



Ongakukhetha xa ushiya kumqeshi wakho

Zilungiselele ukuzewenze ukhetho
olusekelwe elwazini ngemali yakho



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Ingaba uyashiya kumqeshi wakho?

Esinye sezigqibo zemali esibalulekileyo ekufuneka usenze kukuba kumele wenze ntoni ngemali yakho oyongele umhlalaphantsi onayo kumqeshi wakho wangoku.

Kule ncwadana, sikubonisa izinto ongakhetha kuzo kwanokuba zithetha ukuthini.

Cinga ngokugcina imali yakho oyongele umhlalaphantsi ityaliwe (igciniwe) ukuze iqhubeke ikhule

Ungayigcina imali yakho oyongele umhlalaphantsi ityaliwe ngokuyiyeka apho ikhoyo okanye uyitshintshela kwingxowamali entsha endaweni yokuyikhupha iyikheshi xa ushiya kumqeshi wakho.

Why you should keep your retirement savings invested

Ngaphezu kwesiqingatha sabo bathatha umhlalaphantsi kuya kufuneka ukuba baphile ngemali engaphantsi kwe-R2 000 njengepenshini, kwi-R10 000 nganye abebeyirhola ngaphambi kokuthatha umhlalaphantsi.

Kutheni ilungu eliqhelekileyo likule meko?

Ikakhulu kungenxa yokuba bayayikhupha imali yabo abayongele umhlalaphantsi xa betshintsha imisebenzi endaweni yokuba bayigcine.

Ukuba uburhola i-

R10 000

ngenyanga uze uthenge ipenshini ekunika ipenshini eyi-

20%

yomvuzo wakho, ipenshini yakho yenyanga iyakuba yi-

R2 000

Ungakwazi ukuphila nge-20% yomvuzo wakho?

Umthombo: Alexforbes

Khumbula: Injongo yokuba nemali eyongiweyo yomhlalaphantsi kukuba ube nemali eyaneleyo ongaphila ngayo ngenye imini xa uthatha umhlalaphantsi kumqeshi wakho.

Kokuphi ongakhetha kuko ukugcina imali yakho oyongele umhlalaphantsi ityaliwe kwaye uqinisekise ukuba unemali eyaneleyo ongaphila ngayo emva komhlalaphantsi?



Ukuyeka imali yakho kwingxowamali yangoku

- Ukuba ngaba ukhetha olu khetho, usenako ukutshintshela isixa esipheleleyo semali oyongele umhlalaphantsi kwenye ingxowamali, okanye uyikhuphe iyikheshi, ngaphambi kokuba uthathe umhlalaphantsi. Kodwa ke, ingxowa yakho yomhlalaphantsi awunakuyifumana iyikheshi koko ungakwazi ukuyitshintshela kwenye ingxowamali kuphela okanye ihlawulwe ngezavenge (ngokuxhomekeke kumthetho ide minimis) ngexesha lomhlalaphantsi.
- Awungekhe ukwazi ukukhupha inxenye yemali kwingxowa yakho yemali onayo egciniweyo ukuba ukhetha olu khetho.
- Imali yakho iya kuhlala kwezi ngxowa, inamaxabiso afanayo kwingxowa yakho yokonga, eyomhlalaphantsi neyemali onayo egciniweyo.
- Uya kukwazi ukufumana imali kwingxowa yakho yokonga kwaye ungakwazi ukukhupha imali kanye ngonyaka werhafu (1 Matshi - 28 Februwari).

Kufanele ndenze ntoni ukuba ndikhetha olu khetho?

Awenzinto. Imali yakho oyongele umhlalaphantsi iya kuqhubeka ityaliwe kwaye iqhubeka ikhula. Olu lolona khetho lulula futhi oluneentlawulo ezisezantsi.

