n'ingurane idafite aho igarukira. Niba amahera utegerezwa kwishura ari hafi y'iherezo ry'ubushobozi bwawe bwo kwaka ingurane, birashobora kwangiza amanota yawe.

Niba waratse amakonti menshi mashasha, birashobora kwangiza amanota yawe.

Amateka magufi ku vyerekeranye n'ubushobozi bwawe bwo kwaka ingurane, arashobora kwangiza amanota yawe ariko amateka magufi arashobora gusimbuzwa no kwishurira ku gihe no kuba amahera asigaye kwishura ari make. Rinda raporo ijanye n'ubushobozi bwawe bwo kwaka ingurane kugira ibe ihagaze neza.

RAPORO ZIJANYE N'UBUSHOBOZI BWO KWAKA INGURANE

Raporo y'ubushobozi bwawe bwo kwaka ingurane ifise amakuru yerekeye amanota y'ubushobozi bwawe bwo kwaka ingurane, ashobora gutuma ubona ingurane n'ayo uzishura kugira uhabwe amahera. Ugomba kuba ufise ikopi ya raporo yawe yerekana yuko amakuru ameze neza, yuzuye kandi ari aya vuba, cane cane mbere yuko waka ingurane yo kugura ikintu gifise agaciro gakomeye canke mbere yuko usaba akazi. Ubushobozi bwawe bwo kwaka ingurane burashobora kandi no kukurinda kwibwa umwirondoro kubera ushobora kuraba niba amakuru ariyo. Kwibwa umwirondoro ni igihe uyundi muntu aba ariko arakoresha amakuru yawe y'umwihariko. Itegeko ry'igihugu risaba buri imwe mw'ikompanyi zitatu mu gihugu kukurabira imiterere y'ubushobozi bwawe bwo kwaka ingurane kwa gusa buri mezi cumi n'abiri. Kubisaba, ja kuri annualcreditreport.com, hamagara kuri 1-887322-8228 canke wuzuze igipapuro ca raporo y'umwaka isaba kuraba ubushobozi bwo kwaka ingurane hama ucohereze kuri: Annual Credit Report Request Service, P.O Box 105281, Atlanta, GA 30348-5281. Hari urubuga rumwe gusa rwo kuraba raporo y'ubushobozi bwo kwaka ingurane: **annualcreditreport.com**. Wirinde izinde mbuga zoba zikoresha uburiganya.

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AMAHERA YUNGUKA

Tangura wunguka:

Ubumenyi bw'ibanze ku vyerekeye ubushobozi bwo kwaka ingurane

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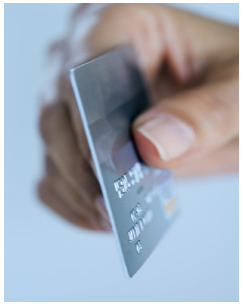
UBUSHOBOZI BWO KWAKA INGURANE: IVY'BANZE

UBUSHOBOZI BOW KWAKA INGURANE NI IKI?

Ubushobozi bwo kwaka ingurane ni icizere gishingiye ku mahera. Ubushobozi bwo kwaka ingurane bisigura yuko akahise k'imyishurire yawe, akazi n'amahera uhembwa, uhabwa ingurane. Abatanga ingurane canke ibindi bikogwa bibatera gushaka gukorana nawe. Kugira ubushobozi bwo kwaka ingurane ubusanzwe bisigura yuko ugenda wishura amahera make make kandi bikorosha guhabwa ingurane y'amahera

Ubushobozi bubi bwo kwaka ingurane bushobura kuba ingorane ikomemeye. Ubusanzwe bituruka ku gutinda kwishura canke kugurana amahera mesnhi cane. Bisigura yuko ushobora kugira ingorane kugira ubone ingurane y'umuduga,ikarita iriko amahera y'ingurane, ahantu ho kuba na rimwe na rimwe akazi.

IKARITA IRIKO AMAHERA Y"INGURANE NI IKI?



Urashobora gukoresha ikarita iriko amahera y'ingurane hama ukagenda uyishura buke buke. Ariko wibuke yuko kugura ibintu ukoresheje ikarita iriko amahera y'ingurane ari ingurane. Hejuru y'ivyo, uko amahera y'ivyo waguze angana, utegerezwa kwishura ijanisha ry'ayo wakoresheje (inyungu) hama rimwe na rimwe amahera akugwaho ku mwaka.

n'amahera uhembwa bituma uhabwa ingurane. Abatanga ingurane (amahera canke ibindi bikorwa) bituma mukorana. Kugira ubushobozi bwiza bwo kwaka ingurane ubusanzwe bisigura kwishura amahera make kurushaho no korosha ingurane y'amahera.

