlala unomphele. Ayizange.

Kubonakala sengathi noma ngabe zinjani izimo zethu zezezimali kufanele siziqonde izindaba zemali, senze uhlelo, bese sinamathela kulolo hlelo.”

Isikweletu Nokuboleka Ukwenza isinqumo esihle nesibi

Uma sicabanga ngokuphatha kahle imali yethu, okuningi kwakho kuncike ezinqumweni esizenzayo. Izikhathi eziningi senza izinqumo ngokwalokho esikufunayo kunalokho esikudingayo. Ngezinye izikhathi sikwenza ukuze sijabulise abanye abantu noma ngenxa yokuthi bekuyinto ebesilokhu siyenza. Izinqumo ezinhle nokucabanga ngezinye izinto esingazikhetha kungaba indlela esingakwazi ngayo ukuphatha kahle kakhulu imali yethu.

Uma singenayo imali esalayo eyanele kungase kubangele isikweletu futhi kudingeke ukuba siboleke imali, mhlawumbe kumashonisa. Uma sinayo imali, kudingeka sizibuze, "Ingabe ngiyakudinga lokhu njengamanje"? Khumbula, uma unemali e-akhawuntini yakho, kungcono ukuthi uyifake e-akhawuntini yakho yokulondoloza imali bese uyeka imali yakho ikusebenzele, yenze inzalo njalo ngenyanga. Ngokwenza kanjalo ungayithenga ngenzalo leyo nto oyifunayo ngaphandle kokusebenzisa imali oyilondolozile. Uma imali yakho ikwenzela enye imali, ungakwazi ukuyisebenzisa ngokukhululekile leyo ngoba le oyibekile ilokhu ikwenzela enye. U-Frank wayengakaze akwenze lokhu.

U-Frank kwakufanele axoxe no-Lebo ngokuthenga imoto ukuze bacabangele zonke izinzuzo nezinkinga zazo. Kubalulekile ukuxoxa nomuntu othintekayo noma ongase athintwe isinqumo sakho. Ukubuza yonke imibuzo ngokuthi kungani kufanele uthenge into ethile noma ngokuthi ungakwazi yini ukulinda, kubaluleke kakhulu.

U-Frank wathola ilayisensi yakhe eminyakeni eminingi eyedlule. Ngemva kokuthatha umhlalaphansi, ezinyangeni eziyi-16 ezidlule, kwakubonakala sengathi kubahambela kahle ngokwezimali, ngakho wathi lapho ebona imoto enhle eshibhile, wanquma ukuyithenga, ukuze ukuphila kube lula, kodwa wayengacabangisanga kahle ngalokho. Ngeviki langaphambi kohambo, wayeseshibhini ngesikhathi uLebo emthinta ngocingo emcela ukuthi bahlangane ukuze baxoxe ngendlela izinto ezazingasahambi kahle ngayo. U-Frank wezwa ngezwi lika-Lebo ukuthi isimo sasingsihle, kunokuba enezele ekukhathazekeni kwakhe, wavuma ukuhlangana naye e-Wimpy yase-Carletonville.

Ekhala, u-Lebo wathi wayekade ekhuluma nonkosikazi kaThemba ekuseni futhi isimo sakhe sasiba sibi nakakhulu nokuthi umfowabo ka-Lebo wayebuyele esibhedlela ngenxa yokuba namanzi emaphashini.

Kuthe esathi uyaphuma endlini kwafika uSherifu Wenkantolo wantshela ukuthi kwase kuphele izinyanga ezi-3 u-Frank engasikhokheli isikweletu semoto, futhi wayefuna ukuthatha impahla yabo kuze kube yilapho ekhokha. "Awungitshelanga ngani ukuthi ubusalela emuva ekukhokheleni isikweletu?" ekhala.

Eshaqekile, u-Frank wazama ukumchazela ukuthi ngesikhathi ethenga imoto yayishibhe ngempela, kodwa wayengacabanganga ngezindleko zikaphethiloli, amasondo nokukhandwa kwayo – noma ngokuthi wayezokhokha kanjani uma beshodelwa imali.

Ngalobo busuku, u-Frank wayenomuzwa wecala ngoba wayezitshele ukuthi uphunyukile lapho engasikhokhi isikweletu semoto izinyanga ezi-3 ezidlule.

