GUSHIRA AMAFARA AHANDI

Ikintu ushobora gukora na konte yawe isanzwe ya banki, ni ukurungikira amafaranga ishiramwe canke umuntu asanzwe bigatuma utarihisha na konte yawe yo kuziganya. Mugabo urashobora guhindura ugashira amafaranga yo muri konte yo kuziganya ukayashira muri konte isanzwe.

KURINDA AMAFARANGA AZIGANIJWE

Amafaranga ushira muri banki yawe ararindwa n'ishirahamwe ryigenga riraba ivy'amafaranga ryegamiye intwaro y'igihuru ca Amerika (FDIC = Federal Deposit Insurance Corporation). Ukwo kurinda amafaranga yawe bituma utayabura canke ngo uhombe naho banki yawe yohomba nkuko itegeko ryashinzwe n'inama y'abashingamateka ba Amerika yabitegetse. Iryo tegeko riraba ahantu hose washize amafaranga yawe.

Ikonte y'umuntu umwe

Amafaranga yose ushira muri konte yawe isanzwe canke konte yo kuziganya ararindwa gushika kugiciro ca $ 250,000 bakuriha hari ikibaye.

Ikonte isangiwe

Amafaranga yose ufise muri konte yawe isanzwe canke konte yo kuziganya canke ikonte musangiye n'uwundi, zose zirarindwa gushika kugiciro ca $250,000 baguha hari ikibaye.

Igitandukanye nibi n'uko amafaranga ari muyandi mashirahamwe araba ivy'amafaranga nka stocks, bonds canke mutual, iryo shirahamwe ryo kurinda amafaranga (FDIC) ntiriyaraba.

AMASAHA

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AMAFARANGA WOBONA NTA BURUHE

TANGURA KUZIGAMA: UBUJYO BW'UBUBITSI BWA BANKI

FINRA Investor Education Foundation
smartinvesting@your library
ALA American Library Association

3.2010

IVYO BANKI ZIKORA

K'ubantu benshi, ishirahamwe riraba ivy'amafaranka bakoresha kenshi ni Ibanki canke ishirahamwe ryo kugurana amafaranga. Ivyo bitegwa n'uko Ibanki canke ishiramwe ryo kugurana bitanga uburyo bwiza bwo kuriha canke kuziganya.

Ibanki itanga ibintu bibiri. Ikonte isanzwe, igufasha guhindura amahera uyashira ahandi ukoresheje sheke canke iyindi nzira kungirango urihe umuntu canke ishirahamwe, hamwe na konte yo kuziganya ituma wunguka ayandi mafaranga.

M'umabanki menshi birashoboka guhindura amafaranga uyakura muri konte isanzwe ukayashira muri konte yo kuziganya canke ukayakura muri Konte yo kuziganya ukayashira muri konte isanzwe.

IKONTE ISANZWE

Ikonte izanswe igufasha gukora ibintu vyinshi bijanye n'amafaranga utoshobora gukora itahari. Urashobora kwandikira sheke umuntu ugashirako n'amafaranga angahe ugomba kuriha. Canke ukariha ukoreshe internet uriha amadeni canke ugakoresha karata. Ukeneye amafaranga m'untoke naho ushobora kugenda k'ubiro vya banki bakakuriha sheke.

Iyo ugomba kw'uguruza konte, utegerezwa gusoma neza ivyobavuga, kuko amafaranga barihisha arasumbana, si amwe m'umabanki yose. Ivyo bishobora kuba kuma konte abiri yo mw'ibanki imwe canke m'umabanki atari amwe. Ngibi ibibazo utegerezwa kwibaza iyo ugomba kw'uguruza konte.

- Hariho amafaranga bakurihisha k'ukwezi?
- Hariho amafaranga utegerezwa kuba ufise kugirango w'irinde ivyo bashobora k'ukurihisha?
- Barakurihisha iyo wanditse sheke?
- Barakurihisha iyo urisha amadeni yawe ukoresheje internet canke urungiste amafaranga?
- Barakurihisha iyo ukuyemwo amafaranga canke ugomba kumenya amafaranga usigaranye?
- Barakurihisha iyo ukoresheje karita yawe uriko urariha canke ugura ibintu?
- Barakurinda iyo urengeje amafaranga ukuramwo?
- Hari amahera yoba ahari ya garanti habaye ingorane?

Ahantu ushobora kuriha amafaranga menshi baguciye n'iyo ukuyemwo muri konte yawe amafaranga asumba ayo ufise ugakoresha amafaranga atari gwawe, ukayakuramwo na karita canke ubundi buryo. Ivyo bavyita kurenza canke gukoresha amafaranga udafise (NSF). Kugirango wirinde ntibakurihishe n'ivyiza ko konte yawe uyirinda.

IKONTE YO KUZIGANYA

Kuziganya iminsi yose n'ico kintu cambere gituma ushobora gushika kubintu bikomeye nko kugura inzu canke kugira amafaranga akwiye azotuma ubaho neza igihe uhagaritse gukora. Amafaranga uziganije aragufasha gukora ibindi bintu nko gukoresha imodokari , gukoresha amatara canke ibindi vyihutirwa. Nicogituma utegerezwa gushira amafaranga yawe ahantu harinzwe kandi ushobora kuyaronka ningoga nko muri banki canke izindi shirahamwe ziraba ivy'amafaranga.

Konte isanzwe

Amakonte ya banki niyo nzira yoroshe kandi nziza yo kubikamwo amafaranga. Ayo ma konte ntagusaba gushiramwo amafaranga menshi cane kandi ntibakubuza gukuramwo amafaranga mugabo bariha unyungu nke.

Unyungu

Amakonte yo kuziganya menshi arariha inyungu bituma amafaranga yawe agwira akakuzanira inyungu nyishi. Ibanke yawe irakubwira ko inyungu yawe uyironka k'umusi, k'ukwezi canke ikindi gihe ukamenya naho iyo nyungu igira kuri konte yawe.