- Akusayi kufakwa mali ingaphezulu kwingxowa yakho yokonga nangoko kungekho mirhumo eqhubekayo oyenzayo.
- Olu lukhetho oluneentlawulo ezisezantsi.
- Nayiphi na ipolisi yesehlo obunayo ngaphambi kokuba ushiye kumqeshi wakho iya kuphela.



Ukutshintshela imali yakho kwingxowamali yokugcina imali yomhlalaphantsi

- Ungakhupha kube kanye inxenye yemali okanye uyikhuphe yonke imali ekwingxowa yemali onayo egciniweyo kwingxowamali yokugcina imali yomhlalaphantsi ngaphambi komhlalaphantsi.
- Uya kukwazi ukuyifumana imali ekwingxowa yokonga kanye rhoqo kunyaka werhafu xa nje ubuncinane bemali ekhoyo iyi-R2 000.
- Ungakwazi ukutshintshela imali yakho ukusuka kwingxowamali yokugcina imali yomhlalaphantsi uyise kwingxowamali yomqeshi wakho olandelayo.
- Awunakukwazi ukwenza eminye imirhumo engaphezulu.
- Ingxowamali yeAFRIS yokugcina imali yomhlalaphantsi ungakwazi ukuyifumana. Le ngxowamali ineentlawulo ezisezantsi kunezinye iingxowamali zokugcina imali zomhlalaphantsi ezifumanekayo ngokuqhelekileyo kubantu.
- Ungatshintshela kwingxowamali yokugcina imali yomhlalaphantsi xa uthatha umhlalaphantsi ukuba ngaba awufuni ukumisela umvuzo ngelo xesha kodwa awunakukwazi ukukhupha imali ekhutshwa kanye.



Ukutshintshela imali yakho kwingxowamali yotyalomali lomhlalaphantsi

- ⊗ Imali yakho iya kudluliselwa isenamaxabiso afanayo kwingxowa yokonga, eyomhlalaphantsi neyemali onayo egciniweyo.
- ⊗ Ungakwazi ukuthatha imali kwingxowa yakho yokonga kwaye ukhuphe imali kanye ngonyaka werhafu (1 Matshi - 28 Februwari) xa nje imali onayo onokukwazi ukuyikhupha ingaphezulu kwe-R2000.
- ⊗ Ungakwazi ukwenza imirhumo efikelela ku-27.5% womvuzo wakho orhafiswayo, ukuya kutsho kuma-R350 000 ngonyaka uze ubenerhafu oyibuyiselwayo kwimirhumo yakho. Ukusuka ngomhla woku-1 Septemba.
- ⊗ Isinye kwisithathu semirhumo yakho eqhubekayo siyakuya kwingxowa yakho yokonga size isibini kwisithathu siye kwingxowa yomhlalaphantsi.
- ⊗ Ungathatha ukuya kutsho kwisinye kwisithathu sengxowa yakho onayo egciniweyo, kunye nayo yonke ingxowa yakho yokonga iyikheshi xa uthatha umhlalaphantsi.
- ⊗ Awunakukwazi ukukhupha nayiphi na imali kwingxowa yakho yomhlalaphantsi xa ushiya kumqeshi wakho. Yonke imali kufuneka isetyenziselwe ukwenza umvuzo wakho womhlalaphantsi.



Tshintshela imali yakho kwingxowamali yomqeshi wakho omtsha

- ⊗ Ungakhupha inxenye okanye yonke imali ekwingxowa yakho yemali onayo egciniweyo kunye nakwingxowa yokonga iyikheshi uze utshintshela imali eseleyo kwingxowamali yomqeshi wakho omtsha.
- ⊗ Ungakwazi ukuyikhupha imali ekwingxowa yakho yokonga kwingxowamali yomqeshi wakho omtsha kanye rhoqo kunyaka werhafu.
- ⊗ Awunakukwazi ukuyithatha ingxowa yakho yomhlalaphantsi kwaye imali ekuyo kufuneka idluliselwe.
- ⊗ Ingxowa yemali onayo egciniweyo ungakwazi ukuyithatha iyikheshi kuphela xa ushiya okanye udendwa emsebenzini.
- ⊗ Awunakukwazi ukukhupha nayiphi na imali kwingxowa yakho yomhlalaphantsi xa ushiya kumqeshi wakho. Yonke imali kufuneka isetyenziselwe ukwenza umvuzo wakho womhlalaphantsi.