U-Lebo waqala ukucabanga ngomfowabo.

Ngaphezu kokukhathazeka ngempilo yakhe kwakuzodingeka banakekele nezindleko zakhe zokwelashwa. Wayengenalo usizo lwezokwelashwa noma umshwalense.

U-Lebo wacabanga ngokuthi babengenayo imali abayibekele eceleni futhi kwakubonakala bezodinga imali eyengeziwe, maduze. Babezoyithathaphi leyo mali, uma babesahlulwa ukukhokhela ngisho imoto?! Bangase balahlekelwe nayimali asebeyikhokhile esikweletini semoto. Ngaphezu kwalokho, u-Frank wayenohambo lweviki olwaluzoba yizindleko ezinkulu nalo.



Phinda Ucabange hlakanipha ngemali!

Nayi eminye imibuzo u-Frank okwakufanele mhlawumbe acabange ngayo ngaphambi kokuthenga imoto ngemali ebolekiwe:

- Ingakanani inzalo okuzodingeka ngiyikhokhe emalini engiyibolekayo? Mhlawumbe yenza izindleko zemoto zicishe zilingane nenani lemoto yesibili?
- Ngingakwazi yini ukulinda ngize ngikwazi ukuyithenga ngaphandle kwesikweletu noma ngixoxisane ngenani layo?
- Sikhona yini isidingo sokuba ngibe nemoto engeyami njengemanje?
- Kuthiwani ngokuyinakekela imoto?
- Ngingakwazi ukukhipha umndeni wami ngezimpelasonto. Ingabe kubaluleke kakhulu lokho?
- Ngiyaguga kodwa namanje angikakabi nayo imoto. Ngizizwa ngiyisehluleki. Ingabe isizathu esizwakalayo lesa?
- Kubaluleke kangakanani ukuthi bonke abangane bami bazongincoma, nokuthi ngizozizwa ngiphumelele?
- Ingabe kuzodingeka ngithathe umshwalense wemoto olingana nenani lemali engiyikweleta ibhange? Ingabe ngizokwazi ukusikhokha lesa sikweletu?
- Uma ngingeke ngikwazi ukuwukhokhela umshwalense, ingabe kuba namathuba okulahlekelwa imoto nemali esengiyikhokhile, nokuthi kube yimi okhokhela ukulimala kwemoto yomunye umuntu?

Nasi isisho okufanele silandelwe njalo lapho kudingeka noma ukhetha ukuthi usebenzise imali engaphezu kwebhajethi yakho – ikakhulukazi uma kunemali esele encane kakhulu.

YIMA!... Bala Ugcine Ku-10...phinda ucabange...hlakanipha ngemali!

- **“UKUBALA UGCINE KU-10”** kusho ukuthi uzinika isikhathi sokucabanga ngaphandle kokujaha nangokucophelela.
- **NGAPHAMBI KOKUSEBENZISA IMALI** cabanga ngezizathu ezi-3 zokuthi kungani kufanele uyisebenzise, nezizathu ezi-3 zokuthi kungani kungafanele, bese uyanquma.

Izingozi zokungena esikweletini



Ungalokothi ujahe ukuboleka ngaphambi kokucabanga ngemali ozoyikhokha.



Boleka kuphela imali yento oyidingayo kunaleyo oyifunayo.



Qinisekisa ukuthi into ofisa ukuyithenga, ngemali oyibolekile, iyinani elihle kakhulu.

Udinga ukuqonda izingozi zokusebenzisa imali engaphezu kwemali oyiholayo, ikakhulukazi uma uthenga izinto ezibizayo ngesikweletu ngaphansi kwesivumelwano sokuthenga ngesikweletu esikhokhelwa kancane kancane.


Ingozi yokuthenga ngesikweletu ukuthi imali ozoyikhokha ingase ibonakale incane, kodwa udinga ukucela noma ukubala inani eliphelele elihlanganisa nenzalo, ukuze wenze isinqumo esihlakaniphile ngemali. Uma uthenga impahla ngesikweletu kuzodingeka ukhokhe izamba ezinkulu zemali ngenzalo. Sizohlola lokho ngokulandelayo.