UKO BAHITAMWO IKARITA IRIKO AMAHERA Y"INGURANE

Iyo uriko urahitamwo ikarita iriko amahera y'ingurane, hari imiterere n'amoko menshi y'amakarita ugomba kwitaho. Ibi bikurikira ni amabwiriza ategerezwa kumva canke kubaza igihe uriko urahitamwo ikarita.

Ingurane ifise aho igarukira: Aya ni amahera ari kw'ikarita imwe ikompanyi ijejwe kugurana amahera iha nyene iyo karita uburenganzira bwo kugurana.

Ayasigaye: iyi ni ikarita yerekana amahera ugomba kwishura ikompanyi yaguhaye ikarita.

Amahera: Abagurana amahera akenshi barakunda guca amahera y'inyongera iyo abantu batishuriye igihe. Izindi karita zisanzwe ziriko amahera no kuba wakoresha amahera birengeje ubushobozi bwawe bw'ingurane. Ikarita zimwe na zimwe zica amahera aya n'aya buri kwezi, waba uyikoresha canke utayikoresha. Amahera ashobora gucibwa buri kwezi, hakurikijwe igihe iki niki canke agakugwa ca rimwe kandi arashobora kuva ku madolari 6 kugera ku madolari 150.Amahera akugwaho arashobora kugira ingaruka ku yandi asigaye. Urugero, ikarita iriko ingurane ifise aho igarukira y'amadolari 250 hama igakugwako amadolari 150 hasigara amadolari ijana.

Inyungu: Kwishura ingurane, uwatse ingurane agomba kwishura inyungu iri kumwe n'amahera yaguranye. Inyungu zibarwa hakurikije ijanisha ku mwaka. Niba inyungu ari icumi kw'ijana ku mwaka hama ukagurana amadolari 100 y'umwaka umwe, utegerezwa kwishura amadolari 100 y'umwaka kongerako amadolari 10 y'inyungu.

Amahera arihwa hakurikije ijanisha (APR)

Ni igiciro cy'ingurane ifatwa nk'inyungu ku mwaka .Ubusanzwe uko inyungu ya buri mwaka igenda iba nke nivyo vyiza kuruta. Ukore uko ushoboye kugira urabe niba mu masezerano hariho igihe ntarengwa. Nyuma y'igihe inyungu irashobora kwiyongera.

Igihe ntarengwa: Ni igihe uba uterezwa kwishura amadeni mu buryo bwuzuye nat gihindutse ku myishurire.

AMAHERA MAKE ATEGEREZWA KWISHURWA & ARI KUMWE N"INYUNGU

Amahera make ategerezwa kwishurwa abarwa hakurikijwe umwenda wose. Inyungu zibarwa hakurikijwe amahera yaguranwe, muri rusange ndetse n'inyungu zagiye zizira mu gihe co kubara. Urugero, tuvuge urimwo amadolari 500 kw'ikarita yawe y'ingurane hakaba hariko inyungu ya 15%.. Niba uriha amadolari 15 buri kwezi, bizogutwara amezi 44 kugira uheze kwishura ayo madolari 500 hama uzishura inyungu y'amadolari 150.87. Amahera ujejwe kwishura agenda agabanuka iyo ayo usigayemwo ahejeje kwishurwa, ariko bitewe n'inyungu birashobora gufata igihe kinini kugira uheje kwishura mu gihe wishura gusa amahera make make ashoboka buri kwezi.

AMANOTA Y"INGURANE NI IKI?

Ni ibiharuro bifasha abatanga ingurane n'abandi kuraba ingene ushobora kuzaja wishura amahera ku gihe. Buri manota ashingiye ku makuru ari kuri raporo yawe y'ubushobozi bwo kwaka ingurane.Amanota y'ingurane niyo agena niba wobona ikarita y'ingurane n' inyungu utegerezwa kwishura, ingurane y'umuduga, inzu n'izindi karita z'ingurane. Akenshi iyo ufise ibiharuro vyinshi, barakwemerera kandi urashobora no kwishura inyungu nkeya ku ngurane nshasha. Abatanga ingurane baraba kenshi ku manota yawe. Baraba ku manota yawe urugero iyo bafata icemezo niba bahindura inyungu canke ingurane ifise aho igarukira kw'ikarita y'ingurane canke kukurungikira impano mw'ikete.Kugira amanota y'ingurane meza bituma nta ngorane ugira z'amahera kandi ukazigama amahera aturutse ku nyungu zo hasi.

NI GUTE WOZAMURA AMANOTA Y"INGURANE?

Ishura amadeni yawe yose ku gihe.Iyo wishuye ideni utinze , ikonti yawe ikarungikwa ku biro bijejwe kwishuza amadeni canke ukaba warigeze guhomba, ako kahise kose kangiza amanota yawe y'ingurane.GAbanya amadeni yawe.Ingero nyinshi zigereranya ibiharuro vy'amadeni ufise