Mmene Mungagwiritsire Ntchito Ndalama Mwanzeru

Zoti muchitezi zikuthandizani . . .

- kumvetsa kusiyana pakati pa **zinthu zofunika pamoyo** ndi **zinthu zosafunika kwenikweni.**
- kusankha kuti **mugwiritse ntchito ndalama** kapena **muzisunge.**
- kudziwa ngati mukufunika kugula zinthu **panopa** kapena **nthawi ina.**

ZOFUNIKA PAMOYO KOMANSO ZINTHU ZOSAFUNIKA KWENIKWENI

Kuopsa **KOSOKONEZA ZINTHU ZIWIRIZI**

Palibe cholakwika ndi kugula zinthu zomwe **mukufuna**. Nkhani yagona pa zinthu zomwe mumaona kuti n'zofunika. Baibulo limati: "Muzitsimikizira kuti zinthu zofunika kwambiri ndi ziti."—Afilipi 1:10

Lembani zina mwa zinthu zofunika komanso zosafunika kwenikweni zomwe mumafuna pamwezi. Mulembe zinthu zokhazo zimene **inuyo** ndi amene mulipire.

Mwezi

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ZINTHU ZOFUNIKA (zinthu zofunika zimene **inuyo**, osati makolo anu, mulipire)	**ZINTHU ZOSAFUNIKA KWENIKWENI** (zinthu zina monga zosangalatsa, zochita zosiyanasiyana, komanso zinthu zimene **mukufuna** mutangokhala nazo)
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Zoti muganizire: Buku lina linanena kuti: "Nthawi zina kumakhala kovuta kusiyanitsa pakati pa zinthu zofunika ndi zinthu zosafunika kwenikweni. Zinthu zambiri zimene mungaganize kuti n'zofunika, kwenikweni zimangokhala zongowonjezera ndipo sikuti mumafunikiradi zinthuzo." —*The Complete Guide to Personal Finance: For Teenagers and College Students.*

Poganizira zimenezi, kodi mukuona kuti pali zinthu zina zomwe mumaganiza kuti "n'zofunika" zomwe mukufunika kuziika m'gulu la "zinthu zosafunika kwenikweni?"

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KUSUNGA NDALAMA KAPENA KUZIGWIRITSA NTCHITO

Kuopsa **KOWONONGA NDALAMA.**

"Ngakhale nditapeza chinthu chimene achitsitsa mtengo, ndikhoza kupulumutsa ndalama zanga ngati sindingagule chinthucho."—Danielle

Tchulani zinthu zimene munagula koma kenako munazindikira kuti munalakwitsa kugula zinthuzo chifukwa munkafunika kuti ndalamazo muchitire zinthu zina.

Zinthuzo	Mtengo wake
______________________	__________
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Ndalama zonse zomwe munagwiritsa ntchito kugulira zinthuzo ▶ [ ]

Werengetserani ndalama zimene mungathe kupulumutsa pamwezi ngati mutachepetsa kugula zinthu zosafunika kwenikweni kapena kuchita zinthu zina zomwe zimakuwonongerani ndalama. [ ]

Chulukitsani nambalayo ndi 12 kuti muone kuti ndi ndalama zingati zomwe mungakhale nazo pakutha kwa chaka ngati mutamasunga ndalamayo mwezi uliwonse.

x12

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Buku lina linanena kuti: "Palibe cholakwika ndi kufuna kukhala ndi zinthu zabwino kwinaku ukusunga ndalama. Ndipo kuchita zimenezi kungakuthandizeni kuti muzitsala ndi ndalama zomwe mungagulire zinthu zimene mukufuna."—*I'm Broke! The Money Handbook.*

Zoti muganizire: Baibulo limanena kuti "wokonda zosangalatsa adzakhala munthu wosauka." (Miyambo 21:17) Kodi mmene mumaonera zosangalatsa zingakhudze bwanji mmene mumagwiritsira ntchito ndalama?

