Kuziganya amahera

Uburyo bwo gukoresha amahera neza

Ni kuki ari vyiza kuziganya amahera?

Abantu baziganya amahera kuko bashaka kuzogura ikintu muri kazoza. (kuziganiriza intumbero runaka), canke kuziganiriza impanuka ishobora gushika (amahera y'integabizoza)

Notangura gute kuziganya amahera? Ibaze ibibazo:

- Ni igiki nshaka kuziganiriza?
- Nkeneye kuziganya amaher'angahe?
- Noza ndabika angahe angahe buri uko ndonse uhuhera?
- Bizomfata igihe kingana gute ngo nshike ku ntumbero yanje?

Gira imigambi kugira ngo ushikane igitigiri ushaka

Utanguye kuziganya amahera, bitsa ayo mahera muri banki, arya mashirahamwe agurana amahera, canke ahandi bashobora kukubikira (kugira ngo ntuhave ukoresha amahera waziganirije umugambi wawe ku bindi bintu)

Ibuka

- Kuziganya amahera ni ugushira amahera ku ruhande yo kuzokoresha muri kazoza
- Kuziganya amahera bigufasha kugura ibintu bigura amahera menshi
- Kuziganya amahera biragufasha iyo hagize ingorane igushikira giturumbuka

Ni hehe wokura izindi nkuru

Ku zindi nkuru zerekeye kubika amahera raba kuri interineti ya MoneySmart, **www.moneysmart.gov.au**, canke hamagara ku nomero 13 23 00, abo muri Centrelink bakagufasha kuraba ingene wotangura kubika amahera.

Umuntu yitwa Fran atangura kuziganya amahera

Fran ni umukenyezi yibana afise utwana tubiri. Akora akazi ko kwakira abantu mu biro, iminsi imwe n'imwe mu ndwi. Agendana amahera akwiye mu gasaho kiwe, ashobora kugura imfungurwa no kwishura amafagitire, ariko afise ikibazo c'ingene yobigenza hamwe ikintu cokenera amahera menshi yo kugikoresha.

Fran aca yigira inama yo kutegura gahunda y'ingene amahera aronka yokoreshwa. Umunsi umwe mw'ijoro, aricara, yandika amahera aronka, n'ivyo akenera kwishura canke kugura

Naho adafise amahera menshi asigara iyo akuyemwo amafagitire yose akeneye kwishura, Fran ahitamwo gutangura kubika uduhera duke duke. Afata ingingo ko atari ngombwa ko agura ibikombe bitatu vy'ikawa buri ndwi igihe ari ku kazi. Ko aguze igikombe kimwe c'ikawa gusa, bisigura ko aca asagura madorari 10 ku ndwi. Fran arabona ko bizomugora mugabo ahitamwo kubitangura ngo arabe ingene bigenda.

Indwi ya mbere Fran ariyima za kawa zibiri, kandi nyuma y'iminsi mike yari yamaze kumenyera kunywa igikombe kimwe gusa c'ikawa. Buri ndwi Fran yabona amahera aguma agwirirana. Ibi vyaramunezereye.

Fran afata ingingo yo gushira ya madorari 10 buri ndwi muri konte yo kuziganiriza impanuka. Abigenjeje gutya azoba afise amahera akwiye yo kwishura ibintu vya giturumbuka bishaka amahera.

Nyuma y'amezi atatu atanguye kuziganya amahera y'icomushikira, ibeteri y'imodoka yiwe yarakwamye. Aca akenera kugura nshasha. Mugihe cahera ntiyari afise amahera akwiye yo kugura ibeteri nshasha. Ubu Fran afise amadorari 120 muri ya konte yiwe y'ukuziganiriza impanuka, kandi yoshobora kugura ya beteri igura amadorari 90. Ibi abishoboye kubera yari afise amahera akwiye muri ya konte yiwe y'integabizoza.

MONEYSMART

© ASIC 2012 all rights reserved

This page has been intentionally left blank.

© ASIC 2012 all rights reserved