

# MASIBUYEL'ENDULO - INDLELA YOKUQULUNQA IBHAJETHI



PENSION SCHEME  
and PROVIDENT FUND

# ISASA

Independent Schools Association of Southern Africa

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Amaxesha anzima ngokugqithisileyo uMzantsi Afrika othe wagagana nawo kule minyaka imbalwa idlulileyo aye ayichaphazela ngendlela engancumisiyo ingeniso enokusetyenziswa ngabantu abaninzi. **Ngoko ke kubaluleke kakhulu nangakumbi ukwenza ibhajethi yenyanga ukukunceda ekubeni uphile ngokwamandla akho.**

**Ibhajethi iyanceda ekudaleni imo yozinzo ezimalini.** Ngokusoloko ikulandelelisa inkcitho yakho ikulandelisa isicwangciso ngokunjalo, ibhajethi yenza kube lula ukuhlawula amatyala ngexesa, ukuqokelela imali yamhla waxakeka kananjalo ulondolozele inkcitho enkulu efana nokuthenga imoto okanye indlu.

**Ibhajethi yenyanga sisicwangciso sendlela oza kuyisebenzisa ngayo imali yakho nyanga nganye.** Uneentlawulo eziphindaphindayo ezifana nerenti, igrosari, izinto eziluncedo, imirhumo yesikolo kune nezavenge zemali-mboleko nyanga nenyanga kwaye ibhajethi iya kukunceda ekulandeeleni zonke ezo ndleko.

**Enenen, ibhajethi yakho kufuneka ibandakanye ukuchitha imali engaphantsi kwaleyo uyenzayo nyanga nganye, ikushiye unemali yokulondoloza.** Ukubhajethela iindleko ezingaphezu komvuzo owufumana ngenyanga kuthetha ukuba uchitha imali oyilondolozileyo okanye uboleka imali ukuze uziphilise.

## UMGAQO OSEKELWE KUMAVA OTHI 50/30/20

Umgao osekelwe kumava othi-50/30/20 yindlela yokwaba ibhajethi yakho ngokweendidi ezintathu: **izidingo, iimfuno, kune neenjongo zemali (okulondolozwayo).** Lo ayingomgaqo ungenakuguquka koko **sisikhokhelo esizekelisayo sokukunceda ukuba uqulunge ibhajethi efanelekileyo ngokwezimali.**



## Amanyathelo Ama-5 Okuqulunqa Ibhajethi Yakho

### INYATHELO 1: INGENISO YAKHO

Bala ingeniso yekhaya iyonke. Dibansa yonke imivuzo emva kokuxhuzulwa, kune nezinye iingeniso ezifana nerenti ukuze ufumane ingeniso iyonke enokusetyenziswa.

**Icebo:**

Gcina iirekhodi ezichaza kakuhle zonke iindleko zenyanga ukuze uncedede kwibhajethi yakho.

### INYATHELO 2: IINTLAWULO EZINGAGUQUGUQUIYO

#### NEKUNYANZELEKILEYO UKUBA UZIHLAWULE

Nyanga nganye kukho intlawulo ezithile ezimiselweyo nekufuneka uzihlawule, o.k.t. irenti/ibhondi, iintlawulo zemoto, i-inshorensi, imirhumo yesikolo, iintlawulo zemali-mboleko nezinye ii-akhawunti njl.njl. Yibale loo mali.

**Icebo:**

Ukuba ezi ntlawulo azihlawulwanga, unokuphulukana nezinto ozithengileyo okanye uphelele enkundleni.

### INYATHELO 3: IINTLAWULO EZIGUQUGUQUKAYO

#### NEKUNYANZELEKILEYO UKUBA UZIHLAWULE

Intlawulo zenyanga eziguquguqukayo nazo kufuneka zihlawulwe, nangona nje phofu unolawulo oluthile lokuziphungula iindleko, o.k.t. igrosari, uthutho, iakhawunti yamanzi/yombane, yomnxeba, yokulungisa, eyetala lonyango, iindleko zebhanki njl.njl. Yibale loo mali.

**Icebo:**

Guqla eza zinto uthanda ukuzenza okanye unomdla kuzo zibe ngomnye umthombo wengeniso.

### INYATHELO 4: IINTLAWULO ZOKUZHANDELA

Intlawulo zokuzithandela zisenokwenziwa rhoqo ngenyanga kwaye ngokuqhelekileyo zezo zobunewunewu nezingeyomfuneko ezifana nokutya okuthengwa kwiikhefi, ukukutya kwiirsetyu, iiholide, izipho, iimagazini, amaphephanda, izilwanyana zasekhaya kune nemidlalo. Bala iintlawulo zakho zokuzithandela zenyanga.

**Icebo:**

Sebenzisa iinkqubo zokulawula ukusetyenziswa kwezi zinto uphungule ezi ndleko kwixesha elizayo.

### INYATHELO 5: IBHAJETHI YAKHO BUQU

Sebenzisa itheyibhuli yebhajethi elapha ukubonisa umvuzo wakho kune nenkcitho oyicwangcisleyo - jonga ukuba unayo na imali eyaneleyo yokuhlangabedana nazo zonke izibophelelo zakho.

**Icebo:**

Eyona ndlela ilula yokulondoloza imali kukuba ungazithengi kwaphela izinto ezingeyo mfuneko.

## Umzekelo wohlahlo lwabiwo-mali

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
<b>TOTAL MONTHLY INCOME</b>			<b>R</b>
<b>EXPENSE DESCRIPTION</b>			
<b>Housing</b>			
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
<b>Transport</b>			
Fuel Costs/Fares (Bus/Taxi)	R	R	R
Car repayments	R	R	R
Car insurance/ maintenance	R	R	R
<b>Medical</b>			
Medical Aid premiums	R	R	R
Medical & Dental (not covered by medical aid)	R	R	R
<b>Family &amp; Household</b>			
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
<b>Entertainment</b>			
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
<b>Other Costs (Accounts/HP etc)</b>			
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
<b>TOTAL EXPENSES</b>			<b>R</b>
<b>NET MONTHLY BALANCE (Income less Expenses)</b>			<b>R</b>