IDENI

Ntugatinze kwishyura ideni ryawe.
Ntukavuge ko uzaba wishyura kandi wakwishyura none.

IHAME RY' ICYUMWERU

Iri hame ryibanda kw' ideni ryafashwe neza kandi rikanerekana uko byashimangira umubano wacu n' abandi. Hari bamwe bakunda kwihaza bityo ugasanga nta deni na rimwe bafite, ariko mu by' ukuri ntidushobora kubaho nta deni dufite. Usibye ko byumvikana nkaho bidakwiye, rimwe na rimwe amadeni ashobora kubaka ubuzima bwacu cyane. Usibye ko kuguza bifatwa nk' ibintu bidakwiye, gusa bigira agaciro iyo dufite imyumvire mizima maze tukabyubahiriza. Bityo bizaduhata gukura buhoro buhoro natwe tukahigira amasomo. Bisaba imyitwarire myiza kwishyura ibyo ugomba abandi cyangwa se gutirura ibya bandi mu gihe twumvikanye nabo kandi kimeze neza.Ibi kandi bidufasha kubahana ndetse no kunoza umubano wacu mwiza. Mwige gufatanya , haba mu muryango, inshuti, aho utuye cyangwa ku murimo.

Dutekereza ko ideni ari inguzanyo, ariko kuguza ushaka kwikenura biboneka mu bifite ubusobanuro bwagutse bwadufasha mu ngeli nyinshi. Gusaba ubufasha rero bisaba kwicisha bugufi. Kuguza, byaba amafaranga, ibikoresho cg se ubufasha, erega ntabwo twebwe ubwacu twihagije. Kugira umutungo w' amafaranga no kwigenga bidutera ubwibone, kugaburira ubusambo bwacu bityo tukwibwira ko ntawe dukeneye. Amaherezo tukiringira amafaranga yonyine hamwe n'ubushobozi dufite aho kwiyambaza abandi dore ko byubaka umubano ukomeye. Ntushobora kwishima ngo kuko wigenga kuko ubusanzwe twaremewe gufatanya. Tuzahora dufite umwenda wabatwitaho.

Kwihuta ni ihame ry' ingenzi kuko bitari gusa mu kwishyura cg gufasha ahubwo no muri kamere yacu. Byerekana kumenya inshingano kandi bikaguhesha izina ryiza. Inyishyu ihora yitezwe na nyirayo, ariko ikintu cyubaka icyubahiro ni icyizere ni ukunyaruka. Bigaragaza uburyo tuzirikana Kwita ku mikorere yejo hacu hazaza. Umurongo wacu ugomba kuba ari ukwishyura amadeni vuba bishoboka. Mu gihe ubonye amafaranga yikirenga, aho kujya kuyasesa, yashore mu madeni yawe.

Hari ibihe twese tugira ibihe bikomeye maze tukisanga twakoresheje akayabo. Ibihe bidasanzwe bishobora kudusubiza inyuma mu buryo bw' ubukungu cg mu marangamutima yacu bityo bikadukereza. Abenshi mu bakozi b' ibigo by' imari cg se n' inshuti ntabwo zibyitaho iyo twatinze kwishyura mu gihe twabahaye impamvu zabiduteye hakiri kare. Bazishimira kubona duteye intambwe tugasobanura uko byifashe.Ibi byubaka icyizere n' ubucuti burambye. Tubona ku bandi ibyo twaba bibyemo. Ikiriho nuko biba bikomeye kongera kuguza muri banki cg inshuti zacu iyo tutabanye neza.

INYUNGU

1. Ideni ridutera kumenya umbano wacu uko uhagaze, bityo bikaduhoza ku nkecye ko hari inshingano tugomba kuzuza.
2. Bizaduha umurongo mwiza yuko tuzajya twishyura amadeni y'abandi mbere maze ibindi dukeneye bikaza nyuma.
3. Bizaturinda ubwibone no kuvuga nabi.
4. Bitanga amahoro n' umutuzo ndetse no kumva ko ushoboye iyo ideni ryishyuwe ryose.

INTAMBWE ZIKURIKIZWA

1. Tangira utanga amahirwe mato cyangwa inguzanyo zicyiritse. Ibi rero biduha icyizere cyuko dushobora kwishyura bityo bikadufasha kubaka izina ryiza.

Inzira ni mikorere y' IDENI

2. Ujye uzirikana amadeni yawe ndetse witondere igihe ugomba kwishyuriraho. Ibi bizagufasha kubaka izina ryawe.

3. Mu gihe ubonye amafaranga arengaho banza wishyure ideni ryawe, ntugasubike ngo wishyure ejo, kuko ntawamenya uko ejo hazaba hameze.

4. Menyesha vuba bidatinze mu gihe uhuye n' ikibazo cyikubuza gutunganya ibyo wiyemeje. Hamagara uvuge uko byakugendekeye, ureba kure.

5. Ujye usaba inguzanyo cyangwa ubufasha mu gihe bibaye ngombwa cyane. Garagaza icyifuzo cyawe neza, kandi usobanure uburyo uzuzuza inshingano zawe.

6. Ntukajye ujya mw' ideni ngo ugiye mu biruhuko kwishimisha, imyambaro , ibyokurya cyangwa kwidagadura. Yazigame maze uzishyure yuzuye, bityo bikazoroha no kubona ayandi mahirwe.

7. Irinde ideni/ umwenda ushobora kugusenya cg ugasenya umuryango wawe uramutse unaniwe kuwishyura. Banza uganirize umufasha wawe mbere yuko ujya gufata inguzanyo.

8. Baza abandi wigeze gufasha icyo nawe ushobora kubafasha. Kandi ujye ubibashimira.

Mu gihe twiga gukorana n' abandi ndetse no kubitabaza twubaka umubano mwiza maze tugakora twitararika. Niba ubuzima twarabayeho kububamo twigenga, ntabwo twaribushobore kubaho nk' umugore n' umugabo. Tuvuze ko ntacyo twishyuza ni nko kuvuga ko twishyuzwa amafaranga gusa. Tugomba guhora dushimira ababyeyi bacu kuko baratureze ndetse badufasha gukura tumenya ubwenge. Iri kandi rigera kure, kuko hari ubuntu twagiriwe tudashobora kubonera indishyi. Uko dukomeza gutera imbere ni nako tubona ko tutari kubyishoboza ubwacu. Bimenye rero ntukajye upfundikira ubuntu bwawe ku bandi.

IBAZE KANDI USUBIZE

1. Ese ni nde waba ufitiye ideni? Waba warigeze umushimira se ?

2. Ese ideni uribona ute? Ese ubona agaciro k' isomo ryagusigiye?

3. Ese ni buryo ki waba ukoresha iri hame mu buzima bwawe?

Ibuka....Intekerezo zibyara ibikorwa, Ibikorwa bibyara ingeso, Ingeso zirema kamere, yacu Nuko kamere igena ejo hacu hazaza!

Isuzume Kuva kuri 1 kugera 10	1	2	3	4	5	6	7	8	9	10
Kuki wihaye aya manota?										
Nizihe nyungu azabona mu gihe uzamuye amanota yawe?										
Ese ni kihe gikorwa wakwitoza mu ku gerageza inyungu ziri hame??										
Ingengabihe kw' ihame usoma buri munsi	M	T	W	T	F	S	S			