Inzalo yinhle uma kunguwe oyizuzayo kodwa hhayi uma kufanele uyikhokhe.

Uma uboleka imali ukuze ukhokhele noma uthenge into ethile ngesikweletu ugcina usukhokhela abanye abantu imali eningi ngokuboleka imali yabo. Ugcina usubakhokhela inzalo ngemali obungayilondoloza noma obungayisebenzisela enye into obuyidinga. Kufanele ubeke imali bese uthenga ngaphandle kwesikeletu uma ungenza kanjalo. Ngaleyo ndlela ungakwazi ukulondoloza imali eningi futhi ngeke ube nombiko omubi wesikweletu. Ngezinye izikhathi ayikho enye indlela, kufanele uboleke, kodwa njalo cabanga nangeminye imithwalo onayo.

Ukuqonda inzalo

Ukukwazi ukuqonda inzalo kungelinye lamathuluzi ongaba nawo okukusiza ukwazi ukulondoloza izamba ezinkulu zemali, wenze izinqumo ezingcono ngokuthi uzoyiboleka kuphi imali, nokuthi uzothenga kuphi. Kubantu abangazange bakuqonde lokhu, kuba yinto enhle kakhulu lapho bezwa ngakho. Kungakwenza uzizwe sengathi ubuqolwa sonke lesi sikhathi. Kufanele uzibheke njengomuntu osenamandla nekhono lokwenza izinqumo ezinhle ngokuzayo.



Ezinyangeni ezimbili ngemva kokuvakasha kwabo, unkosikazi kaThemba, uNobuhle, wabashayela uringo wabatshela ukuthi ngokudabukisayo ushonile uThemba. Bonke babedabukile emoyeni. Wayecele ukuba abazise indlela akujabulela ngayo ukuvakasha kwabo, ithuba lokuxoxa ngezinye izinto ezimnandi abazijabulela ndawonye, nangokuhleka ndawonye.

Wathi wayesanda kufaka isicelo sokuthola isinxephezelo ngenxa yokugula kwakhe, kodwa sasisahlaziywa. Wayengenawo ngisho umasingcwabisane, kodwa babezothola imali ethile kumqashi ezonakekela ezinye zezindleko zomngcwabo. Imali ababeyidingela umngcwabo, ngempelasonto, yayilinganiselwa ku-R12 000.00. Njengoba ayelindele, kwadingeka athole imali ngokushesha ngoba izindleko kwakufanele zikhokhelwe phakathi nesonto. Amanye amalungu omndeni ayevumile ukufaka imali ukuze asize kodwa ayezokwazi ukumkhokhela phakathi nezinyanga ezi-2 ezilandelayo. Wayezoyithathaphi le mali? UNobuhle wathi wayeshaqekile kodwa kwakukuningi okwakusadingeka akwenze. Wayezobathinta.

Buza ngaso sonke isikhathi ukuthi malini inzalo yemali oyibolekayo, noma ngabe ivela kumashonisa, kumbolekisi wemali obhalisiwe, noma ebhange. Buza umuntu oboleka kuye futhi umcele abhale phansi. Kufanele umethembe lowo muntu ukuthi wenza ngokuthembeka.

- Bheka nakwezinye izindawo futhi uthole okuthile okuphrintiwe kubabolekisi okungenani aba-3, kodwa bangcono abangaphezu kwalokho uma kunokwenzeka.
- Buza kuqala ukuthi uyayidinga yini, bese uyanquma ukuthi yikuphi phakathi kokukhona okuzokulungela kangcono.
- Buza imibuzo eminingi. Zibuze ukuthi kungani. Yazizimibuzo okudingeka uyibuze obolekisiyo.

UNobuhle ucele ilungu lomndeni ukuba lihambe liyobuza mayelana nokuboleka u-R12 000.00, azokwazi ukuwukhokha ngezinyanga ezi-3. Nayi imininingwane ayithole kwababolekisayo aba-4:



	IBHANGE I-XYZ	KWA-PATRICK'S PAWN BROKERS	IMALI EBOLEKISAYO EXHASWA INKAMPANI	KWA-IMMEDIATE CASH LOANS
Inani elibolekwayo	R12 000.00	R12 000.00	R12 000.00	R12 000.00
Izinga lenzalo	20.75% ngonyaka	40% ngenyanga	21% ngonyaka	30% ngenyanga
Inzalo ezinyangeni ezi-3	R622.50	R14 400.00	R630.00	R10 800.00
IMALI EZOKHOKHWA ISIYONKE	R12 622.50	R26 400.00	R12 630.00	R22 800.00

Zibuze, yimuphi kulaba ababolekisayo ozoboleka kuye, futhi KUNGANI?

