Kushandisa Mari Zvakanaka

Pepa rino richakubatsira . . .

- kuziva **zvaunonyatsoda nezvaunogona kurarama usina.**
- kusarudza kuti **woshandisa mari** here kana kuti **woichengeta.**
- kuona kuti wotenga **iye zvino** here kana kuti wozozviona **gare gare.**

ZIVA ZVAUNOGONA KURARAMA USINA

Dambudziko: **KUSAZIVA ZVINOKOSHA.**

Hapana chakaipa nekutenga zvinhu zvaunogona kurarama hako usina. Nyaya iripo ndeyekuti unofanira kuziva kuti chinokosha kupfuura chimwe ndechipi. Bhaibheri rinoti: "Muve nechokwadi chokuti zvinhu zvinokosha kupfuura zvimwe ndezvipi."—VaFiripi 1:10

Nyora zvinhu zvauchafanira kubhadhara pachako zvemwedzi mumwe chete zvaunogona kurarama usina uye zvausingagoni kurarama usina.

Mwedzi

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ZVINOKOSHA (*zvaunofanira* kubhadhara, kwete zvaunobhadharirwa nevabereki)	**ZVISINGAKOSHI** (zvinhu zvakadai sekuzvivaraidza, mapati, nezvimwewo *zvaunoda* kutenga)
______	______
______	______
______	______
______	______
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______	______
______	______
______	______

Zvekufunga nezvazvo: "Dzimwe nguva hazvisi nyore kuti uone musiyano wezvaunogona kurarama usina nezvausingagoni kurarama usina," rinodaro bhuku rinonzi *The Complete Guide to Personal Finance: For Teenagers and College Students.* Rinotiwo, "Zvinhu zvaunofunga kuti haungakwanisi kurarama usina, unozoona kuti zvinhu zvisina basa uye kuti unogona kutorarama zvisipo."

Uchifunga izvi, pane here chauri kuona kuti unogona kubvisa pazvinhu zvawakanyora zvinokosha, wochinyora pazvinhu zvisingakoshi?

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WOSHANDISA MARI HERE?

Dambudziko: **KUBUDA MUBHAJETI.**

"Kunyange kana ndikaona chinhu chinenge chiri pasero, kana ndikasachitenga ndinenge ndatochengeta mari yangu yese!"—Danielle

Nyora zvinhu zvawakambotenga asi ukazozvidemba nekuti mari yacho waida kuzoishandisa pane zvimwe zvinhu.

Chinhu chacho	Mutengo

Mari yese yandakashandisa ▶ ______

Chimboedza kuona kuti imarii yaunenge wachengeta mumwedzi mumwe chete kana ukarega kutenga zvinhu zvisingakoshi kana zvinokusiya wachoboka. ______

Ona kuti imarii yaunochengeta mwedzi mumwe nemumwe, wozoona kuti panopera gore, unenge wachengeta mari yakawanda sei.

x12

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"Hapana chakaipa nekutenga chinhu chinenge chiine mutengo wakaderera, wobva wachengeta imwe mari. Izvi zvichakubatsira kuti uve nemari yaunoda yekushandisa pakuita zvinhu zvaunoda."
—*I'm Broke! The Money Handbook.*

Zvekufunga nezvazvo: Bhaibheri rinotaura kuti "munhu anongoda zvemafaro achava munhu anoshayiwa." (Zvirevo 21:17) Maonero aunoita zvekuzvivaraidza achakubatsira sei pamashandisiro aunoita mari?