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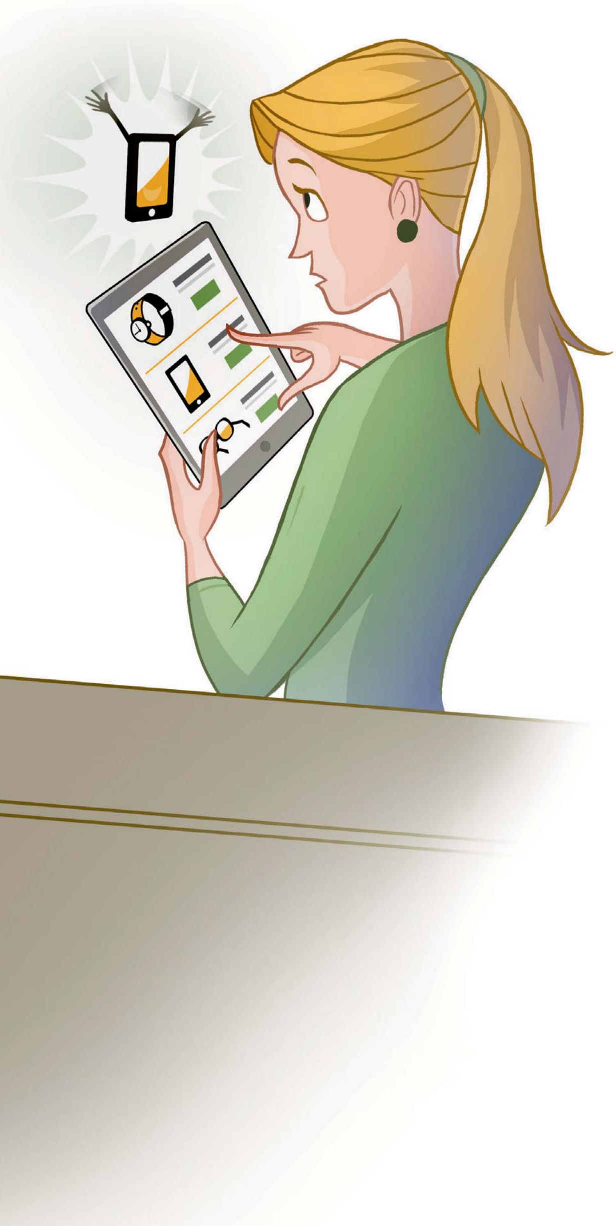
KUGULA ZINTHU NTHAWI YOMWEYO KAPENA KUDIKIRA KAYE

Kuopsa **KOGULA CHINTHU CHIFUKWA CHOTI MWACHIONA**

"Ngati ndikufuna kugula chinthu chinachake, ndimadikira kaye kwa milungu ingapo kuti nditsimikizire kuti ndikufunikiradi chinthucho komanso kuti ndichigwiritsa bwino ntchito."—Alana



Kodi ndi nthawi iti imene n'kosavuta kugula chinthu chifukwa choti mwachiona?

- ◯ Mukamagwiritsa ntchito intaneti
- ◯ Mukapita kocheza ndi anzanu
- ◯ Mukakhala kuti simukusangalala ndi zinazake
- ◯ Mukangolandira kumene ndalama

Lembani ubwino wodikira kaye musanagule zinthu za ndalama zambiri.

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Zoti muganizire: Kodi ndi zolinga ziti zomwe mungakhale nawo zimene zingakuthandizeni kuti muzigwiritsa ntchito ndalama mwanzeru?

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BAJETI YANGA YA PAMWEZI

Bajeti ingakuthandizeni kuti muzigwiritsa ntchito ndalama mwanzeru.

Pa gawo loyamba, lembani ndalama zonse zomwe mukuyembekezera kulandira pamwezi. Pa gawo lachiwiri, lembani mmene mukufuna kugwiritsira ntchito ndalamazo. Pamene masiku akudutsa, lembani pa gawo lachitatu ndalama zomwe mwagwiritsa ntchito pa zinthu zosiyanasiyana.

Ndalama Zimene Mumapeza	Bajeti ya Ndalama Zimene Mugwiritse Ntchito		Ndalama Zomwe Mwagwiritsadi Ntchito	
NDALAM ZOMWE MUMALANDIRA	CHAKUDYA	....	....	....
	ZOVALA	....	....	....
NTCHITO YAGANYU	FONI	....	....	
	ZOSANGALATSA	....	....	....
	ZOPEREKA	....	....	....
ZINTHU ZINA	ZOSUNGA	....	....	
	ZOGWIRITSA NTCHITO PAKHOMO	....	....	
Zonse Pamodzi	**Zonse Pamodzi**		**Zonse Pamodzi**	

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