

EMUVA KOKUYISISEKELO - INDLELA YOKUHLANGANISA ISABELOMALI



PENSION SCHEME
and PROVIDENT FUND

ISASA

Independent Schools Association of Southern Africa

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Izikhathi ezinzima ngokwedlulele ebezibhekene neNingizimu Afrika kule minyaka embalwa edlule zibe nomthelela omubi emalini engenayo etholakalayo kubantu abanagi. **Ngakhoke sekuvele kwabaluleka kakhulu ukusebenza ngesabelomali sanyanga zonke ukuze usizakale ukuthi uphile ngokulingana amandla akho.**

Isabelomali sisiza ekutheni kwakeke ukuzinza kwezezimali. Ngokulandelela izindleko kanye nokulandela uhlelo, isabelomali senza kube lula ukukhokha izikweletu ngesikhathi, uqongelela imali yezimo eziphuthumayo futhi ulondolozele izindleko ezinkulu ezifana nezemoto noma ezomuzi.

Isabelomali sanyanga zonke siwuhlelo lokuthi wena uyichitha kanjani imali yakho ngenyanga ngayinye. Kukhona okukhokhela uphindelela okufana nemali yerenti, igilosa, izinsizakalo, imali yesikole kanye nenkokhelo yemalimboleko nyangazonke kanti isabelomali siyokusiza ukuthi ulandelele zonke lezi zindleko.

Kahlele, isabelomali sakho siyobandakanya ukuchitheka kwemali okungaphansi kwaleyo oyitholayo ngenyanga ngayinye, kukushiye unemali ongase uylondoloze. Ukwenza isabelomali esingaphezulu kwalokhoxokuholayo ngenyanga kuyosho ukuthi uchitha nokulondolozileyo noma uboleka umali ukuze ukwazi ukuziphilisa.

UMTHETHO OMILE OTHI 50/30/20

Umthetho omile othi 50/30/20 yindlela owaba ngayo isabelomali sakho ngokuhambisana nezigaba ezintathu: **izidingo, okufunayo, nenjongo ngezezimali (ukulondoloza). Akusiwo umthetho ongagudluki kodwa umhlahlalandela ongawuthatha noma ungawuthatha ukuze ukusize ekwakheni isabelomali esisimeme ngokwezimali.**



50-30-20 BUDGETING RULE



Izinyathelo Ezilula Ezi-5 Zokuhlanganisa Isabelomali Sakho

ISINYATHELO I: IMALI YAKHO ENGENAYO

Bala imali isiyonke engenayo emndenini. Hlanganisa onke amaholo emuva kokususwa kwezimali, kanye nenyi imali engenayo efana nerenti ukuze uthole imali isiyonke engenayo esale ukuthi ungayisebeniza.

Iqhinga:

Gcina imininingwane yamarekhodi anyangazonke azo zonke izindleko ukuze usizakale uma wenza isabelomali sakho.

ISINYATHELO 2: IZIMALI EZIYINKOKHELO ENGAGUQUIKI OKUMELE UZENZE

Ngenyanga ngayinye kukhona izimali ezithile eziyinkokhelo engaguquki okumele uzenze, i.e. Irenti/isikweletu sendlu, inkokhelo yemoto, umshuwalense, izimali zesikole, inkokhelo yemalimboleko kanye namanye ama-akhawunti njalonjalo. Bala lesi samba.

Iqhinga:

Uma lezi zimali eziyinkokhelo zingenziwe, ungase ularlekewi izinto ozithengileyo noma ugcine usuyisa enkantolo.

ISINYATHELO 3: IZIMALI EZIYINKOKHELO EZIGUQUQUKAYO OKUMELE UZENZE

Izimali eziyinkokhelo zanyangazonke eziguququkayo kumele nazo zensiwe, kodwa kunomehluko wokuthi unayo indledlana yokulawula lezo ndleko, i.e. igilosa, ezokuthutha, i-akhawunti yamanzi/nogesi, uttelefoni, okulungiswayo, isikweletu sokwelashwa, izindleko zasebhange njalonjalo Bala lesi samba.

Iqhinga:

Guqula umsebenzi wokuzilibazisa noma onothando lwano uphenduke ube ngomunye wemithombo yemali engenayo.

ISINYATHELO 4: IZIMALI EZIYINKOKHELO NGOKUQONDA KWAKHO

Izimali eziyinkokhelo ngokuqonda kwakho nazo zingenziwa nyanga zonke kanti ngokujwayekile zingezokuzjabulisa noma eezinto ezingabalulekile kakhulu ezifana nezidlo ozithathayo uhambe nazo, ukudla emarestoranti, amaholide, izipho, amaphephabhu, amaphephanda, izilwanyana zokuzijabulisa kanye nezemidlalo. Bala izimali eziyinkokhelo ngokuqonda kwakho yanyangazonke.

Iqhinga:

Sebenzisa izinqubo zokulawula ukusetshenziswa kwalezi zinto futhi wehlise lezi zindleko ngokuzayo.

ISINYATHELO 5: ISABELOMALI SAKHO UQOBO

Sebenzisa leli tebhula lesabelomali ukukhombisa imali yakho engenayo kanye nezindleko ozihlelile - bheka ukuthi ngabe unayo yini imali eyeneleyo yokumelana nazo zonke izibopho zakho.

Iqhinga:

Indlela elula kakhulu yokulondoloza imali ukuthi ungazithengi nhlobo izinto ezingadingekile.

Ithebula Lesabelomali Isibonelo

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			
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