Ingxowamali ye AFRIS yoTyalomali loMhlalaphantsi ungakwazi ukuyifumana. Le ngxowamali ineentlawulo ezisezantsi kunezinye iingxowamali zotyalomali zomhlalaphantsi ezifumanekayo ngokuqhelekileyo kubantu.

QAPHELA::

1. Kunokwenzeka ukuba kufuneka ukuba uhlawule irhafu kwisixa esiyikheshi osikhuphayo kwimali yakho eyongelwe umhlalaphantsi.
2. Akukho rhafu uyihlawulayo kwimali oyitshintshela kuyo nayiphi na enye ingxowamali.
3. Umcebisi wezezimali angakucacisela ngemithetho esebenza kwimali yakho oyongele umhlalaphantsi, ukuba ngaba uphuma emva komhla woku-1 Matshi 2021.

Thetha nomcebisi wezezimali ukuze akuncede ucinge ngoko ungakhetha kuko. Ukufumana iingcebiso zemali qhagamshelana neZiko leMy Money Matters: **Telephone:** 0860 000 381 | **imeyile:** mymoneymatters@alexforbes.com

Dibana noJackie

Makhe siqwalasele indlela ukukhetha kukaJackie, ngelixa esebenza, okunganegalelo ngayo kwiziphumo zakhe zomhlalaphantsi.

Amatyala emali nedyunivesithi

UJackie akanangxowa yemali egciniweyo nanjengoko eqalise ukwenza imirhumo kwingxowamali yomhlalaphantsi emva komhla woku-1 Septemba 2024. UJackie ufuna ukubhatala ityala lakhe lemali aze onge imali yemfundo yentombi yakhe yamabanga aphakamileyo kwiminyaka eli-18.

Ukwenzela imfundo yentombi yakhe uJackie wonga i-1% engaphezulu kwingxowamali yakhe yomhlalaphantsi neyi-R292 kuphela ngenyanga. Oku kwenza ukuba uJackie akwazi ukukhupha imali kwingxowa yakhe yokonga xa eyidinga kwixesha elizayo. Le ntlawulo ingaphezulu iyohlulwa ngokuba isinye kwisithathu siye kwingxowa yokonga size isibini kwisithathu siye kwingxowa yomhlalaphantsi.

UJackie ufezekisa iinjongo zakhe::

- Ngokuqhubeka ehlawula iintlawulo zakhe zanyanga zonke, aze ayikhuphe yonke imali ayonge kwingxowa yokonga kwiminyaka emibini ukuze ehlise ibhalansi yetyala lakhe ngokukhawuleza kangangoko.
- Kunyaka wesithathu, uJackie udinga ukukhupha nje kuphela inxenye yemali ekwingxowa yokonga ukuze ahlawule lonke ityala lakhe.



UJackie uneminyaka yobudala engama-25 Wamkela ama-R350 000 ngonyaka Iqondo lemirhumo 15% **Akukho ngxowa yemali egciniweyo**



Nangona nje ekhuphe imali kwingxowa yakhe yokonga ukuze ahlawule ityala lakhe futhi ahlawulele nemfundo yentombi yakhe oko kulindelekileyo kuJackie ngokunxulumene nomhlalaphantsi kusathembisa, kwaye uyakube onge imali eyaneleyo yokuhlawula malunga ne-70% yomvuzo wakhe wangaphambi kokuthatha umhlalaphantsi.

Ukhupha i-100% yengxowa yakhe yokonga rhoqo ngonyaka

UJackie uyikhupha yonke imali ekwingxowa yakhe yokonga rhoqo ngonyaka. UJackie akayi kukwazi ukukhupha nayiphi na imali yakhe ayongele umhlalaphantsi iyikheshi xa ethatha umhlalaphantsi.

