

Uko wakoresha neza amafaranga

Uyu mwitozo uzagufasha . . .



- ▶ kumenya itandukaniro riri hagati y'ibyo **ukeneye** n'ibyo **wifuza**.
- ▶ kumenya niba ukwiriye **gukoresha** amafaranga cyangwa **kuyazigama**.
- ▶ kumenya niba ukwiriye kugura ikintu **ubu** cyangwa **ubutaha**.

IBYO UKENEYE N'IBYO WIFUZA

KUBYITIRANYA BYAGUTEZA AKAGA.

Kugura ibyo *wifuza* nta kibi. Ariko ni ngombwa kumenya iby'ingenzi kurusha ibindi. Bibiliya igira iti: 'mumenye neza ibintu by'ingenzi kurusha ibindi.'—Abafilipi 1:10

Andika bimwe mu bintu ukeneye n'ibyo wifuza muri uku kwezi. Wandike gusa ibintu *ushobora* kwigurira.

Tekereza kuri ibi: Hari igitabo kivuga uko urubwiruko rwakoresha neza amafaranga cyavuzze kiti: "Ntibyoroshye gutandukanya ibyo umuntu akeneye n'ibyo yifuza. Usanga burya ibintu byinshi wibwira ko ukeneye aba ari ibyo wifuza, kandi amaherezo ugasanga nta byo ukeneye. —*The Complete Guide to Personal Finance: For Teenagers and College Students*

None se ushobora kwimura bimwe mu byo ukeneye ukabishyira mu byo wifuza?

Ukwezi

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IBYO UKENEYE

(ibintu by'ibanze ushobora kwigurira ababyeyi bawe batagufashije)

IBYO WIFUZA

(ibintu ushobora kugura urugero nk'igihe widagadura, ibyo *ushaka* kugura n'ibindi bintu)

GUKORESHA AMAFARANGA CYANGWA KUYAZIGAMA

Ikibazo: GUSESAGURA.



“Kumenya uko ibiciro byifashe nta ko bisa kuko bifasha kubika udufaranga duke. Ibyo bizatuma ugira amafaranga usigarana.”
—*I’m Broke! The Money Handbook.*

“Hari igihe usanga ibicuruzwa bimwe babigabanyirije ibiciro. Ariko ntahise mbigura ako kanya, nzigama amafaranga menshi.”—Danielle

Andika urutonde rw’ibintu waguze nyuma ukaza kwicuza impamvu wabiguze kandi wari ukeneye gukoresha ayo mafaranga mu bindi.

ibintu

Igiciro

_____	_____
_____	_____
_____	_____
_____	_____

Amafaranga yose hamwe byagutwaye



Ugereranyije ushobora kuzigama amafaranga angahe mu kwezi uramutse uretse kugura ibintu udakeye cyangwa ugahagarika gukora ibintu bigutwara amafaranga?



Ayo mafaranga ubonye yakube na 12, maze urebe amafaranga wazigama mu mwaka wose, Ugiye uyabika buri kwezi.

x12
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Bitekerezeho: Bibiliya igira iti: “Ukunda ibinezeza azakena” (Imigani 21:17). Uko ubona imyidagaduro bigira uruhe ruhare ku kuntu ukoresha amafaranga?

GERERANYA UBU N'UBWASHIZE

Ikibazo: KUGURA IKINTU KUKO UKIBONYE.

“Iyo nshishikajwe no kugura ikintu, ngerageza gutegereza byibura ibyumweru runaka nkareba niba mu by'ukuri icyo kintu ngikeneye cyangwa nzagikoresha neza.”—Alana



Ni ryari ukunda kugura ibintu utabitekerejeho?

- Igihe ndi kuri interineti
- Igihe nasohokanye n'inshuti
- Iyo numva ntameze neza
- Nkimara kubona amafaranga

Kora urutonde rugaragaza akamaro ko gutegereza mbere yo kugura ibintu.

Bitekerezeho: Ni izihe ntego wakwishyiriraho ukagabanya amafaranga ukoresha?

AMAFARANGA NZAKOresha MU KWEZI

Guteganya uko uzakoresha amafaranga bizagufasha.

Mu mukika wa mbere wandikemo amafaranga yose uteganya kubona muri uko kwezi. Mu mukika wa kabiri wandikemo uko uteganya gukoresha ayo mafaranga. Uko ukwezi kugenda gu-shira uzajye wandika mu mukika wa gatatu uko ugenda ukoresha ayo mafaranga.

Ayo ninjiza

AMAFARANGA UBONA BURI KWEZI

AKAZI K'IGIHE GITO

IBINDI

Ayo nteganya kugura:



IBYOKURYA

.....



IMYAMBARO

.....



TEREFONE

.....



KWIRANGAZA

.....



IMPANO

.....



KUZIGAMA

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IBIKORESHO BYO MU RUGO

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Ayo usanzwe ukoresha

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Igiteranyo

Igiteranyo

Igiteranyo