

# Indlela Yokusebenzisa Kahle Imali

Leli khasi lomsebenzi lizokusiza ukuba . . .

- ▶ uwazi umehluko phakathi kwezinto **ozidingayo** nezinto **ozifunayo**.
- ▶ unqume ukuthi **uzoyonga** imali yakho noma **uzoyisebenzisa**.
- ▶ ukhethe ukuthenga **manje**, noma **ngesinye** isikhathi.



## IZINTO OZIDINGAYO NEZINTO OZIFUNAYO

Ingozi: **UKUNGAWAZI UMEHLUKO.**

Ayikho into embi ngokuthenga izinto *ozifunayo*. Okubalulekile ukwazi ukuthi yini eza kuqala. IBhayibheli lithi: “Niqiniseke ngezinto ezibaluleke kakhulu.”—Filipi 1:10

Bhala izinto ozifunayo nalezo ozidingayo enyanga. Bhala kuphela lezo ezikhokhelwa *nguwe*.

**Ongacabanga ngakho:** Incwadi ethi *The Complete Guide to Personal Finance: For Teenagers and College Students*, ithi: “Kungase kube nzima ngesinye izikhathi ukuhlukanisa phakathi kwezinto esizidingayo nesizifunayo. Iningi lezinto ocabanga ukuthi uyazidinga, empeleni usuke ungazidingi nhlobo.”

Kungenzeka yini ukuthi izinto ozibale ‘njengeziyisidingo’ kufanele uzibhale ngaphansi kwalezo ‘ozifunayo’?

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### Inyanga

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| <p style="text-align: center;"><b>IZIDINGO</b></p> <p style="text-align: center;">(izinto ezikhokhelwa <i>nguwe</i>—hhayi abazali bakho)</p> | <p style="text-align: center;"><b>IZINTO OZIFUNAYO</b></p> <p style="text-align: center;">(izindleko zezinto <i>ongathanda</i> ukuze-nza noma ukuzithenga)</p> |
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# UKUTHENGA NOMA UKONGA

Ingozi: **UKUSEBENZISA IMALI  
OBUNGAHLELILE UKUYISEBENZISA.**

“Ngisho noma into isendalini, akusho ukuthi kufanele ngiyithenge.”—UDanielle



Incwadi ethi *I'm Broke! The Money Handbook* ithi: “Ayikho into embi ngokuthenga uma kunendali, ungonga imali eningi. Ekugcineni kosuku, uba nemali esele ongayisebenzisela izinto ozidingayo, ngisho nalezo ongazidingi.”

Bhala izinto owake wazithenga, kamuva wazisola ngoba imali wawufuna ukuyisebenzisela ezinye izinto.

**Owakuthenga**

**Imali yako**

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**Imali owayikhokha isiyonke**



Uma ucabanga, malini ongayonga ngenyanga uma ubunganciphisa ezintweni ezingesona isidingo kodwa ezidla imali yakho.



Yibe usuliphinda ka-12 lelo nani, ukuze ubone ukuthi malini obungayonga ngonyaka.

**x12**  
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**Ongacabanga ngakho:** IBhayibheli lithi “othanda ukwenama [injabulo] uyoba ngumuntu osweleyo.” (IzAga 21:17) Indlela othanda ukuzijabulisa ngayo, iyithinta kanjani indlela osebenzisa ngayo imali?

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# ISIKHATHI ESIKAHLE SOKUTHENGA

Ingozi: **UKUTHENGA UNGAHLELILE.**

“Ngisho noma ngithanda ukuthenga into ethile, ngiye ngilinde amasonto ambalwa ukuze ngibone ukuthi ngizobe ngisayifuna yini, nokuthi ngizoyisebenzisa ngempela yini.”—U-Alana



Kunini lapho uzithola khona usuthenga izinto obungahlosile ukuzithenga?

- Lapho ngikuyi-Internet
- Lapho ngizikhiphe nabangane bami
- Lapho ngidangele
- Lapho ngithola imali kubazali bami noma ngihlolile

Bhala ukuthi iziphi izinzuzo zokulinda ngaphambi kokuthenga izinto ezibizayo.

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**Ongacabanga ngakho:** Imiphi imigomo ongazibekela yona yokulawula indlela osebenzisa ngayo imali?

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# IZINDLEKO ZAMI ZENYANGA

Ukuba nohlelo lwemali onayo nezinto ozozikhokhela, kungakusiza ukwazi ukulawula imali yakho.

Ohlwini olungakwesokunxele, bhala imali oyilindele ngenyanga. Koluphakathi nendawo, bhala izindleko zenyanga. Njengoba izinsuku ziqhubeka, ohlwini olungakwesokudla bhala imali ogcine uyisebenzisile.

| Imali Oyilindele                                 | Imali Ohlele Ukuyisebenzisa  | Imali Ogcine Usuyisebenzisa            |
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| <p><b>IMALI OYIPHIWA EKHAYA</b></p> <p>.....</p> | <p> .....</p> <p>UKUDLA</p>                 | <p>.....</p> <p>.....</p> <p>.....</p> |
| <p><b>IHOLO</b></p> <p>.....</p>                 | <p> .....</p> <p>IZIMPAHLA ZOKUGQOKA</p>    | <p>.....</p> <p>.....</p> <p>.....</p> |
| <p><b>ENYE IMALI OYILINDELE</b></p> <p>.....</p> | <p> .....</p> <p>IZINDLEKO ZEFONI</p>       | <p>.....</p>                           |
|  | <p> .....</p> <p>EZOKUZIJABULISA</p>       | <p>.....</p> <p>.....</p> <p>.....</p> |
|  | <p> .....</p> <p>IMINIKELO</p>            | <p>.....</p> <p>.....</p> <p>.....</p> |
|  | <p> .....</p> <p>IMALI OYONGAYO</p>       | <p>.....</p>                           |
|  | <p> .....</p> <p>IZINDLEKO ZASENDLINI</p> | <p>.....</p>                           |

**Sekukonke**

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**Sekukonke**

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