UJackie uya kuthatha umhlalaphantsi nge-50% kuphela yomvuzo wakhe wokugqibela. Ukuqonda indlela izigqibo zakhe ezizichaphazela ngayo iziphumo zakhe zomhlalaphantsi kuthetha ukuba angakwazi ukwenza izigqibo ezisekelwe kulwazi nangakumbi.

Amanqaku:

- Ingxowa yemali egciniweyo ayibalwanga kulo mzekelo obonisiweyo ngenxa yezi zizathu zilandelayo:
- Imizekelo isekelwe kuqikelelo kwaye yenzelwe ukubonisa nje kuphela.
- Amalungu ajoyina iingxowamali zomhlalaphantsi ukusuka ngomhla woku-1 Septemba ukuya phambili awayi kubanayo ingxowa yemali egciniweyo.
- Amalungu anayo ingxowa yemali egciniweyo njengangoku ayacetyiswa ukuba angayithathikwaphela ingxowa leyo ngaphambi komhlalaphantsi.

Kuninzi kakhulu ongakufumana ngengxowa yakho yokonga. Ngokucinga ngendlela eyahlukileyo ngengxowa yakho yokonga kwaye uthathe uxanduva ngemali oyongela umhlalaphantsi ungayisebenzisa ngobulumko ingxowa yakho yokonga. Oku kuyakwenza ukuba ukwazi ukujongana neemfuno ezikhawulezileyo zemali ngelixa uqinisekisa ukuba usakwazi ukufumana umhlalaphantsi omhle. Kukwenza ukuba ukwazi ukulawula ikusasa lakho.



Ingaba udinga uncedo?

Enye yeenzuzo ezintle zokuzinxulumanisa neAlexforbes kukuba ukwazi ukufumana iingcebiso. Ukuba ngaba ungathanda ukuxoxa malunga noko ongakukhetha okanye udinga ulwazi olungaphezulu, nceda uqhagamshelane nathi.

Iziko leMy Money Matters

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Dibana noShivesh



UShivesh uneminyaka yobudala engama-45

Wamkela ama-R450 000 ngonyaka

Iqondo lemihumo 15%

Imali ekhoyo kwingxowa yemali anayo egciniweyo R1 030 000 Iminyaka yobudala yomhlalaphantsi ngama-63



Makhe siqwalasele indlela ukukhetha kukaShivesh, ngelixa esebenza, okunganegalelo ngayo kwiziphumo zakhe zomhlalaphantsi.

Shivesh - Ukukhupha imali ngamaxesha athile esenzela iimeko zikaxakeka

UShivesh akukho nayiphi imali ayikhuphayo kwingxowa yakhe yemali anayo egciniweyo, kodwa uyayikhupha imali kwingxowa yakhe yokonga ukwenzela iimeko zikaxakeka kula maxesha ebomini bakhe:

- At age 45 - R50 000
- At age 50 - R150 000
- At age 55 - R100 000

UShivesh uya kuthatha umhlalaphantsi nge-57% yomvuzo wakhe wokugqibela. Angazenza zibe ngcono iziphumo zomhlalaphantsi wakhe ngokwenyusa iqondo lemihumo yakhe okanye ngokonga imali engaphezulu ngeAVC (Umrhumo ongaphezulu wokuzithandela). Olu khetho lwenza ukuba ukwazi ukonga ixabiso elithile lerandi lepesenti.

Akukho kukhutshwa kwemali kwaphela

UShivesh akukho nayiphi imali ayikhuphayo kwimali yakhe ayongela umhlalaphantsi ngelixa asebenzayo.

UShivesh uya kuthatha umhlalaphantsi nge-61% yalo mvuzo wokugqibela. Ngokwenyusa iqondo lemihumo yakhe ukusuka ku-15% ukuya ku-16% angathatha umhlalaphantsi nge-66% yomvuzo wakhe wokugqibela.

