

Sebelisa *Chelete* hantle!



Ke eo taba!



Chelete e sebeletsoa le ho fumanoa ka thata ka ho hiroa, ho itšebetsa le ka mekhoha e meng e mengata e molaong. Ka hoo, ho bohlokoa ho e sebelisa hantle le ho e boloka.

Tšebeliso e ntle ea chelete e bolelang ho uena?

Matsatsing ana, bophelo bo ntse bo ba thata. Ke ka hoo potso ena e leng bohlokoa ho rona malapeng a rona le metseng eo re phelang ho eona.

Karabo e akaretsang ke hore, re lokela ho boloka le ho sebelisa chelete hantle e le hore re lule re phetse hantle ka linako tsohle.

U ka sebelisa chelete ea hau hantle joang?

Ho sebelisa chelete hantle ho itšetlehile haholo holima mekhoha e mene e latelang:

- Ho lefella lintho tseo u li rekileng.
- Ho boloka litokomane tsa tšebeliso ea chelete hantle.
- Ho ba le moralo o nepahetseng oa ho sebelisa chelete hantle (budget) le ho e boloka.
- Ho boloka le ho tsetela ka mekhoha e bolokehileng.

Tlhokomeliso!

Poloko le tšebeliso e nepahetseng ea chelete ke maemo a re amang kaofela - ka bongoe, ka bongata, bo-ntate, bo-'m'e, bacha le bana!

Setšoantšo



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“Ho bohlokoa ho utloisisa mekhhoa e mene e nepahetseng
ea ho sebelisa chelete hantle le ho e boloka kamehla!”

Mokhoa o motle oa ho lefella lintho ke ofe?

Lefella lintho tseo u li rekang ka ho
sebelisa chelete, pampiri chelete, kapa
karete ea hau e ntšang chelete meching
ea chelete kapa bankeng
ea hau (debit card).



**Qoba ho etsa likoloto
tse sa hlokahaleng!**

Na u boloka litokomane tsa tšebeliso ea chelete hantle?

- Kamehla, boloka litokomane tsohle tsa tšebeliso ea chelete (receipts) hantle.
- Etsa hore li latellane hantle ka matsatsi le linako tseo u li fumaneng ka tsona. Hona ho bolela hore u li boloke ka tlatlamano ea tsona.
- Boloka litokomane tsena hantle moo li kekeng tsa lahleha.

Ke etsa moralo oa ho boloka le ho sebelisa chelete (budget) joang?

- Etsa moralo oa ho sebelisa chelete khoeli le khoeli.
- Moralo oa hau o lokela ho ipapisa hantle le chelete eo o bang le eona khoeli le khoeli.
- Kamehla, qala ka ho behella ka thoko chelete eo u tla e boloka (saving) khoeli le khoeli.
- Beha litlhoko tsa hau ka tlellano e phethahetseng ea bohlokoa ba tsona.
- Lintho tseo e seng tsa bohlokoa li tle morao. Hona ho thusa hore ha u sebelisa moralo oa hau, u etse lintho tsa bohlokoa pele.
- Ha u qeta, hlahlobisisa moralo hantle e le hore u ikholise hore o nepahetse.
- Sebelisa moralo ka nepo. Ho seng joalo, u tla sebelisa chelete hampe, u be le mathata.

**KELETSO! Ha moralo oa hau o supa hore litšenyehelo li feta chelete e kenang,
elelloa hore o na le phoso. Ka hoo, u hlahlobisise, u nt'o o lokisa hore o nepahale.**

“Hlokomela hore moralo oa khoeli le khoeli (budget) ke karolo ea moralo oa nako e telele oa ho boloka le ho sebelisa chelete hantle!”



Moralo oa chelete oa nako e telele o fapane le oa khoeli le khoeli!



Nka etsa moralo oa nako e telele oa ho boloka, ho atisa le ho sebelisa chelete hantle joang?

- Etsa moralo oa ho sebelisa chelete oa khoeli le khoeli.
- Mema litho tsohle tsa lelapa la hau hore li nke karolo ha u etsa moralo oa lichelete.
- Meralo oa lichelete e ipapise le chelete e kenang le e tsoang, e leng ea litšenyehelo.
- Puisano e be e hlakileng e le hore litho tsohle tsa lelapa la hau li tsebe ho amohela hore lintho tse ling li ka tla ha morao moralong.
 - Boloka litokomane tsohle (receipts) hantle ka tlatlamano ea tsona.
 - Litokomane li bolokoe hantle moo li kekeng tsa lahleha.

Nka etsa joang hore ke boloke chelete?

Se sebelise chelete kaofela. Boloka chelete e 'ngoe khoeli le khoeli. Tseba hantle seo u batlang ho se reka. Na se na le molemo?

- Nahana u be u etse moralo pele u reka.
- Etsa liphuputso pele u ka reka. Bapisa theko ea thepa ka ho ea libakeng tse 'maloa.
- Reka ho latela moralo oa hau oa lichelete oa khoeli le khoeli.
- Hlokomela hore u utloisisa konteraka ea thekisetano pele u e tekena.
 - Hlahloba boleng ba lintho kapa thepa eo u e rekang.
 - Boloka le litsi tsa lichelete tse ngolisitsoeng ka molao ke Banka e Kholo ea Lesotho.



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Nka etsa joang ho qoba ho ameha maikutlo hampe ke litaba le mathata a amanang le chelete?

Ho bohlokoa ho sheba le ho utloisisa boeletsí bo molemo bo latelang!



Nka thibela joang ho ameha maikutlo hampe ke mathata a chelete?

- **Boloka chelete ka mokhoa o nepahetseng:** Se nehe mang kapa mang karete ea hau ea banka.
- **Ho alima, ho boloka le ho tsetela:** Ha u alima chelete, se ke oa alima e ngata haholo, 'me u e lefe kapele kamoo u ka khonang. Ka mantsoe a mang, itekanye mesikaro, u be u utloisise lipallo tse kalimo. Ha u sa latele boeletsí bona, sekoloto se tla u sotla haholo.
- **Monyetla oa ho atleha tšebeliso ea chelete:** Hlahloba pele hore na u sebelisa chelete ea hau joang, le ho bona hantle hore molemo o phethahetseng o tla ba teng.
- **Bolotsana cheleteng:** Hlokomela baqhekanyetsi. Se ke ua fana ka nomoro ea karete ea hau ea lekunutu (PIN number) ea banka ho motho e mong, haholo eo u sa mo tsebeng.

Molemo oa chelete ho 'na le batho ba bang ke o fe?

- **Chelete ke moputso oa tšebetso:** Chelete ke litholoana tsa ho sebetsa ka thata.
- **Tšebeliso ea chelete:** E bohlokoa ho phetha mabaka a rona a mangata a bohlokoa.
- **Bokamoso le ho ea phomolong:** E tliša katleho bokamosong ba rona, esita le ha re fihla lilemong tsa phomolo, moo mokhoa oa ho fumana chelete khoeli le khoeli o fokolang.

Hopola!

Kamehla, boloka chelete, ha e 'ngoe u tlameha ho e sebelisa hantle.
Qala hang ho bolokela bokamoso ba hau le mohla o felloang ke matla a ho sebetsa.



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