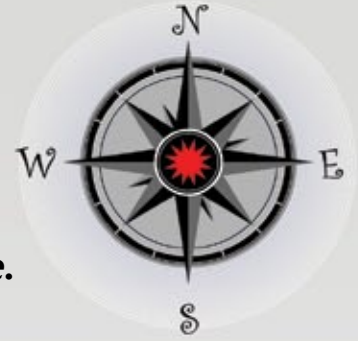


# KUZIGAMA



*Umugabo w'umunyabwenge azigamira ejo hazaza,  
naho umugabo w'umupfapfa aya amafaranga yose yungutse.*

## IHAME RY' ICYUMWERU

Mu myaka yashize gukoresha amafaranga byafatwaga nk' ubupfapfa. Bivuzwa ngo ' igiceri cyazigamwe ni nk' igiceri twungutse' yari imvugo izwi. Abantu bakoreshaga amafaranga mu gihe gusa babaga bafite amafaranga, barazigamaga ku mpamvu zidasanzwekandi bakazirikana ko basigarije abana babo. Kamere y' umuntu yagaragazwaga n' ubushobozi bwo kuzigama no mu gukurikiriza indangagaciro haba amafaranga, ibicuruzwa, cg uburere. Abantu basobanukirwa akamaro ko kuzigamira ejo hazaza.

Uyu muni ihame ryo kuzigama risa nkiryasibamye kubera ingufu z' abaguzi. Abacuruzi badushyizemo imyumvire yuko " icyo dushaka tukibone. Ndagikeneye none kabone nubwo ndafite amafaranga nzakibaguzi maze bajye banyishyura byoroshye ukwezi kurangiye". Ibikorwa byamamaza biratubindikiranya bitwereka ko dukeneye ibintu kandi tutabikeneye. Biroroshye kwaka inguzanyo maze bakaduhata amakarita agura ku mwenda, ndetse bakagukuriraho inyungu ya banki ku gihe cy' amezi atandatu. Ariko ntaho batangaza ko nyuma yicyo gihe inyungu ya banki iziyongera bidasubirwaho. Bityo rero ntabwo dukoresha gusa ibyo dufite ahubwo dukoresha nibyo tudafite mw' izina ryo kwihaza no kugendana n' abandi muhujwe urugero. Tukisanga twaguye mu migambi idashoboka yo kwishyura ibyo twariye maze bigafata imyaka isaga, ugasanga biteje ibibazo bikomeye bishobora gusenya n' ingo zacu ndetse n' ubuzima bwacu. Amakarita agura kw' ideni/ umwenda ntawe uyanze ariko ikibazo ni uburyo uyakoreshamo.

Abafite ubwenge barazigama kandi bagategura ejo habo hazaza, babyigaho mbere yo gukoresha amafaranga yabo. Ntabwo bagira konti yo kuzigama gusa, ahubwo bashora imari mu mutungo, inyubako n' ubundi bucuruzi busanzwe. Amafaranga ubwayo ata agaciro, ni ingenzi rero ko twayasimbuza

igikorwa gifite agaciro. Bazashora kandi ubucuruzi bwabo mu bandi bantu kuko bababonamo icyizere kandi bakifuzaga gufatanywa nabo. Ntibapfa gukoresha amafaranga uko biboneye, ndetse niyo bazigama cyangwa se ngo bayashore mw' imari. Iyo ubukungu butazamuka abazigama bahura n' ingorane nkeya. Usanga bafite amahoro, haba ku makarita yabo ndetse na banki zabo.

## INYUNGU

1. Kuzigama byubaka kwihangana, kubiyemeza hamwe no guhozaho mu gihe dutegereje kuzakoresha ayo twabitse.
2. Iyo tuzigama biduha akanya ko kwibaza ku gaciro kubyo duteganywa kuzagura.
3. Gahunda yo kuzigama iturinda kugura nta gahunda ndetse no kwicuza nyuma yo kugura.
4. Twishimira ibintu dufite maze tukagira umwete wo kubifata neza kugira ngo bishobore kuramba.
5. Twishimira ibyo dufite maze ntiduhangayike dushaka kugura ibindi.
6. Dusuzuma ibyo dukeneye, maze tugatandukanya ibyo dukeneye nibyo dushaka, bityo tukamenye uko tubikurikiranya bikwiye.
7. Ntiduteshuka ku ngengo y' imari twihaye.
8. Dusana ibyangiritse aho kubijugunya maze ngo tugure ibindi.
9. Tugira amahoro kuko dufite amafaranga azigamye aba yiteguye icyaba gitunguranye cyose.
10. Dukora imyiteguro ireba ejo hazaza. Kuzamura uyu muco wo kuzigama rero utanga agaciro gakomeye. Ntabwo ari bibi gutekereza icyo twifuzaga kugira mu gihe tuyoborwa n' indangagaciro twihaye.

# Inzira ni mikorere yo KUZIGAMA



## INTAMBWE ZIKURIKIZWA

1. Kora ingengo y' imari maze uyubahirize. Umushahara uhembwa nicyo ushobora kuzigama buri kwezi, ibisigaye nibyo ukoresha.
2. Mbere yuko tugura ikintu icyari cyo cyose tugomba kwibaza ibi bibazo bine: Ndagikeneye se? Nshoboye kukigura se? Ese kuki ngishaka? Ese ni ryari nkeneye kukibona?
3. Baho ubuzima ushoboye.
4. Ntakagure ibintu kereka gusa ushoboye kubyishyura byose.
5. Gira imihigo ireba kure ku mafaranga kandi uyakorere ingengo y' imari.
6. Toza abana bawe kuzigama.
7. Irinde gukoresha ikarita yawe y' amadeni cg kwikopesha kereka gusa mu gihe ushoboye kubyishyura byose buri kwezi.

Iyo igihugu cyacu kiba cyaritoje iri hame ryo kuzigama no gukoresha neza umutungo wacu, ntabwo twari kuba twugarijwe ni akayabo kaza miriyari z' amadorari ubu none. Hari uburyo buzima

kandi bushoboka, bitari gusa ku bantu ahubwo no kuri leta ndetse n' ighugu cyacu.

Gukoresha amafaranga yacu neza hamwe no kwitegura tureba kure bitanga amahoro mu miryango yacu. Bivanaho igitutu no kunanirwa mu buzima bwacu, haba abana bacu ndetse n' abuzukuru bacu. Maze nabo bazadushimira ko twabahaye umurage mwiza wo kubaho. Bitinde bitebuke tuzitoza gukoresha ibyiyumviro byacu maze tuyoborwe n' amahame n' indangagaciro. Mu gihe duhisemo kutabikora ubu none, bidatinze tuzahatirwa kubikora. Ntitukabe abapfapfa ahubwo reka tube abibaza kenshi, twitoza kuzigamira ejo hazaza.

## IBAZE KANDI USUBIZE

1. Ese waba witeguye kuba uzigama cyangwa ukoresha/ ugura gusa?
2. Ese ahazaza hawe haba haraganjwe hate n' ibikorwa byawe?
3. Waba warateguriye ejo hazaza hawe?

**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 muni	M	T	W	T	F	S	S			