Amanqaku:

- Imizekelo isekelwe kuqikelelo kwaye yenzelwe ukubonisa nje kuphela.
- Amalungu ajoyina iingxowamali zomhlalaphantsi ukusuka ngomhla woku-1 Septemba ukuya phambili awayi kubanayo ingxowa yemali egciniweyo.
- Amalungu anayo ingxowa yemali egciniweyo njengangoku ayacetyiswa ukuba angayithathi kwaphela ingxowa leyo ngaphambi komhlalaphantsi.

Kuninzi kakhulu ongakufumana ngengxowa yakho yokonga. Ngokucinga ngendlela eyahlukileyo ngengxowa yakho yokonga kwaye uthathe uxanduva ngemali oyongela umhlalaphantsi ungayisebenzisa ngobulumko ingxowa yakho yokonga. Oku kuyakwenza ukuba ukwazi ukujongana neemfuno ezikhawulezileyo zemali ngelixa uqinisekisa ukuba usakwazi ukufumana umhlalaphantsi omhle. Kukwenza ukuba ukwazi ukulawula ikusasa lakho.



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Yintoni enye ekumele uyazi

Ukuba ngaba ugqiba ekubeni uyikhuphe imali yakho oyongele umhlalaphantsi iyikheshi, kunokuba uyigcine uyityalile, le yindlela oya kuhlawuliswa ngayo irhafu (Ngokusekwe kumthetho werhafu ngoSeptemba 2024).

Ngexesha lakho lokuphila, ungakwazi ukuthatha isixa esipheleleyo esingama-

R550 000 semali yakho oyongele umhlalaphantsi ngaphandle kokuhlawula irhafu xa usiya kumhlalaphantsi. Kodwa ke, zonke iimali othi uzikhuphe kwingxowa yakho yemali onayo egciniweyo, ziyikheshi (ngaphezu kwama-R27 500) ngaphambi kokuya kumhlalaphantsi ziya kusicutha esi sixa.¹

Ukukhupha imali kwingxowa yakho yokonga ngaphambi komhlalaphantsi akusehlisi esi sixa singama-R550 000 singahlawuliswa rhafu xa uthatha umhlalaphantsi. Iimali ozikhupha kwingxowa yokonga zihlawuliswa irhafu ngokwelona qondo lakho liphezulu lerhafu, ngokufanayo nendlela ehlawuliswa ngayo irhafu kumvuzo wakho.

Ukuba uyashiya emsebenzini wakho uze uthathe imali kwingxowa yakho

Uthatha malini	Rizinga lerhafu
R1 – R27 500	0% yemali ethathiweyo
R27 501 – R726 000	18% yemali ethathiweyo ngaphezukwama-R27 500
R726 001 – R1 089 0000	R125 730 + 27% yemali ethathiweyongaphezu kwama-R726 000
R1 089 001 nangaphezulu	R223 740 + 36% yemali ethathiweyo ngaphezu kwe-R1 089 000

Ukuba uya kumhlalaphantsi²

Uthatha malini	Rate of tax
R1 – R550 000	00% yemali ethathiweyo
R550 001 – R770 000	18% yemali ethathiweyo ngaphezu kwama-R550 000
R770 001 – R1 155 000	R39 600 + 27% yemali ethathiweyo ngaphezu kwama-R770 000
R1 155 001 nangaphezulu	R143 550 + 36% yemali ethathiweyo ngaphezu kwe-R1 155 000

1. Isixa oya kukwazi ukusithatha siyikheshi ngaphandle kokuhlawuliswa irhafu sixhomekeka kwiimali owawukhe wazikhupha ziyikheshi ngaphambili kwiingxowamali zakho zomhlalaphantsi.

