Ingurane

Uburyo bwo gikoresha amahera neza

Ingurane ni iki?

Ingurane ni amahera uhabwa n'amashirahamwe akopesha abantu amahera. Utegerezwa kuyasubiza mu gihe muba mwarumvikanyeko. Utegerezwa kwishura amahera bakuguranye ugeretseko inyungu, n'ayandi mahera baguca. Utishuye ayo mahera mugihe capanzwe, baca baguca amande.

Amashirahamwe canke abantu bagurana abandi amahera babita abatanga ingurane. Harimwo amabanki, amashirahamwe atanga ingurane, amashirahamwe aguha amahera yo kugura ico ushaka ukazobishura. Ayo mashirahamwe atungira mu kugurana abantu amahera no kubaca amahera y'uko baba babafashije.

Ayo mahera y'inyongera canke inyungu ni iki?

Inyungu ni amahera ahoraho, wishura kubera ukoresha irya karata y'ingurane.

Ayandi mahera y'inyongera ni amahera baguca kubera wagiye gusaba izo mfashanyo zo kuguranwa amahera.

Bashobora kuyaguca buri kwezi kandi usanga harimwo:

- Amahera ya buri kwezi yo kugira ngo conte yawe igume yuguruye kandi ikora
- Amahera utanga iyo utishuye ku gihe mwumvikanyeko
- Amahera baguca iyo utarishe muri uko kwezi canke igihe gipanzwe ko hagomba kurihwa amahera

Itegeko riraba ivy'ingurane z'amahera

Muri Australia, abagurana amahera bategerezwa gukurikiza amategeko agenga kugurana amahera. Ayo mategeko ashigwako na leta ya Australia. N'umuntu aje kugurana amahera ategerezwa gukurikiza ayo mategeko

Ubwoko bw'ingurane

Hari ubwoko bwishi bw'ingurane muri Australia, kandi ubwoko ukoresha buvana n'ico wikopeshereje amahera. Zimwe mu ngurane zitangwa ni: amakarata y'ingurane, ingurane yokugura imodoka, ikarata zitwa store cards, ingurane z'igihe gito, n'uburyo bwo gukodesha ibintu

ibuka

- Ingurane ni amahera uba wikopeshje utegerezwa gusubiza
- Ingurane iratwara n'ayandi mahera
- Kugira ingurane nini bishobora kugutera ibibazo

Ku zindi nkuru zerekeye ingurane, ja kuri interineti ya MoneySmart, kuri, **www.moneysmart.gov.au**, canke uhamagare inomero 1300 300 630. Urashobora guhamagara ku nomero 13 23 00, bakagufasha kuraba ingene wokoresha ingurane yawe

Ushaka gusaba ifishe yawe y'ingurane, raba kuri interineti: **www.mycreditfile.com.au**

MONEYSMART

Hussein aronka ingurane yo kugura umuduga

Hussein ashaka kugura umuduga wakoze. Ashaka amahera yo kwandikisha umuduga no kuwishingana angana igihumbi ($1000), ashirwemwo, kandi yipfuza gukoresha ibihumbi bitanu ($5000). Ibi bisigura ko imodoka igura ibihumbi bine ($4000). Nta mahera yigeze yiziganiriza, ashaka bayamukopeshe yose.

Umunsi umwe ku wa gatandatu, Hussein aja aho bagurishiriza imiduga yakoze. Ahabona imwe ashimye ku mahera 3900. Hussein aca arondera umuntu agurisha ngaho amubaza ibibazo. Hussein ashaka amenye ko umuduga ukomeye ko yowizera, umwaka wakorewemwo, kandi ko umeze neza aho woja mw'ibarabara. Aca arafata ingingo yo kugura uyo muduga. Umuntu agurisha iyo miduga abwira Hussein ko ashobora gukopesha amahera, ko mugabo ategerezwa kubanza kwishura utubazo tumwe na tumwe.

Hussein atanga inkuru zoze kuri wa muntu agurisha imiduga. Abwira Hussein ko ashobora kuronka amadorari 4900 (harimwo nayo kwishura ukwandikisha muri leta, n'ubwishingizi).

Umuntu agurisha imiduga aha Hussein amasezerano y'iyo ngurane, amusaba kubisoma neza akabishirako igikumu. Ariko inshuti ya Hussein yari yaramubwiye ko kizira gusinya ikintu na kimwe atategereye. Hussein ashaka gusoma ayo masezerano yose, aca asaba rero ko yorutwara muhira kugira abanze abisome. Yemera kuzohura n'urya muntu adandaza imiduga ku wa mbere mu gatondo.

Hussein arasoma ya masezerano aca asubirayo kuwa mbere kugira ahure na wa muntu agurisha imiduga. Nyuma yo gusoma ayo masezerano, Hussein afise ibibazo vyinshi akenereye inyinshu. Abaza urya muntu adandaza imiduga ingene inyungu izongana, amahera ategerezwa kuza arishura, n'igihe ategerezwa kuyarihira, n'igihe ayo masezerano azomara. Hussein arategera ibisabwa vyose kuri iyo ngurane, arashirako igikumu ku masezerano aba araguze uyo muduga.

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