Ubwoko bw'ingurane

Uburyo bwo gukorsha mahera neza

Hariho ubwoko bwinshi bw'ingurane

Ubwoko bw'ingurane

- Ingurane yo kugura imodoka ikoreshwa mu kugura imodoka, yaba nshasha canke iyakoze, ntishobora gukoreshwa ku kindi kintu ico arico cose
- Ingurane itagira inyungu igufasha gutwara ibintu muhira utaravyishura
- Uburyo bwo gutira ikintu, bugufasha gutira ikintu ukeneye (akarorero: compiyuta, imboneshakure), ukabimarana igihe mwavuganye, bivanye namahera watanze.
- Ikarata z'ingurane, ikoreshwa mu kugura ibintu canke ibikorwa, ariko utarengeje amahera mwemeranije n'ibanki. Izo karata zitangirwa mu mabanki atanga ingurane
- Ingurane yo kugura inzu ikoreshwa mu kugura inzu gusa, ntakindi kintu ishobora kugura
- Ingurane yo mu bihe vyo guhembwa: Ni ingurane y'igihe gito, kenshi na kenshi indwi zike.
- Ingurane y'umuntu ku giti ciwe, ni amahera waka y'ingurane ushaka canke ukeneye ikintu, nko kugura imodoka canke gufata akaruhuko
- Gukodesha mu kugura, ni hamwe ukodesha ikintu igihe runaka cahera ukaba wakiguze
- Amakarata yitwa store card, akora nk'irya karata y'ingurane mugabo yoyo itangirwa inyungu nini cane kuruta.
- Ingurane ya vyose, ni hamwe usaba gukoraniriza ingurane zawe zose mu ngurane imwe.

Ibuka

- Hariho ubwoko bwinshi bw'ingurane
- Ingurane zimwe na zimwe zishuza menshi gusumvya izindi
- Ingurane zitandukanye zikoreshwa mu kugura ibintu bitandukanye
- Raba ingurane igukwiriye

Ni hehe wokura inkuru

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

MONEYSMART

Umuntu yitwa Indira aronka ingurane idasaba inyungu

Indira afise imashini imesa iva. Yahamagaye barya bazikora, bamubwira ko ishaje cane yopfuma agura nshasha.

Indira afise ibibazo kuko adafise amahera akwiye ngo ashobore kwigurira iyo mashini. Indira agenda kuri banki yiwe gusaba ingurane y'amadorari 500 ngo agure imashini imesa yabonye mw'iduka.

Ibanki ibwira Indira ko batomuha ingurane yayo mahera.

Indira ahamagara umukozi, Angela wo mw'ishirahamwe ryitwa Neighbourhood House, amubwira ingorane afise.

Angela abwira Indira guhamagara Eric, umuntu akorana n'abanyagihugu, ku bijanye n'ingurane idasaba inyungu bita "NILS" mu majambo avunaguye y'icongereza. Eric arazi ingene uyo mugambi wa NILS utegekanijwe. Angela aha Indira inomero za Eric.

Indira ahamagara Eric kugira ngo amenye igihe azogirayo kumuraba ngo babivuganeko. Eric asaba Indira kuza iwe afise na ya karata ya Centrelink.

Bahuye rero, Eric abwira Indira ko uyo mugambi ari uw'abantu baronka amahera ya Centrelink, bakeneye kuronka amahera y'ingurane bashoboye kwishura. Amusigurira ko ayo mahera y'ingurane ari ayo kugura ibintu vya nkenerwa munzu nk'imashini imesa, compiyuta, canke intebe. Kuronka iyi ngurane bisigura ko azokenera kuyishura ariko kandi nta nyungu bazomusaba.

Eric na Indira barabira hamwe amahera Indira agomba kuza arishura buri ndwi zibiri, basanga ari amadorari 20, bikazofata amezi 12. Eric aca amuronderera ya ngurane y'amadorari 500 yo kugura imashini imesa.

Indira ubu aranezerewe kubera imashini yiwe nshasha ikora neza kandi akaba azishura rya deni mu mezi 12.

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