Iintlawulo neendleko

Sibuzwa imibuzo engeentlawulo amaxesha amaninzi. Ezi ndidi zilandelayo zeentlawulo zinganegalelo kwimali yakho oyongele umhlalaphantsi:

Iintlawulo zolawulo

Ezi ziintlawulo ezihlawulwa kumlawuli wengxowamali. Iintlawulo ezi zibalwa zize zitsalwe rhoqo ngenyanga kwiimali zakho ezityaliweyo.

Iintlawulo zokuphathwa kotyalomali

Ezi ziintlawulo kunye neendleko zabaphathi beepotifoliyo zotyalomali.

Zichazwe kumaphepha anika ulwazi ngengxowamali epotifoliyo nganye kwaye zisenokutshintsha amaxesha ngamaxesha.

Ukukhupha imali kwiNgxowa Yokonga

Ukuba ngaba ukhupha imali kwingxowa yakho yokonga uya kuhlawula intlawulo eyi-2% yesixa osikhuphayo nalapho eyona ntlawulo isezantsi ili-R100 ize eyona iphezulu ibe ngama-R600

Irhafu yentengo (VAT) iyafakwa kwiintlawulo apho kufanelekileyo.

Ukuba ngaba unomcebisi wezemali, ezi ntlawulo zilandelayo zinokutsalwa:

Intlawulo yokuqala yokufumana iingcebiso

Lena yeyeengcebiso zokuqala ozinikwa ngumcebisi wezemali wakho. Yipesenti yemali oyityalayo kwaye ipesenti yokwenene kuvunyelwana ngayo nguwe kunye nomcebisi.

Intlawulo yonyaka yokufumana iingcebiso

Lena itsalwa rhoqo ngenyanga kwiimali zakho ezityaliweyo. Intlawulo njengepesenti kuvunyelwana ngayo nguwe kunye nomcebisi wakho wezezimali.

Iingcebiso ezibalulekileyo

Njengokuba usimka ngoku emsebenzini wakho, zisenokuba ninzi izinto ocingisisa ngazo kuquka nokuba ungenza njani ukuze ufumane ngakumbi kwimali yakho. Nazi ezinye iingcebiso:

- Gcina imali yakho oyongele umhlalaphantsi ityaliwe nanini na ukwazi ukuze iqhubeka ikhula.
- Ukukhupha imali kwingxowa yakho yokonga ngaphambi komhlalaphantsi akusehlisi isixa-mali esingama-R550 000 ekungatsalwa rhafu kuso.
- Iimali ozikhupha kwingxowa yokonga zihlawuliswa irhafu ngokwelona qondo lakho liphezulu lerhafu, ngokufanayo nendlela ehlawuliswa ngayo irhafu kumvuzo wakho.
- Hlanganisa imali yakho oyongayo yomhlalaphantsi kwindawo enye ukwenza ukuba ubomi bubelula kwaye ukwazi nokuhlawula iintlawulo ezisezantsi. Yenza izigqibo ezilungele wena.
- Yonga imali kangangoko unako rhoqo ngenyanga ukwenzela iinjongo zakho, kuquka nomhlalaphantsi.
- Qinisekisa ukuba uwalungiselele amaxesha kaxakeka ngokuba ube nemali eyaneleyo oyongileyo okanye i-inshorensi.
- Manage your debt so that you don't become over-indebted. Waphathe ngendlela efanelekileyo amatyala akho emali ukuze ungabi namatyala angaphezulu. Ukuba ngaba unamatyala amaninzi emali, fumana uncedo.
- Thetha nomcebisi wezimali ukuze akuncede ubeke phambili iimfuno zakho zemali kwaye wenze izigqibo ezilungele wena.



Qhagamshelana nathi

Ibango okanye iinkqubo:

Iziko loNxibelelwano laBathengi

Umnxeba: 0860 100 333

I-imeyile: admin@alexforbes.com

Ngokusekelwe kwiimeko ezizezakho (iingcebiso):

Iziko leMy Money Matters

Umnxeba: 0860 000 381

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