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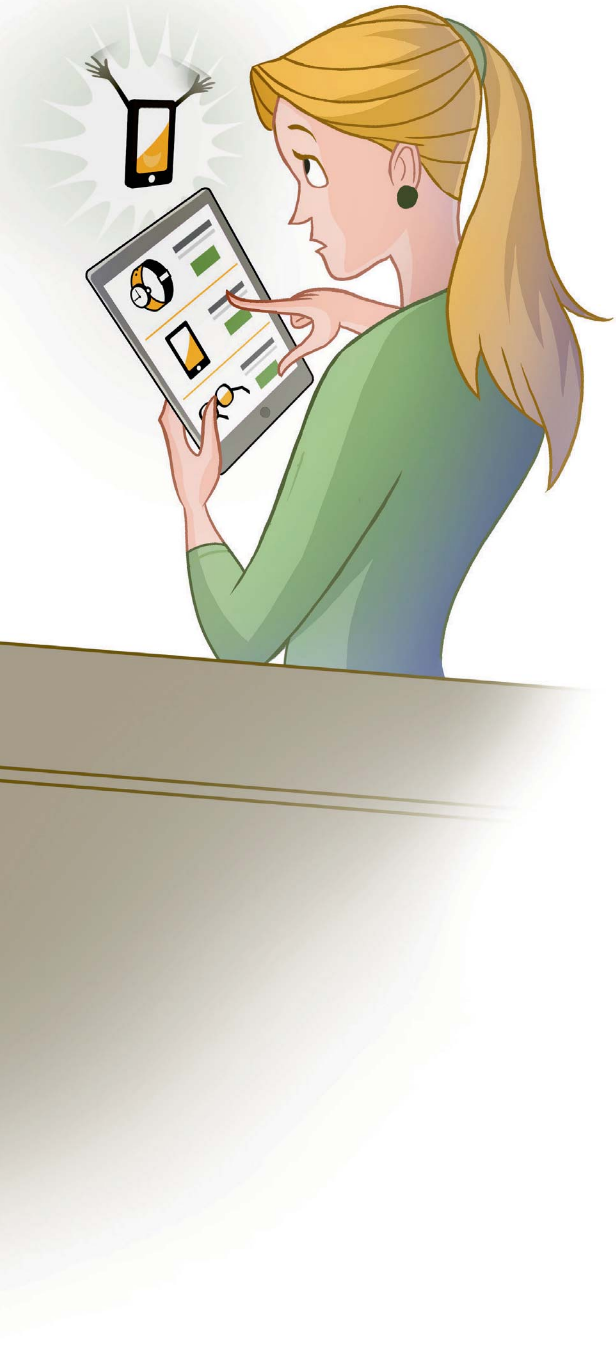
NDOTENGA IYE ZVINO HERE?

Dambudziko: **KUTENGA USINA KURONGA.**

"Kana ndichida kutenga chimwe chinhu, ndinombomira kwemavhiki mashoma kuti ndinyatsoona kuti chinhu chacho ndiri kunyatsochida zvechokwadi here?"—Alana



Ndepapi paunova pamuedzo wekutenga usina kuronga?

- ◯ Paunenge uri paindaneti
- ◯ Paunenge uine shamwari
- ◯ Paunenge wakasuruvara
- ◯ Paunenge wabva kutambira

Nyora zvakanakira kumbomira paunenge uchida kutenga chinhu chihombe.

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Zvekufunga nezvazvo: Ndezvipi zvaungaita kuti ukwanise kushandisa mari yako zvakanaka?

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BHAJETI YANGU YEMWEDZI NEMWEDZI

Bhajeti inokubatsira kuti ushandise mari yako zvakanaka.

Tanga nekunyora mari yaunotarisira kuwana panopera mwedzi. Chechipiri, ronga kuti mari yako unoda kuishandisa sei. Mwedzi zvaunofamba, nyora kuti imarii yawashandisa pachinhu chimwe nechimwe.

Mari Yaunowana	Yauchashandisa	Yawashandisa
YAUNOTAMBIRA	YECHIKAFU	....
	YEHEMBE	....
YETUMWE TUMABASA	YEFONI	....
	YEKUZVIVARAIDZA	....
	YEMUPIRO	....
IMWEWO	YEKUSEVHA	....
	YEKUSHANDISA PAMBA	....
Yese	**Yese**	**Yese** ....

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