



Indlela imali mboleko yekhaya enokukusebenzela ngayo

Ukwenza uninzi lwemali-mboleko efikelekayo ebonelelwa yimali-mboleko yendlu, kuluncedo ukwandisa ulwazi lwakho malunga nendlela yokuyiphatha ngokufanelekileyo xa unayo.

Inzala kwimali-mboleko yendlu iphantse yahlala iyeyona ndlela iphantsi ekhoyo yenkxaso-mali kubathengi, ikunika ithuba lokusebenzisa imali-mboleko yakho njengesixhobo esibheteybhetye sokulawula iimali zakho. Nantsi indlela yokwenza oku kwenzeka:

- Ukubolekisa ngakumbi: Sisixhobo esingasetyenziswanga ngokukodwa esinokukunika ukufikelela kukulingana okukhoyo ekhayeni lakho ukusebenzisa ezinye iifundo ezicinezelayo. I-equity ngumahluko phakathi kwexabiso lepropati yakho kunye netyala lakho, kwaye unokufikelela kule equity ngemboleko yendlu yakho kunye nekhredithi eyongezelweyo. Oku kuthetha ukuba kunokuba uthathe imali-mboleko yexesha elifutshane ebiza imali eninzi, ungasebenzisa ikhredithi enxabiso eliphantsi ukhulawula iindleko ezinkulu zonyango, iindleko zesikolo, ukuphuculwa kwekhaya, kunye nezinye iindleko ezibalulekileyo. Iindidi ezahlukeneyo zeemali-mboleko ezongezelweyo ziquka:
 - Ukufumana ufikelelo kuyo nayiphi na inxalenye yemali eyinkunzi osele uyihlawule kwimali-mboleko yendlu yakho.
 - Ukufumana imali engaphantsi kwexabiso lendlu yakho kodwa ngaphezulu kwesixa semali mboleko yakho yasekhaya ebhalisiweyo. Kufuneka kukhankanywe ukuba phambi kokuba imali ikhutshwe, isixa-mali esikhulu sebhondi sinokufuna ukurekhodwa kwi-ofisi yeeDeeds ngolu hlobo lwenkxaso-mali yokufikelela.
- Ukwenza iintlawulo ezongezelweyo: Ekubeni iimali-mboleko yekhaya idalwe ukuze uhlawule inzala kuphela kwisixa-mali osityalayo, nayiphi na imali eyongezelweyo oyifake kwimali-mboleko yakho iya kuvelisa imbuyekezo kwizinga lenzala oyihlawulayo ekugqibeleni. Unokunciphisa ixesha elithathayo ukubuyisela imali-mboleko yendlu yakho kwaye wehlise isixa senzala ekufuneka uyihlawule ngokwenza iintlawulo ezimbala ezongezelweyo zenyanga okanye isixa-mali. Nazi ezinye iindlela ezikrelekrele nezilula onokuthi uzihlawule ngakumbi kwibhondi

yakho ngaphandle kokukrazula isipaji sakho - khumbula, konke okuncinci kuyanceda:

- Ukubekela bucala imali eyongezelweyo kumvuzo wakho wonyaka oza kuyisebenzisa ekubuyiseleni imali-mboleko yendlu yakho.
- Nika ipesenti yebhonasi yakho kwibhalansi yemali mboleko yendlu yakho.
- Xa izinga lenzala lisehla, qhagamshelana nomboneleli wakho wemali-mboleko yekhaya kwaye ucele ukuba bagcine imali efanayo obuyihlawula ngaphambi kokunciphisa izinga.
- Ukuhlanganisa ityala lakho: Njengoko inzala kwimali-mboleko yezindlu ingaphantsi kunemilinganiselo oya kuyihlawulela ngemali yesithuthi, amakhadi okuthenga ngetyala kunye nee-akhawunti zevenkile, kuyavakala ukuba imali idibanisa la matyala kwimali-mboleko yakho yasekhaya. Ukubhatala kwixesha elifanayo, kufuneka uqhubeke nokwenza iintlawulo ezifanayo zenyanga kwamanye amatyala akho ngaphambi kokuba uwadlulisele kwimali mboleko yakho yekhaya kuba ixesha lemali mboleko yekhaya lide kakhulu kunezi ezinye iimali-mboleko zexesha elifutshane. Unokuhlulwa ngokuphawulekayo ngakumbi ngenzala ukuba uhlawula ibhalansi yemali mboleko yexesha elifutshane kwixesha lemali mboleko yendlu yakho.
- Ukutshintsha imali mboleko yakho yekhaya: Akunyanzelekanga ukuba uhlale kunye nomboneleli omnye wemali mboleko yekhaya de imali mboleko ihlawulwe, nangona abantu abaninzi becinga njalo. Unokukhetha ukudlulisele imali-mboleko yendlu yakho phakathi kwababoneleli ukuze ufumane i-equity kwindlu yakho okanye ufumane inzala encitshisiweyo. Ukudlulisele imali mboleko yakho yekhaya kumnikezeli omtsha akufuneki kube yinkqubo ebiza kakhulu okanye enzima. Utshintsho lunokongela imali. Ekuhambeni kwemali mboleko yekhaya, nokuba i-0.5% yokunciphisa inzala inokukusindisa amawaka eRandi. Nangona kunjalo, kufuneka uqaphele naziphi na izohlwayo ezinokubakho kunye neendleko ezifihliweyo ngelixa utshintsha, ngoko sebenzisa ii-calculators zokutshintsha imali mboleko yekhaya ukuthelekisa amazinga.