Ideni

Uburyo bwo gukoresha neza amahera

Ideni ni iki?

Ideni riza igihe uguranye amahera canke ufise fagitire utishuye

Ni gute ninjira mu ideni

Iyo uguranye amahera kuri barya badandaza amahera, uba ugize ideni. Ayo ni amahera utegerezwa kuzoriha ushizeko n'inyungu

Amadeni arashobora kukuzako bivanye n'ivyo wakoresheje utarishura. Ibi bishobora kuba nk'ifagitire y'umuyagankuba, terefone, canke interineti

Hariho ibintu ushobora gukora igihe bikugoye kuriha ideni:

- Bandanya wishura utwo ubaye uraronka
- Hamagara barya ufitiye ideni ubamenyeshe ko ufise ingorane mu kwishura iryo deni
- Saba imfashanyo kuri gusa, z'abahanuzi b'ivyo gukoresha amahera bagufashe kuraba ingene wokwishura iryo deni

Ibuka

- Ideni ni amahera ufitiye abandi kandi utegerezwa gusubiza
- Urashobora kwitwarigwa mu butegetsi igihe utishuye ideni ufise
- Utishuye ideni ufise urashobora kucibwa amande bigatuma wishura amahera arenze ayo wari ubarimwo

Ni hehe woronka imfashanyo n'izindi nkuru

Ufise ikibazo c'amahera, vugana n'abahanuzi ku bijanye no gukoresha amahera neza, ku nomero 1800 007 007.

Ku zindi nkuru zerekeye abahanuzi ku bijanye no gukoresha amahera no kuriha amadeni, ja kuri interineti ya MoneySmart, kuri, **www.moneysmart.gov.au**, canke uhamagare inomero 1300 300 630.

Lewis yishuye ideni ryose ry'ikarata y'ingurane

Lewis yashinze akabutike ko kugurisha ibicapo ku isoko ryo hafi yiwe. Kugira atangure ategerezwa kugura amarangi, uburoso bwo gusiga irangi n'ibindi.

Lewis nta mahera yabitse akoresha ikarata y'ingurane mu kugura ibintu vyose. Agurana amadorari 1200, bamushirira kuri ya karata y'ingurane. Yari azi ko agurishije ibicapo vyiwe azoshobora kwishura amahera bamushiriye kuri ya karata y'ingurane, mbere akaronka n'inyungu.

Ku isoko Lewis yagurishije ibicapo bike. Yaronse amadorari 720 gusa. Lewis yarabona ko ayo mahera adakwiye kuriha rya deni afise ku ikarata yiwe y'ingurane. Yarakeneye kandi n'amahera make muyo yari yaronse, kugira ngo ashobore kugura irindi rangi. Lewis arabura ingene abigenza.

Ku mugoroba w'uwo munsi, umugenzi wa Lewis, Reon yaramugendeye. Reon arabaza Lewis ingene isoko ryagenze. Lewis aca aramusigurira ko ataronse amahera yo kwishura ideni ryose afise kuri irya karata yiwe y'ingurane.

Reon agira inama Lewis ko uburyo bwiza bwo gukuraho ideni ari ugupanga ingene amahera ategerezwa gukoreshwa. Reon yasiguye ko ibi vyofasha lewis kumenya ideni afise uko ringana n'amahera ashobora kuza arishura. Ibi kandi vyomufasha lewis kumenya igihe bizotwara kugira ideni ryose abe yaryishuye.

Reon yaciye yandika amahera yose Lewis aronka avuye ku isoko. Reon aca yandika ibintu vyose lewis ategerezwa kugura, harimwo irangi, uburoso, amahera yishura harya akorera ku isoko, n'amahera ategerezwa kwishura kuri ya karata y'ingurane.

Ubu Lewis yumva ibintu bigenda neza. Arazi amahera azoza arishura buri kwezi kugira ngo aheze rya deni ryo ku ikarata y'ingurane.

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