

# Yebá kosalela mbongo

Lokasa oyo ekosalisa yo . . .



- ▶ oyeba kokesenisa makambo oyo osengeli na yango mpe oyo olingi.
- ▶ otala soki osengeli kosomba eloko moko to kobomba mbongo.
- ▶ oyeba soki ekosenga osomba eloko yango sikoyo to na nsima.

## MAKAMBO OYO OSENGELI NA YANGO MPE OYO OLINGI

Likama: KOZANGA KOYEBA  
KOKESENISA YANGO MIBALE.

Ezali mabe te kosomba eloko oyo *olingi*. Ezali nde likambo ya koyeba eloko ya kotya na esika ya liboso. Biblia elobi: “Bóluka koyeba mpenza makambo oyo eleki ntina.”—Bafilipi 1:10

Salá liste ya mwa biloko oyo osengeli na yango to biloko oyo olingi mpo na sanza mobimba. Komá kaka biloko oyo ekosenga osomba.

**Kanisá naino:** Buku moko *The Complete Guide to Personal Finance*; elobi boye: “Na bantango mosusu ekoki kozala mpasi kokesenisa biloko oyo osengeli na yango mpe oyo olingi, biloko mingi oyo okanisi ete osengeli na yango, ezali nde biloko oyo olingi kasi na nsima okoya komona ete ozalaki mpenza na mposa na yango te.”

Lokola oyebi bongo, osengeli kolangola moko ya biloko oyo “osengeli na yango” mpe kotya yango na liste ya biloko oyo “olingi”?

---



---

## Sanza

.....

### BILOKO OYO OSENGELI NA YANGO

(biloko ya ntina oyo yo nde osengeli kobimisa mbongo mpo na yango —kasi baboti na yo te)

---

---

---

---

---

---

---

---

---

---

### BILOKO OYO OLINGI

(biloko oyo okoki kobimisa mbongo mpo na yango, na ndakisa mpo na kozwa mwa mopepe, bafeti mpe biloko oyo *okosepela* kosomba)

---

---

---

---

---

---

---

---

---

---

## KOSOMBA TO KOBOMBA MBONGO

Likama: **BISOMBASOMBA.**

“Ata soki namoni eloko moko oyo bakitisi ntalo, nakoki kobatela mbongo mosusu soki nazeli naino liboso ya kosomba yango!”—Danielle



“Ezali mabe te komipesa mwa disiplini mpe kobomba mwa mbongo. Kutu, yango ekosala ete otikala na mbongo mosusu mpo na kosomba biloko oyo osengeli na yango to oyo olingi.”—Buku *I’m Broke! The Money Handbook*.

Salá liste ya biloko mosusu oyo osombaki mpe na nsima oyokaki mabe ndenge osombaki yango mpo olingaki kosalela mbongo yango mpo na likambo mosusu.

**Biloko**

**Ntalo**

_____	_____
_____	_____
_____	_____
_____	_____

**Mbongo nyonso oyo obimisi mpo na kosomba biloko yango**



Meká kokanisa mbongo boni okoki kobomba na sanza soki otiki bisombasomba to kosala makambo oyo ekoki kosilisa yo mbongo.



Salá sikoyo kalkile ya mbongo yango mpo na basanza 12 mpo omona mbongo boni ekoki kobimisa na mbula mobimba.

**x12**

**=**

**Kanisá naino:** Biblia elobi ete “ye oyo alingi kosakanasakana akozala moto ya kokelela.” (Masese 21:17) Ndenge oyo otalelaka likambo etali kozwa mwa mopepe ekoki kosala nini na ndenge na yo ya kosalela mbongo?

_____
_____
_____

## KOSOMBA SIKOYO TO NA NSIMA

Likama: KOSOMBA KOZANGA KOKANISA.

“Soki nasepeli kosomba eloko moko, nazelaka naino ata mwa baposo mpo namindimisa mpenza ete nazali mpenza na mposa ya eloko yango mpe soki nakosalela yango malamumu.”—Alana



Ntango nini osombaka kozanga kokanisa?

- ☐ Ntango okoti na Internet
- ☐ Ntango obimi na baninga
- ☐ Ntango ozali komiyoka mabe
- ☐ Ntango kaka bafuti yo mbongo to ozwi salere

Komá mwa matomba oyo emonanaka soki moto azeli naino liboso ya kosomba eloko ya ntalo mingi.

---

---

---

---

---

**Kanisá naino:** Mikano nini okoki komityela mpo otika bisombasomba?

---

---

---

---

---

## MBONGO OYO NAKOSALELA NA SANZA

Koyeba mbongo boni okosalela ekoki kosalisa yo obatela mbongo.

Na molongo ya liboso, salá liste ya mbongo nyonso oyo ozali kozela kozwa na boumeli ya sanza. Na molongo ya mibale, komá ndenge ozali kokana kosalela mbongo na yo. Wana mikolo ezali kokende, komá na molongo ya misato mbongo oyo osí osaleli na eloko mokomoko.

### Mbongo ozwaka

#### MWA MBONGO

.....

#### MOSALA YA MOKOLO MOBIMBA TE

.....

#### MAKAMBO MOSUSU

.....

#### Nyonso esali

.....

### Mbongo okosalela



BILEI

.....



BILAMBA

.....



TELEPHONE

.....



KOMINANOLA

.....



MAKABO

.....



MBONGO OYO OBOMBI

.....



BILOKO YA NDAKO

.....

#### Nyonso esali

.....

### Motángo

.....  
.....  
.....

.....  
.....  
.....

.....

.....  
.....  
.....

.....  
.....  
.....

.....

.....

#### Nyonso esali

.....