Ukuthenga izinto ngesikweletu noma ngesitolimende

Kuyethusa ukubona ukuthi ingakanani inzalo esiyikhokhayo uma siboleka imali, kodwa wake wacabanga ngokuthi ingakanani inzalo oyikhokhayo uma uthenga into ethile ngesikweletu? Ngezinye izikhathi leyo nzalo ingaphezu kokuboleka imali yokuyithenga. Kuyashaqisa ukuqhathanisa inani lokuthenga ngesikweletu nalelo lokuthenga ngemali. Sizokwenza ukuqhathanisa ukuze sibonise ukuthi kungani kudingeka sibale inani lokugcina lento esiyithengayo ngaphambi kokusayina isivumelwano sokuthenga ngesikweletu.



UMandla ubesedolobheni ethenga imbewu yengadi yakhe yemifino. Ushayele uNobuhle ucingo ukuze athole ukuthi unjani umndeni. Yena no-Refiloe bebephatheke kabi futhi bekhathazekile ngomndeni kaThemba kodwa ngeshwa abakwazanga ukuya emngcwabeni. Esezogibela itekisi eya ekhaya, u-Refiloe ashaye ucingo enesicelo esiphuthumayo.



“Angilazi ibhadi elinje. Bengithi ngifaka isikhumbuzi sohlelo lwami engiluthandayo kodwa ngathola ukuthi i-TV ifile. Sekunamasonto ambalwa ilokhu izikhanyisa iphinde izicishe kodwa manje ayisenzi lutho.”

UMandla umthembise ukuthi uzozama ukwenza okuthile njengoba esasedolobheni bese ethola ukuthi malini entsha, noma okungenani abheke izikhangiso ezisemaphephandabeni. Ngenxa yazo zonke izinkinga ebezilokhu ziqhamuka emasontweni ambalwa, ngisho nomakhelwane bebekhononda ngoba bebevame ukufika babuke nabo i-Generations, esekuyiminyaka beyibuka ndawonye.

Uma sicabanga ukuthenga okuthile ngesikweletu, nakhu okudingekayo:

YIMA!... Bala ugcine ku-10 ... phinda ucabange ... zibuze, ingabe ngiyakudinga ngempela...kungani?

Uma sesicabange ngayo yonke imibuzo futhi sikudinga ukuyithenga:

- Bheka nakwezinye izindawo futhi uthole okuthile okuphrintiwe ezitolo okungenani ezi-3 kuya kwezi-5.
- Buza inani eliphelele lemali okuzodingeka siyikhokhe.
- Thola okuphrintiwe okubonisa zonke izindleko.
- Funda ngokucophelela isivumelwano noma inkontileka, noma uthole umuntu emndenini ozokuchazela sona. Unelungelo lokucela esibhalwe ngolimi lwakho futhi ngamagama alula.
- Zinike isikhathi sokwenza isinqumo.
- Khetha indawo engcono kakhulu ozothenga kuyo.

Nanka amanani okuthenga i-flatscreen TV atholwe uMandla ezitolo ezi-5 iningi lenu elizozazi – zonke zisemgwaqweni owodwa amanani atholwe ngosuku olulodwa:

Amanani okuthenga ithelevishini ngemali noma okukhokha ezinyangeni eziyi-12 nezingama-24:



	ISITOLO 1	ISITOLO 2	ISITOLO 3	ISITOLO 4	ISITOLO 5
Ngemali	R2 999.00	R1 999.00	R2 299.00	R1 999.95	R1 999.00
Izinyanga eziyi-12	R5 701.00	R2 530.44	R4 500.00	R2 803.31	R2 520.00
Izinyanga ezingama-24	R7 594.99	R3 123.26	R5 916.00	R3 584.60	R3 108.00

Bheka umehluko ophawulekayo phakathi kwenani le-TV eliphansi kunawo wonke, elingu-R1 999.00 uma uthenga ngemali, nalelo elibiza kunawo wonke elingu-R7 594.99 ngezinyanga ezingama-24. Kunomehluko ka-R5 595.99! Ungathenga cishe ama-TV ama-4 ngaleyo mali.

