



GUCUNGA AMAFARANGA

Iguzi cyo kuba muri Amerika gishobora kuba gihanitse cyane. Uzasabwa gushishoza mu gukoresha amafaranga yawe, kugira ngo udakoreshe amafaranga menshi utabasha kwishyura. Abanyamerika benshi babika amafaranga yabo muri banki kubera ko ni bwo aba yishingiye na Guverinoma y'Amerika. Ibi bivuze ko niba amafaranga aburiye cyangwa akibirwa muri banki, Guverinoma y'Amerika iyasubizaho. Uzakenera kumenya ibyerekeye gukoresha banki ukoresheje ikoranabuhanga, umwenda, amafaranga ari kuri konti, gutegura ingengo y'imari, no kwishyura imisoro.

IMIRIMO YA BANKI

Amabanki atanga serivisi zitandukanye harimo amakonti abikwaho amafaranga yawe. **Konti isanzwe** ituma wishyura amafaranga wakoresheje ukoresheje sheki, ikarita iriho amafaranga, cyangwa binyuze mu kwishyura fagitire hakoreshejwe ikoranabuhanga. Abanyamerika benshi babona ko ari byo bifite umutekano kandi binoze kurushaho kurusha kwitwaza amafaranga. Gusa, ntugomba gukoresha amafaranga aruta ayo ufite kuri konti. Nubikora, hari amafaranga uzasabwa kwishyura.

Konti yo kuzigama ni uburyo bwo kuzigama amafaranga kugira ngo uzagere ku ntego z'igihe kirekire. Uba ushobora kubikuzza amafaranga yawe igihe icyo ari cyo cyose, ariko ugomba kujya kuri banki cyangwa ugakoreshe ikarita y'amafaranga ikoresheya ku cyuma cya ATM (icyuma kibikurizwaho amafaranga) kugira ngo ubikore. Ayo makonti anashobora kuba afite amategeko yihariye yerekeye ingano y'amafaranga agomba gusigara kuri konti cyangwa inshuro n'ingano by'amafaranga ushobora kubikuzza.

UMWENDA N'AMAFARANGA ARI KURI KONTI

Hari uburyo butandukanye bwo kuguzza amafaranga muri Amerika. Uburyo buboneye kurusha ubundi ni ugukoreshe ikarita y'umwenda. Ariko hashobora kuba hari ingano nto ntarengwa y'amafaranga ushobora kuguzza ukoresheje iyo karita. ikindi uhabwa n'igihe gito cyo kwishyura inguzanyo udashyizeho inyungu. Mu byerekeye inguzanyo nini, nk'iyi kugura imodoka nshya, abanyemerika benshi bahita basaba inguzanyo muri banki.

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Hari ibantu by'ingenzi byo kwibandaho iyo uguza amafaranga. Iyo usabye inguzanyo y'amafaranga make maze ugahita uyishyura yose mu buryo bwihuse, wiyongerera amahirwe yo guhabwa undi mwenda. Uburyo bworoshye bwo kubikora ni ugukoresha ikarita y'amafaranga. Abaguriza bifashisha imyenda umuntu yafashe mbere n'uko yagiye ayishyura, bakagenzura niba hari amahirwe y'uko ushobora kwishyura imyenda uhabwa. Iyo wagiye wishyura neza imyenda wahawe, bikorohera kubona inguzanyo nk'iyo kugura imodoka.



Ariko, niba ufite ingorane zo kwishyurira ku gihe inguzanyo wahawe, ushobora guhura n'ingaruka zo mu rwego rw'amategeko. Kandi, ugomba kwishyura inyungu hafi ku nguzanyo zose bikaba byongera umubare w'amafaranga ugomba kwishyura.

IKARITA Y'IDENI N'IKARITA Y'AMAFRANGA

Ikarita y'ideni n'ikatira y'amafaranga bijya gusa neza, ariko harimo itandukaniro rimwe ry'ingenzi. Yombi ashobora gukoreshwa mu kwishyura ibicuruzwa uhibereye cyangwa kuri interineti, ariko ikarita y'amafaranga ihita ikura amafaranga kuri konti yo kuzigama cyangwa isanzwe yawe. Ikarita y'ideni ikuguriza amafaranga kugira ngo ugure ibicuruzwa kandi iyo utishyuye amafaranga ugomba kwishyura buri kwezi kuri iyo karita yawe, wishyura n'inyungu.

