

HO KGUTLELA MOTHEONG - MOKGWA WA HO ETSA BAJETE



PENSION SCHEME
and PROVIDENT FUND

ISASA

Independent Schools Association of Southern Africa

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Dinako tse boima haholo tseo Maafrika Borwa a ileng a tobana le tsona dilemong tse mmalwa tse fetileng, **diamme hampe mpe lekeno la batho ba bangata ka mora ho ntshuwa ha lekgetho la meputso.** **Ka hona ho ba bohlokwa haholo ho etsa bajete kgwedi le kgwedi, e leng se tla o thusa ho phela ka seo o nang le sona.**

Bajete e thusa ka hore o kgona ho ba le tshebediso e ntle ya tjhelete. Ka hore o tseba ditshenyehelo le ho latela moral, bajete e etsa ho be bobewe ho lefa dikoloto ka nako, ho ba le tjhelete nakong ya tlakotsi le ho boloka bakeng sa ho reka dintho tse turang tse kang koloi kapa ntlo.

Bajete ya kgwedi le kgwedi ke moral wa kamoo o tleng ho sebedisa tjhelete ka teng kgwedi ka nngwe. O na le ditefello tse etswang kgafetsa tse kang, rente, ho reka korosari, disebediswa tsa bohlokwa, ditefello tsa sekolo le ho lefella kadimotjhelete kgwedi, mme bajete e tla o thusa ho bona ditshenyehelo tsena kaofela.

Ha e le hantle, bajete e tla thusa hore **ditshenyehelo di be nyane kgwedi le kgwedi, e leng moo o tleng ho kgona ho boloka tjheletenyana.** Ho etsa bajete e fetang moputso wa hao wa kgwedi ho bolela hore o tla sebedisa le tjhelete o tlamehang hore o e boloke kapa o tla kadima tjhelete hore o kgone ho phela.

50/30/20 MOLAO WA TATAISO

50/30/20 molao wa tataiso ke mokgwa wa ho aba bajete ho ya ka mekgwa e meraro: **ditlhoko, ditabatabelo, diphihlelo tsa ditjhelete (dipoloko).** Ha se molao o tlamang empa e le **tataiso feela ho o thusa ho etsa bajete ka tsela e nepahetseng.**



MEHATO E 5 E BOBEBE HO ETSA BAJETE

MOHATO I: LEKENO LA HAO

Bala tjhelete kaofela e leng lekeno la ka lapeng. Kopanya meputso kaofela ka mora ho ntshuwa ha lekgetho, le lekeno le leng le kang la rente, hore o fumane lekeno kaofela le ka sebediswang.

Tlhahiso:

Boloka direkoto tse hlakileng tsa kgwedi le kgwedi tsa ditshenyehelo kaofela, ho o thusa ho etsa bajete ya hao.

MOHATO 2: DITEFELLO TSE SA FETOHENG OTLAMEHANG HO DI ETSA

Kgwedi ka nngwe ho na le ditefello tse itseng tse sa fetoheng o tlamehang ho di etsa, mohl. rente/bonde, ho lefella koloi, inshorens, ditefello tsa sekolo, ho lefella kadimotjhelete le diakhaonte tse ding joalo-joalo. Bala tjhelete ena.

Tlhahiso:

Haeba ditefo tsena di sa etswe, o tla lahlehelwa ke thepa ya hao kapa o qetelle o le lekgotleng la dinyewe.

MOHATO 3: DITEFELLO TSE FETOHENG OTLAMEHANG HO DI ETSA

Ditefo tse fetohang tsa kgwedi le kgwedi le tsona di hloka hore di leshwe, empa phapang ke hore o na le taolo e itseng ho ya ho fokotsa ditshenyehelo, mohl. korosari, dipalangwang, akhaonte ya metsi/mabone, mohala, dintlatfats, sekoloto sa tsa bongaka, ditefello tsa banka jwl-jwl.

Bala tjhelete ena.

Tlhahiso:

Fetolela ntho ya boithabiso kapa o nang le thahasello ho yona ho ba mokgwa o mong wa ho iketsetsa lekeno.

MOHATO 4: DITEFO O DI ETSANG KA HO RATA

Ditefo o di etsang ka ho rata di ka nna tsa etswa kgwedi le kgwedi mme hangata ke tsa boithabiso, ha se tsa dintho tsa bohlokwa, ke tse kang, ho reka dijo tse seng di phehilwe, ho ja diresitjhurent, ho ya matsatsing a phomolo, dimpho, dimakasine, dikoranta, diphotswana le dipapadi. Bala ditefello kaofela tsa kgwedi le kgwedi tseo o di etsang ka ho rata.

Tlhahiso:

Kenya tshebetson mekgwa ya ho laola tshebediso ya dintho tsena le ho fokotsa ditshenyehelo tsena nakong e tleng.

MOHATO 5: BAJETE EO E LENGYA HAO

Sebedisa moral wa bajete ho bontsha lekeno la hao le tshebediso ya tjhelete e rerilweng- sheba hore na o na le tjhelete e lekaneng ho etsa tsohle tse o tlamang.

Tlhahiso:

Tsela e bobewe ya ho boloka tjhelete ke ho se reke dintho tse sa hlokheng ho hang.

MOHLALA OA BUDGET

INCOME DESCRIPTION	SELF	SPOUSE	TOTAL
Salary (After tax & deductions)	R	R	R
Commission/ Overtime/Bonus	R	R	R
Investment income	R	R	R
Other (e.g. rent)	R	R	R
TOTAL MONTHLY INCOME			R
EXPENSE DESCRIPTION			
Housing			
Bond repayments	R	R	R
Rent	R	R	R
Electricity	R	R	R
Rates and Taxes	R	R	R
Water	R	R	R
Insurance	R	R	R
Repairs/Maintenance/Other	R	R	R
Transport			
Fuel Costs/Fares (Bus/Taxi)	R	R	R
Car repayments	R	R	R
Car insurance/ maintenance	R	R	R
Medical			
Medical Aid premiums	R	R	R
Medical & Dental (not covered by medical aid)	R	R	R
Family & Household			
Groceries	R	R	R
Telephone/Cell phone	R	R	R
Clothing	R	R	R
Child care/Education	R	R	R
Security	R	R	R
Household	R	R	R
Insurance	R	R	R
Domestic Help/Laundry/Drycleaning	R	R	R
Pet Food/Vet	R	R	R
Other	R	R	R
Entertainment			
TV License/DSTV	R	R	R
Sport/recreation/hobbies	R	R	R
Entertainment/Restaurants	R	R	R
Holidays	R	R	R
Gifts	R	R	R
Other	R	R	R
Other Costs (Accounts/HP etc)			
Donations/Charity	R	R	R
Credit card payments	R	R	R
Income tax provision	R	R	R
Clothing Accounts	R	R	R
Bank Charges	R	R	R
Haircuts/manicures	R	R	R
Miscellaneous	R	R	R
Other debt payments	R	R	R
Other	R	R	R
TOTAL EXPENSES			R
NET MONTHLY BALANCE (Income less Expenses)			R