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Urashobora kandi no kubaza abajejwe kwakira abantu no gutanga amakuru yoba kuri Main Library canke Dr. James Carlson Library kugira ubone izindi nzira ziguha ubuhinga ku bijanye n'amahera yawe.

AMASAHA

Fargo Public Library

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(701) 241.1472

Kuwa mbere – kuwa kane 9-9
Kuwa gatanu 11-6
Kuwa gatandatu 9-6
Kuw'Imana 1-6*

*Main Library rirugara ku w'Imana kuva ku musi wo kwibuka kugeza ku musi w'abakozi.

Dr. James Carlson Library

2801 32nd Ave. S. • Fargo
(701) 476.4040

Kuwa mbere – kuwa kane 10-8
Kuwa gatanu 11-6
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Kuw'Imana 1-6*

*Dr. James Carlson rirugara ku w'Imana kuva ku musi wo kwibuka kugeza ku musi w'abakozi .

Northport Branch

2714 N. Broadway • Fargo
(701) 476.4026

Kuwa mbere – kuwa kane 10-8
Kuwa gatanu 11-6
Kuwa gatandatu 9-6
Kuw'Imana ..... rirugaye

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UBUHINGA KU MAHERA

Tangurana ubuhinga: Ivy'ibanze mu gushora

FINRA smartinvesting@yourlibrary ALA American Library Association

9.2010

Gushora: Ivyiyumviro nyamukuru

Iyo utanguye gushora, hari ivyo ugomba guhitamwo ku bijanye n'ukuntu n'aho ushora amahera yawe. Ibi birashobora gutera amayobera cane ku muntu atamenyereye amajambo n'ivyiyumviro bikoreshwa mu gusigura uburyo butandukanye bwo gushora. Umuntu agitangura gushora arashobora gufata ivyemezo vy'ubuhinga ku bijanye n'amahera, akoresheje kwiga amwe mu majambo y'ibanze.

INGARUKA

Birashoboka yuko amahera wazigamye atokunguka ayarenzeko canke yuko ushobora guhomba igice c'amahera yashowe. Ariko niba witeguye ingaruka mu mishorere yawe, urafise amahirwe yo kongera amahera uzigama y'izabukuru canke izindi ntego kuruta iyo woba udahanganye nizo ngaruka.

INYUNGU

Amahera abonetse nyuma yo gushora yitwa inyungu.

Urugero, niba uguze umugabane ku madolari 30 hama ukawugurisha amadolari 35, inyungu iba ari amadolari 5. Ingaruka n'Inyungu biba bifise aho bihuriye buri gihe.Uko imishorere yawe igenda yiyongera agaciro niko ingaruka zigenda zinagabanuka.

IGIHE

Igihe kirashobora gufasha umuntu ashore mu nzira nyinshi:

- Igihe kiguha amahirwe yo kwiyemeza ingaruka mu mishorere yawe ari navyo nyamukuru mu vyerekeye kwiyongera kw'imishorere yawe mu gihe kinini.
- Igihe gituma ushobora gufata imigambi y'intego z'igihe kinini nk'izabukuru.
- Igihe gituma imishorere yawe yunguka kandi ikaniyongera mu gaciro.

Iyo myungukire ni ibaho iyo inyungu z'igishoro canke amahera vyongeye gushorwa bikongerwa ku gishoro nyamukuru canke amahera yashowe bwa mbere. Uko igishoro cawe nyamukuru kiyongera ni nako imishorere igenda igira inyungu.
Bisigura yuko uko umara igihe kinini ushora niko ugenda wunguka.

GUSHORA HENSHI

Gushora henshi ni igihe ushira amahera yawe mu mishorere itandukanye kugira ugabanye ingaruka z'igihombo kandi ukanagira amahirwe yo kungukira muri iyo mishorere. Bigufasha kurinda agaciro k'imishorere yawe muri rusange n'iyo umwe canke imishorere myinshi wahisemwo yoba idatanga inyungu nyinshi.

UBWOKO BW'IMISHORERE

Ingaruka nke

Uburyo bwo gushora bufite ingaruka nke bisigura yuko haba hari amahirwe make canke bitanashoboka yuko wohomba igice c'amahera washoye.
Ariko bikanasigura yuko inyungu zawe ku mishorere yawe zitazaba ari nyinshi. Imishorere ishingiye ku ngaruka nke ishobora kubamwo:

- Ivyemezo vyo kubitsa
- Amadeni magufi atunguka
- Konti zo kuzigama amahera yo gushora

Ingaruka ziringaniye

Ubu buryo bwo gushora butanga inyungu zisumbye iz'ingaruka nke ariko n'amahirwe y'igihombo akiyongera. Ubu buryo bw'ingaruka ziringaniye akenshi buba mu mishorere y'igihe kirekire kurutaho kandi bukanatera n'ingorane nyinshi kubuhinduramwo amahera mu gihe akenewe. Ibi ni ibijanye n'uburyo b'ingaruka ziringaniye:

- Imigabane, ibigo bikomeye
- Amadeni ya leta ndetse n'ayatanzwe ku rwego rw'intara.
- Imigabane ihuriweho n'abandi yamaze gushorwa ahantu henshi

Ingaruka zo ku rwego rwo hejuru

Uburyo bufatwa nk'ingaruka zo hejuru nabwo butanga inyungu nyinshi. Iyo ufise igihe gihagije co kwita ku ntego zawe ushobora guhitamwo ubu buryo kuko uba ufise igihe gihagije co kugabanya igihombo hama bigatuma imishorere yawe imomeza kwiyongera. Bumwe mu buryo b'wingaruka zo hejuru n'inyungu zo gushora harimwo:

- Imigabane mu bigo vyawe canke mu bigo bito bito bigitangura
- Imigabane ihuriweho n'abandi bantu akoreshwa mu kongera imigabane no kuguriza.
- Imigabane ishobora kugurwa canke ikanagurishwa igihe ico arico cose.

Ubwinshi muri ubu buryo bwo gushora bushobora gutera abantu ubwoba canke bukagora kumvikana. Urashobora kugabanya ingaruka ukongera inyungu uhisemo gukoresha ivyavuzwe ku vyerekeye aho woshora amahera wazigamye.