

Ingene wokoresha neza amahera yawe

Uyu mwimenyerezo uragufasha . . .

- ▶ gutahura itandukaniro riri hagati y'ivyo ukenera be n'ivyo ushaka.
- ▶ guhitamwo gukoresha amahera canke kuyaziganya.
- ▶ kumenya nimba wogura ikintu ubwo nyene canke worindira.



IVYO UKENEYE BE N'IVYO USHAKA

Ingorane: **KUVYITIRANYA.**

Kugura ivyo *ushaka* si bibi. Igihambaye ni ukumenya ivyo ushira imbere y'ibindi. Bibiliya ivuga iti: "Mwiyeze neza ibihambaye kuruta ibindi ivyo ari vyo."—Abafilipi 1:10

Niwandike urutonde rw'ivyo ukeneye ku kwezi be n'urutonde rw'ivyo ushaka. Niwandike gusa ivyo wewe ubwawe uzoriha.

Zirikana kuri iki kintu: Igitabu kimwe kivuga giti: "Rimwe na rimwe, ntivyoroshe gutandukanya ivyo ukeneye be n'ivyo ushaka. Ibintu vyinshi wiyumvira ko ukeneye, mu vy'ukuri usanga ari ivyo ushaka, mbere utanabikeneye."
—*The Complete Guide to Personal Finance: For Teenagers and College Students.*

Ufise ivyo ku muzirikanyi, ubwo nta bintu washize mu vyo ukeneye wokwimurira mu vyo ushaka?

Ukwezi

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IVYO UKENEYE

(ibintu vya nkenerwa *wirihira*, atari ivyo uri-hirwa n'abavyeyi)

IVYO USHAKA

(ibintu bitari ivya nkenerwa nko kwiruhura, kwisamaza n'ibindi bintu *woshima* kugura)

KUYAKORESHA / KUYAZIGANYA

Ingorane: **GUSESAGURA.**

“Naho nobona ikintu kigurishwa bakaba bagikoroye igiciro, nshobora kugumana amahera yanje yose mu kudaca ndakigura.”—Danielle



Niwandike ibintu woba waraguze mugabo mu nyuma ukicuza kubera waciye ukenera gukoresha ayo mahera ku kindi kintu.

Ikintu

Amahera

_____	_____
_____	_____
_____	_____
_____	_____

Yose hamwe



Nugereranye amahera wari kubika mu kwezi iyo utagura ibintu bidakenewe canke ngo ukore ibintu ata kindi bimaze atari ukugutwara amahera yawe.



Ca uyagwiza na 12 kugira urabe ayo wari kubika mu mwaka.

x12

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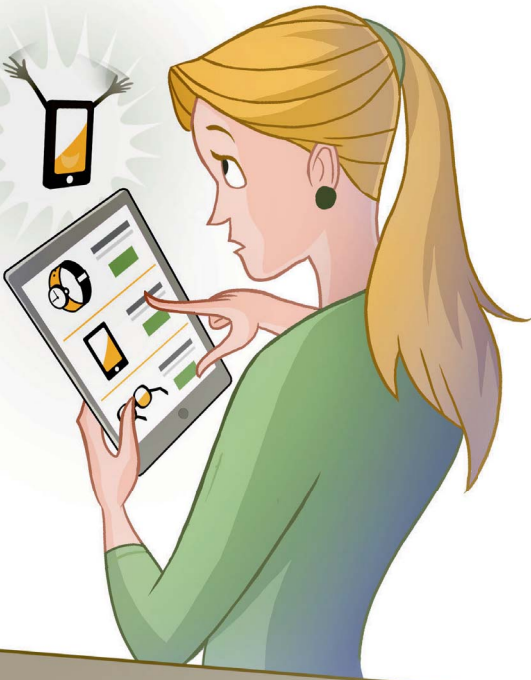
“Nta kibi kiri mu kurondera ahari ibizimbutse gutyo ukaza uracagutsa amahera makemake. Uzosanga uronse ayandi mahera yo kugura ivyo ukeneye n’ivyo ushaka.”—*I’m Broke! The Money Handbook.*

Zirikana kuri iki kintu: Bibiliya ivuga ko “uwukunda ukuryohereza azoba mu bukene.” (Imigani 21:17) Ukuntu ubona ivyo kwinezereza bishobora kugira ico bikoze gute ku kuntu ukoresha amahera?

KUGURA / KURINDIRA

Ingorane: KUGURA IKINTU KUBERA UKIBONYE.

“Iyo nshatse kugura ikintu, ndarindira nk’indwi zingahe kugira ndabe ko nkigishaka be n’uko congiriye akamaro.”—Alana



Ni ryari ukunda kugura ikintu kubera gusa ukibonye?

- Iyo ndakibonye kuri internet
- Iyo nasohokanye n’abagenzi
- Iyo ntamerewe neza
- Ngiheza guhembwa

Niwandike ivyiza biva mu kubanza kurindira imbere yo kugura ibintu bizimye.

Zirikana kuri iki kintu: Ni imigambi iyihe wokwishingira kugira ucungere ingene ukoresha amahera?

AMAHERA NKORESHA KU KWEZI

Kugira urutonde rw'amahera ukoresha ku kwezi biragufasha kutayasesagura.

Mu nkingi ya mbere, niwandike amahera witeze kuronka mu kwezi. Mu ya kabiri na ho, wandike ingene utegekanya kuzoyakoresha. Uko imisi igenda, niwandike mu nkingi ya gatatu amahera vy'ukuri wagiye urakoresha ku kintu kimwekimwe cose.

Ayinjira

UMUSHAHARA

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IBIRAKA

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IBINDI

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Ayo ntegekanya kuzokoresha



IBIFUNGURWA

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IVYAMBARWA

.....



TELEFONE

.....



KWISAMAZA

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INTERERANO

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AYO MBIKA

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UTWA NKENERWA
TWO MUHIRA

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Ayo nakoresheje vy'ukuri

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Yose hamwe

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Yose hamwe

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Yose hamwe

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