Ngesikhathi uMandla ebheka la manani, ezinye izinto ezengeziwe kuwo ubengazi nokuthi zisho ukuthini, njenge-CPI kanye nezitembu. Uma singasitholi isilinganiso samanani, asazi ukuthi yini esiyikhokhelayo. Abehlenganisa nemali yokuletha impahla, kodwa uyena obezohamba nayo. Sidinga ukubuza mayelana nanoma yini esingayiqondi noma esingavumelani nayo.

Iyiphi i-TV ocabanga ukuthi kufanele uMandla no-Refiloe bayithenge?



Yimaphi amalungelo onawo futhi abathengi baluthola kanjani usizo?

INingizimu Afrika iphakathi kwamazwe ahamba phambili emhlabeni enemithetho evikela wena njengomthengi. Nazi izinto odinga ukuzazi mayelana namalungelo akho, atholakala ku-National Credit Act naku-Consumer Protection Act.

SICELA WAZI LOKHU

- Unamalungelo amaningi. Kholelwa emalungelweni akho futhi ubuze imibuzo.
- Uma uzizwa uphelelwa isineke noma ucasuka ngento ethile oyithengile, kukhona WENA ongakwenza.
- Uma udinga usizo, shayela enye yezinombolo ezisohlwini.
- Uma udinga ukuxoxisana, uma ungakwazi ukukhokha, noma kunokuthile okungahambi kahle, hamba nomngane oyedwa noma ababili ukuze ube nesibindi namandla.
- Ngokuvamile awulenzi iphutha futhi uma ugcina uyixazulula inkinga uzokwazi ukusiza nabanye abanengi emphakathini wakho ukuba benze okufanayo.

Ungashayela izikhungo ezilandelayo, ezizokusiza nganoma yimiphi imibuzo ongase ube nayo:

I-EJENSI	INOMBOLO YOKUXHUMANA	MAYELANA NANI
I-Legal Aid Board	0800 110 110 /noma u-Please Call Me ku-79 835 7179	Noma yisiphi iseluleko esingokomthetho nganoma yiluphi udaba
I-Consumer Council	0860 266 786	Imibuzo mayelana nezinto ozithengile
I-National Credit Regulator	0860 627 627	Bazokunikeza iseluleko uma usezikweletini
I-Credit Info Ombudsman	0861 662 837	Uma unenkinga ngezanga lakho lokufanelekela isikweletu
I-Debt Collectors Council	012 804 9808	Uma ufuna ukubheka ukuthi obolekisayo ubhalisiwe yini
I-Consumer Affairs	011 355 8008 (bheka isifunda sakho)	Imibuzo mayelana nezinto ozithengile
I-Ombud for Banking Services	0860 800 900	Izinkinga onazo nganoma yiluphi ibhange



Ulonoloza nokutshala izimali

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 Ulonoloze 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 ephephile imali

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

¹ Uchungechunge lwezincwajana zokuphathwa kwemali - i-Old Mutual ne-peoples bank

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.

Nasi isibonelo somuntu othola u-R100 000.00. Akuvamile lokhu, kodwa uma uyifaka e-akhawuntini yasebhange ekhethekile ekunika izinga lenzalo elingu-10%, imali yakho izoqala ukwenza imali engaphezu kuka-R830.00 ngenyanga, futhi njalo ngenyanga inzalo izolokhu ikhuphuka ngoba inzalo izala enye inzalo. Ngakho ekupheleni konyaka, uma ingekho imali oyikhiphile, uzoba nenzuzo engaphezu kuka-R10 000.00 onyakeni wokuqala. Ilokhu iqhubeka ikhuphuka. Uma udinga ukukhipha e-akhawuntini ungenza kanjalo, kodwa khumbula ukuthi lokho kuzoyithinta inzuzo oyenzelwa imali yakho, ngenxa yenzalo.

