



I Impilo yetyala

Ingxelo yetyala inika isishwankathelo semeko yakho yezemali, kubandakanywa indlela ocitha ngayo imali kunye neendlela zokuhlawula amatyala. Ingxelo yetyala ibandakanya yonke imbali yakho yezemali, kubandakanywa iinkcukacha ze-akhawunti, imbali yentlawulo, iimali ezityalwayo, ubudala be-akhawunti, izigwebo, ukusilela, kunye nembali yezicelo zokujongwa kwingxelo yetyala ngababoneleli betyala.

Le ngxelo inika ababoneleli ngetyala ulwazi malunga nesimo sakho sengqondo malunga netyala, ukukwazi kwakho ukuhlawula ityala lakho, izinto ochitha kuzo imali yakho, nokuba ukhe wamangalelwa ngumbolekisi wangaphambili ngenxa yokungahlawuli. Ingxelo entle yamatyala ibaluleke kakhulu xa uthenga ikhaya, kuba irekhodi elihle lokuthenga ngetyala liphucula amathuba akho okufumana imali mboleko yekhaya.

Indlela yokuqinisekisa ingxelo entle yamatyala

- **Ukuhlawula amatyala akho ngexesha:** Qiniseka ukuba uwahlawula amatyala akho ngokupheleleyo. Ukusebenzisa izixhobo ezifana neentlawulo ezicwangcisiweyo okanye iintlawulo ezizenzekelayo, njengemiyalelo yedebhithi, kunokukunceda ukuba ugweme ukuwela ngasemva kwiintlawulo zakho kwaye uqinisekise ukuba zonke iintlawulo zakho zenziwa ngexesha. Khumbula ukuba ulwazi malunga neentlawulo zakho eziphosiweyo okanye ezifike emva kwexesha zihlala kwingxelo yakho yamatyala iminyaka emihlanu kwaye ukungaphumeleli kuhlala unyaka omnye.
- **Vula iiakhawunti ezintsha xa kufuneka:** Usengozini yokulingwa ngokuvula ii-akhawunti ezininzi kakhulu, ekugqibeleni ziya kukhokelela ekusebenziseni ngokugqithiseleyo kunye nokuqokelela kwamatyala. Musa ukufumana amatyala amaninzi kunokuba unako.
- **Nciphisa izicelo yakho:** Inokuchaphazela kakubi amanqaku akho okuthenga ngetyala nanini na xa kusenziwa ukujonga imbali yakho yetyala. Zama ukungathengi kakhulu ngetyala

ngaxeshanye. Inani eligqithiseleyo lezicelo ezingeniswe ngexesha elinye zinokuba ngumqondiso wokuba imeko yakho yemali iguquke kakhulu. Ngenxa yokuba ezizicelo ziya kuhlala kwingxelo yakho yetyala unyaka wonke, ayingombono ulungileyo ukwenza izicelo emininzi kakhulu.

- **Gcina ibhalansi yakho yetyala iphantsi:** Ukugcina ibhalansi yetyala eliphantsi kwizibonelelo zakho zetyala ezikhoyo kubonisa umbolekisi wakho ukuba uyakuqonda ukubaluleka kolawulo olululo lwetyala kwaye awuzange ugqithe imida yakho yetyala.
- **Fumana ingxelo yakho yetyala simahla:** Kanye ngonyaka, wonke umntu waseMzantsi Afrika unelungelo lokujonga ingxelo yakhe yamatyala simahla. Ungakwenza oku kuyo nakweliphi iziko lamatyala abhalisiweyo, uqinisekisa ukuba ujonga irekhodi lakho letyala ubuncinane kanye ngonyaka kwaye kungekhona xa ufaka isicelo semali mboleko yekhaya.

Indlela yokulungisa ingxelo yetyala elibi

- Yenza isibophelelo sokuyeka ukuthatha amatyala ongezelelweyo ngelixa usebenzela ukubuyisela irekhodi lakho letyala.
- Phonononga ingxelo yakho yetyala lonyaka yasimahla kwaye ufumanise ukuba yeyiphi iakhawunti yakho enokuba negalelo kwinkangeleko engalunganga yengxelo yakho yetyala. Ukongeza, jonga ingxelo yakho yetyala ngayo nayiphi na into engachanekanga. Ukuba ufumana nayiphi na, unokuphikisa ulwazi olungachanekanga kunye namaziko afanelekileyo okuthenga ngetyala.
- Ngokugxininisa kwii-akhawunti ezinamaxabiso enzala aphezulu kakhulu, qalisa ukuhlawula phantsi ezi akhawunti zichongiweyo.
- Qhubeka uqinisekisa ukuba uhlawula isixa esincinci esifanelekileyo ngexesha nangokupheleleyo. Emva kokuba uhlawule amanye amatyala ngokupheleleyo, qiniseka ukuba ukhawulela imali kwezo ntlawulo zingaphantsi.

Khumbula ukulungisa ingxelo embi yamatyala akuyi kufezekiswa ngobusuku obunye, njengoko kufuna ixesha elaneleyo, umonde, kunye noqeqesho, ukuqinisekisa ukuba ayiphuncuki kwinqubo engendlela.