amafilime no gutembera wishimisha, ni ibintu ushaka.

Raba ku ilisiti yawe y'amahera wakoresheje mu mezi yaheze. Uce akarongo kuvyo ukeneye vyanse bikunze mu mahera ufise. Ku bindi vyovyo, gerageza ntukoreshe amahera ubigura canke ushake ubundi buryo butazimvye bubisimbura. Urugero, aho kugura amatike ku nzu barabiramo filime canke gukodesha filime, gerageza ushake DVD mw'isomero ku buntu. Ihe intego y'amahera ushobora kuzigama buri kwezi hama ukurikiranire hafi ayo ukoresha kugira urabe niba wageze ku ntego yawe.

INZIRA ZO GUTANGURA KUZIGAMA & GUSHORA

Akenshi abantu bafata gutangura kuzigama nko kwiga "kwiyishura ubwawe mbere na mbere."Urashobora gutangura buke buke: ushira ku ruhande amadolari 10 buri ndwi canke buri kwezi ni intanguriro nziza cane. Birashobora gufasha gufata igice kimwe c'amahera wahembwe ukagishira kuri konti yo kuzigama; gukoresha ubu buryo urashobora kuzigama amahera kandi ntibikunze kubaho ko wokoresha amahera wazigamye. Umukoresha wawe nawe arashobora kuba afise uburyo bwogufasha kuzigama no gushora nka 410 (k) canke se ubundi bwose wokwihitiramwo. Fargo Public Library ifise ibishobora kugufasha kumenya ivyerekeye umutungo,anahera, kuzigama no gushora. Ja ku murongo wacu kuri www.fargolibrary.org/moneysmart kugira ubone amakuru ku bizakorwa mu misi iza n'imirongo ya interineti ku vyerekeye ibikoresho bijejwe kwigisha ibijanye n'amahera biboneka mw'isomero. Urashobora no kubaza ku bajejwe kwakira abantu yaba kw'isomero rikuru canke se isomer rya Dr. James Carlson Library kugira umenye izindi nzira wokorehsa kugira ugire ubuhinga mu gukoresha amahera yawe.

AMASAHA

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Isomero rikuru riba ryugaye ku musi w'Imana kuva ku musi wo kwibuka kugeza ku musi w'abakozi.

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* Dr. James Carlson Library irugara ku w'Imana kuva ku musi wo kwibuka kugera ku musi w'abakozi

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ICO AMAHERA ASHOBORA GUKORA

Gupanga amahera-yoba ku muryango canke ku muntu ubwe- bishobora gufasha gucungera amahera ukamenya aho aja bikanagusfasha gupanga aho **ushaka** ko amahera yawe aja.

Gupanga amahera bituma uyakoresha mu bintu bya ngombwa. Gukurikirana ingene akoreshwa no kumenya amafagitire agomba kwishurwa buri kwezi, urashobora guteganya amahera akenewe.Hama, igihe fagitire igomba kwishirwa ukaba ushobora gukoresha amahera washize ku ruhande bigatuma wirinda gucibwa amahera yikirenga kubera gukererwa. Amahera yapanzwe ashobora gutuma ugera ku ntego zawe. Nyuma y'uko ivy'ukeneye koko vyishuwe urashobora noneho kwihitiramwo uko wokorehs a amahera yawe asigaye. Urashobora gufata icemezo co gushira ku ruhande amahera y'intego yindi nkuru kurutaho isaba amahera menshi nko kugura umuduga canke kwishura amashuri aho kugura ivy'ushaka ariko mu vy'ukuri udakeneye.

INTANGURIRO

Intambwe ya mbere yo gupanga amahera ni ukumenya aho ukoresha amahera yawe. Ntibigoye ariko gukurikirana uko ukoresha amahera n'ivyo ugura mu kwezi kose (canke kurenga) bizokwereka aho amahera yawe aja.biroroshe, fata agatabo canke ilisiti irimwo aya makuru:

- Igenekerezo amahera yakoreshejwe
- Uko amahera yakoreshejwe angana
- Ico amahera yakoreshejwe

Ni ngombwa gukurikirana uko amahera akoreshwa n'ubwo yoba ari utuntu dutoyi nk'ifanta waguze ukoresheje imashini y'amahera canke amahera ya bisi. Vyose vyiyongera ku mahera ukoresha buri kwezi.

Amahera akoreshwa akunze gushirwa mu bice vy'ibanze.

Inzu: hashobora kubamo amahera yo gukodesha canke yo kwishura inzu waguze yishugwa buri kwezi n'amahera yishurwa ibikoreshwa mu nzu nk'umwuka ushusha,umucanwa, amazi n'abajejwe gutwara imyanda.

Inrya: Hejuru y'amahera ukoresha aho basumira inrya, harashobora no kwiyongeraho amahera y'ivyo kurya vyo ku mutaga, inrya zo muri resitora canke amahera akoreshwa mu twamwa n'ivyo kunywa.

Impuzu: Uretse impuzu zisanzwe ku bagize umuryango, ibuka amahera y'ibirato canke impuzu z'akazi.

Uburyo bwo kugenda: Aha hashobora kubamwo kwishura amahera waguze umuduga, ibitoro, ubwishingizi bw'umuduga n'amahera wateganyije mu gihe umuduga woba ugze ikibazo. Nib anta muduga utunze, biba ngomwa yuko uteganya amahera ya bisi canke ubundi buryo bwo kugenda rusange.

Amahera yo kwivuza:

Niba ufise ubwishingizi bwo kwivuza, ukore uko ushoboye ubike amahera y'ubwishingizi n'andi bagufasha kwishura iyo wagiye kuraba muganga canke kwivuza. Kandi wibuke ko mu gihe ari ngombwa ugomba kubika amahera y'imiti.

Amashuri:Muri iki gice hashobora kubamwo amahera yo kwishura amashuri, inguzanyo yishurirwa umunyeshuri, kwishura ibitabo ndetse n'ibikoresho vy'ishuri canke ibindi bikorwa no kugira uruhara mu nkino.

Kwishura imyenda: Ibuka kubika amahera yo kwishura amakarita ariko amahera wakoresheje canke iyindi myenda mike woba ufise.

Gupanga amahera-yoba ku muryango canke ku muntu ubwe- bishobora gufasha gucungera amahera ukamenya aho aja bikanagusfasha gupanga aho **ushaka** ko amahera yawe aja.

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KUGERERANYA AMAHERA AKORESHWA N'AYINJIZWA

Iyo wakurikiranye amahera wakoresheje vyibuze mu kwezi kumwe, urashobora kubona aho amahera yawe aja. Ni ngombwa rero yuko uteranya amahera yose wakoresheje. Hama, igikurikiraho ni ukuraba amahera yose winjiza ukugene angana.

- Niba amahera winjiza ku kwezi ari menshi kuruta ayo usanzwe ukoresha, bisigura yuko uri kerekezo ciza co gutangura uzigamira unashorera akazoza kugira ugere ku ntego zawe.

- Niba amahera winjiza ku kwezi ari make kuruta ayo usanzwe ukoresha, bisigura yuko ugomba kugabanya amahera ukoresha buri kwezi kugira umutungo wawe ugende neza.

INZIRA ZO KUGABANYA AMAHERA ASOHOKA

Intambwe ya mbere nini mu kugabanya amahera ukoresha ni ukuraba witonze ivyo **ukeneye kugura** bitandukanye n'ivyo **wifuza kugura**. Ivyo kurya, aho kuba n'impuzu zisanzwe nivyo bikenewe. Gufata ikawa aho bayigurishiriza buri musi, gusokera aho bafungurira, aho barabira