Ukucophelela ngemali kuyikhono elibaluleke kakhulu kumuntu futhi kuyasisiza sikwazi ukunquma ukuthi siyangena ezikweletini yini noma cha. Ngaphandle kokushiya 'iqanda esidlekeni' – okuyimali ethile ebekiwe – sizogcina sesibolekela izimo ebezingalindelekile. Uma singenakho esikubekile, ngokuvamile sigcina sesiphopheleka ukuba sithole imali yesimo esiphuthumayo kunoma iyiphi indawo okulula futhi okusheshayo ukuyithola kuyo, okusho ukuthi inzalo izoba nkulu kakhulu.

- 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 ama-akhawunti 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!

Maningi ama-akhawunti asebhange okulondoloza nokutshala izimali uma uhlala endaweni enamabhange. Kodwa zikhona nezinhlalo ezinhle zokulondoloza imali NJENGOMASINGCWABISANE kanye NEZITOKOFELA ezigxile ekusizeni amalungu omphakathi. Noma nini lapho ulondoloza imali, kufanele wenze uhlelo lokugcina imali yakho iphephile. Uma imali yakho isebhange futhi uhlala kude nebhange, kungase kuphephe kakhudlwana ukuyishiya khona bese usebenzisa enye inzalo ezintweni zokuhamba.



Ukwenza isabelo-mali

– ungagcini ngokukuphupha, kuhlele.

“Ziningi izindaba ezimnandi zabantu ababenokuncane kakhulu, abakhula behlupheka, kodwa asebexoxa okuhluke kakhulu manje. Lokhu kuzokukhumbuza isiqubulo esithi: Ungagcini ngokukuphupha, kuhlele!”

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. Akekho omunye umuntu okudingeka asibone.

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.

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 ongazingi.

	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 okudingeke 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 kokukhokhelwa kusengaphambili bese ubeka inani ozimisele ukulikhokha inyanga ngayinye? Lokhu kuzokukhumba ukuba ucime izibani namanzi ashisayo
Izinto Zokuhamba	R L	Ungakwazi ukuhamba ngezinyawo?



ISABELO-MALI SANYANGA ZONKE

IMALI ENGENA NYANGA ZONKE	A	B	C
Incazelo	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			
Amakhadi ezikweletu			
Izindleko zokuqasha			
Izindleko zosizo lokwelashwa / zezokwelashwa			
INGQIKITHI			
UMEHLUKO PHAKATHI KWEMALI ENGENAYO NEZINDLEKO			
Ikholumu A – Ikholumu B			



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 ongawusebenzisela 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 sabelo-mali 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 imininingwane 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. Ukuqhubeka 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.

- 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 inyanga ngayinye, futhi uma ungalisebenzisi kungcono ulivale.
- Esikudingayo kuyizinto esingeke sikwazi ukuphila ngaphandle kwazo. Zibalulekile ekuphileni kwethu kosuku ngalunye. Esikufunayo kuyizinto esingathanda ukuba nazo kodwa esingaphila ngaphandle kwazo. Azidingeki ukuze sikwazi ukubhekana nosuku ngalunye.

Uhlelo lokugcina amafayela

Khumbula ukugcina wonke amakhophi amadokhumenti akho abalulekile. Uma singayigcini ikhophi yala madokhumenti, kuba nzima kakhulu ukuba silandelele izindleko zethu noma ukufakazela amalungelo ethu uma kudingeka senze kanjalo.

Nawa amanye amadokhumenti esingakucabangela ukuwafaka efayeleni:

- Amarisidi.
- Uhlu lwabo bonke abantu esibakweletayo.
- Izitatimende zasebhange, iziliphu zokufaka imali, iziliphu zamakhadi esikweletu.
- Amapholisi omshwalense nakho konke esithunyelelwe kona okunemininingwane yakamuva, okuhlenganisa amapholisi esikhathi esifushane nawesikhathi eside.
- Isivumelwano sokuqashwa emsebenzini, iziliphu zeholo, inombolo ye-UIF.
- Inombolo ye-PAYE, amakhophi entela, nawo wonke amadokhumenti adingekayo ukuze kubalwe intela.
- Izinqinisekiso. Uma kwenzeka into iphuka ungakwazi ukuthola enye uma unesiliphu.
- Uhlu lwezinqinisekiso ezibalulekile isb. izinombolo zama-ID amalungu omndeni, amaphasipothi, ama-akhawunti ezikweletu, ama-akhawunti asebhange.
- Izabelo-mali.
- Isiqinisekiso sobunikazi bendawo, ama-akhawunti ezindleko nezintela zendlu, kagesi namanzi, ocingo
- Ubufakazi bezimali ezitshaliwe.
- Noma yiziphi izivumelwano zezimali ezibolekiwe noma zempahla ethengwe ngesikweletu. Qiniseka ngosuku lokukhokha lokugcina bese ulubhala phansi lolo suku ekhalendeni lakho lonyaka. Ngaleyo ndlela ungakwazi ukuhlola ukuthi basayidonsa yini imali e-akhawuntini yakho.
- Izincwadi Zamafa.