INGUZANYO Y'URUGENDO WAHAWA

Impunzi zemerewe guhabwa inyuzanyo itagira inyungu kugira ngo zishyure urugendo rwazo zijya muri Amerika. Kugira ngo ubone iyi nguzanyo, usabwa gusinya ku masezerano y'ubwishyuru aho wemera kwishyura inguzanyo mu mezi 46. Uhabwa fagitire ya mbere mu mezi atandatu ukigera muri Amerika. Kwishyura inguzanyo y'urugendo wahawe buri kwezi uko gutashye, ni yo mahirwe yawe ya mbere yo kugaragaza neza ko wishyura neza umwenda wahawe muri Amerika. Iyo ufite ikibazo mu kwishyura, uhita ubimenyesha ibiro bishinzwe gutuza abantu mukorana.

GUTEGURA INGENGO Y'IMARI

Ufite inshingano zo gucunga amafaranga yawe bwite, ariko abakozi bakorera ikigo gishinzwe gutuza abantu mukorana bashobora kugufasha gutegura ingengo y'imari. Ingengo y'imari izagufasha kumenya umubare w'amafaranga ufite, umubare w'ayo ushobora gukoresha, n'umubare w'ayo ushobora kuzigama.



INYUNGU NI IKI?

Inyungu ni ijanisha ry'umubare w'amafaranga wagujiwe yishyurwa uwakugurije kubera ko wakoreshye amafaranga ye. Ibipimo by'inyungu birahindagurika. Iyo ugujije amafaranga (ukoreshye ikarita y'ideni cyangwa ufashe inguzanyo muri banki), wishyura inyungu. Ubusanzwe inguzanyo z'igihe gito n'amakarita y'ideni biba bifite ibipimo by'inyungu biri hejuru kurusha inguzanyo z'igihe kirekire watse muri banki. Kubara inyungu ku nguzanyo ni igice cy'ingenzi mu gushyiraho gahunda yo kuyishyura, kandi bigomba guhora bizirikanwa igihe cyose ufashe inguzanyo.

Iyo ushyize amafaranga kuri amwe mu makonti yo kuzigama, ushobora kubona inyungu kubera ko banki ikoresha amafaranga yawe iguriza abandi. Ubusanzwe ibipimo by'inyungu byo hejuru ku makonti yo kuzigama bizana n'inzitizi zerekeye uko amafaranga wabikuza angana n'igihe wayabikuza.

Buri kwezi uzakenera kwishyura amafaranga y'ibyibanze mu kubaho ndetse n'andi mafaranga yakoreshejwe. Niba ufite intego z'igihe kirekire nko kugura inzu, igihe cyose ufite amafaranga ahagije wakoresha mu kugura ibyibanze, ushobora kugira amafaranga ushyira kuri konti yo kuzigama buri kwezi.

KWISHYURA IMISORO

Imisoro muri Amerika yishyura serivisi nyinshi zikoreshwa n'abaturage, harimo n'impunzi. Imisoro yishyura uburezi rusange; gufata neza imihanda, polisi, kuzimya inkongi y'umuriro, na serivisi z'ubutabazi bwihutirwa; ndetse n'ibikorwa bigenerwa abatwaga.

Abantu batuye muri Amerika bishyura amoko atatu y'imisoro:

- **Imisoro ku mafaranga yinjiye.** Buri muntu wese ukora yishyura leta y'Amerika umusoro ku mushahara kandi abatwaga bo muri leta zimwe bishyura umusoro wa leta ku mafaranga babonye. Iyo misoro ikurwa kuri sheki wishyurirwaho n'umukoresha wawe.
- **Imisoro ku mutungo bwite.** Leta utuyemo ishobora kukwishyura imisoro y'umutungo bwite ku mazu, ubutaka, n'inyubako utunze. Nyir'inzu ukodesha yishyura iyo misoro ku mutungo ukodesha. Zimwe muri guverinoma zo ku rwego rwa komini zishyura imisoro y'umutungo w'ibinyabiziga.
- **Imisoro ku biguzwe.** Muri leta nyinshi, abantu bishyura umusoro ku bintu baguze. Umusoro ku biguzwe ni inyongera ku giciro cy'igicuruzwa. Muri leta zimwe, nta musoro ku biguzwe ku byiciro by'ibicuruzwa bimwe na bimwe, nk'ibiribwa cyangwa imiti. Ku bindi bicuruzwa, nk'amatabi n'ibinyobwa bisindisha, igipimo cy'umusoro gishobora kuba kiri hejuru.

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