Akudingeki kube ifayela, ungasebenzisa ibhokisi, kodwa ligcine endaweni ephile ongayithola kalula.

Izinto okufanele uzikhumbule ukuze Uhlakaniphe Ngemali

Lena indlela yokuphila, akuyona into oyenza kanye kuphela.
Kufanele ihlale isengqondweni zonke izinsuku.

- Ungasebenzisi imali engaphezu kwaleyo onayo.
- Senze njalo isabelo-mali.
- Gwema izinto ezizokufaka esikweletini.
- Ziqeqeshe kahle endabeni yokusebenzisa imali nasekugcineni amadokhumenti akho efayeleni.
- Ziqonde zonke izinsiza ezihlukahlukene ezinikezwa yibhange nomeluleki wezezimali.
- Londoloza noma ubeke ingxenye yemali yakho uma unemali esalayo ekupheleni kwenyanga.
- Njalo yenzela umndeni wakho into encane ozoyijabulela, nawe zenzele okufanayo. Ungazincishi ngoba ukusebenzele kanzima.

Izinto ezimbili ezibaluleke kakhulu okufanele uzikhumbule yilezi:



1.

YIMA, CABANGA, bese UYANQUMA ...

YIMA!

Bala ugcine ku-10
Phinda ucabange

Hlakanipha
ngemali!



2.

OKUWUKUPHELA KWENDLELA EHOLELA
EKUPHUMELELENI KWEZEZIMALI YILENA

Sebenzisa imali engaphansi
kwaleyo oyiholayo futhi

Uyilondoloze
njalo imali

Ungalutholaphi ulwazi olwengeziwe

Ziningi izindawo zokuthola ulwazi nosizo lokuphatha kahle izimali zakho. Ungazibheka usebenzisa i-inthanethi. Kungase kudingeke uthole umuntu ozokusiza kulokhu uma ungakhululekile kahle ukukwenza, kodwa angakutholela izimpendulo. Ngaleyo ndlela naye uzobe efunda okuthile.

Nazi ezinye izinsiza ezingase zikusize:

Maya on Money

www.mayaonmoney.co.za

Wenza izinto zibe lula, ngisho nezindlela zokutshala izimali uma kuyilokho okuthandayo. Ungamcela ukuba akuthumele isibuyekezo njalo ngeviki efonini yakho. Unezindaba azibhalile ezithinta cishe yonke into ongase uthande ukwazi ngayo. Kunezindaba ezibhaliwe, amavidiyo, izingxoxo, kanye nemibuzo nezimpendulo.

I-Assupol Life inomdlalo wasemsakazweni omusha oneziqephu ezilandelanayo, ohloselwe ukuthuthukisa ukuqonda ezezimali kubantu baseNingizimu Afrika ngokusebenzisa indlela ehlukile yokubhekana nezingqinamba zokusimama kwezezimali. Dawuniloda lezi ziqephu kuwebhusayithi ethi www.assupol.co.za/financialliteracydramaseries noma uzilalele ku www.assupol.co.za/consumer-education/thick-and-thin/.

I-Sanlam Moola-Money Family Game Show

www.moolamoney.co.za/episodes-season-1/ isiza imindeni izethembe ezindabeni zezimali ngolwazi lwezezimali olumayelana nemikhuba yokuphatha imali emihle.

Ukuze uthole ulwazi olwengeziwe ngokuhlela ezezimali thintana ne-**South African Insurance Association** ku- 011 726 5381 noma uvakashe ku- www.saia.co.za