

Kwenzekani uma umfundi efuna ukuqala ukufunda?

- **Kufanele utshele** inkampani yama-unit trust noma ibhange lapho uvule khona i-akhawunti yakho ye-Fundisa Fund **uma umfundi eselungele ukufunda.**
- Bayokunikeza **isitifiketi somvuzo** ukuze ubone ukuthi **malini ekhona** yemfundo. Le **mali** yenziwe **imali oyongile, imali yebhonasi, kanye nenzalo / inzuzo.**
- Umfundi kufanele athathe isitifiketi somvuzo aye naso **ekolishi** noma **enyuvesi** lapho ebhalise khona.
- **Ikolishi** noma **inyuvesi iyokwazisa** i-National Student Financial Aid Scheme (**NSFAS**) ngemininingwane yomfundi bese i-NSFAS ifunela umfundi imali kwi-Fundisa Fund bese ikhokha **ngqo** ekolishi noma enyuvesi lapho umfundi azofunda khona.

Izindleko

- Kukhona **imali ewu-1.25% ebanjwa njalo ngonyaka** (kungafakiwe i-VAT) ethathwa emalini etholakale kwi-Fundisa Fund.
- Uma uthatha isinqumo sokutshala imali ngosizo lomcebisi wezimali, angakukhokhisa imali **engekho ngaphezu kuka-3% wemali yakho oyitshalile.** Isibonelo, lokhu kusho ukuthi uma ubeka ewu-R40 ngenyanga, inani elingu R1.20 lingabanjwa emalini oyongayo bese ikhokhela umcebisi wakho.
- Ibhange lapho uvule khona i-akhawunti yakho uMzansi nalo lingabamba **inhlawulomali yokufaka imali** njalo uma uyifaka kwi-akhawunti yakho ye-Fundisa Fund. Thola ebhange lakho ukuthi lokhu kungabiza malini.

Ungayivula kanjani i-akhawunti

yeFundisa Fund

Ungazivulela iFundisa Fund Account kwelinye lalawa mabhangi alandelayo:

- E-Absa – vakashela lelo gatsha lebhengi elibambe iqhaza noma ushayele ku-0860 111 456.
- E-Nedbank ne-Nedgroup Investments – vakashela lelo gatsha lebhengi elibambe iqhaza noma ushayele ku-0860 123 263.
- E-Standard Bank ne-STANLIB – vakashela lelo gatsha elibambe iqhaza, ushayele ku-0860 386 3472 noma uthumele nge-SMS igama elithi 'Fundisa' kule nombolo 32 009 khona umeluleki ezokuthinta ngocingo.

Uzocelwa ukuba ugcwalise ifomu lesicelo seFundisa Fund.

Ukuziveza ngokusemthethweni

I-Fundisa Fund akukhona ukufakela imali ebhanga nje, kodwa iyisikimu sotshalo lwezimali ngokuhlanganyela (i-unit trust), okuwutshalo-mali lwesikhathi esiphakathi naphakathi ukuya kwisikhathi eside. I-value yotshalo-mali lwakho ingehla noma yenyuke ngesikhathi sokutshalo-mali. Ukusebenza kwayo kwesikhathi esedlule akuyona inkomba yokuthi izoqhubeka kanjani ngekusasa. I-Fundisa Fund kwenziwa uhwebo ngayo ngentengo ye-value esemthethweni ekupheleni kwalolo suku. I-Fundisa Fund ingaboleka izimali kanti futhi ibolekise ngempahla yayo ukuze ithole elinye ingeniso. Uma kukhokhwa ikhomishini noma imadlana yenkuthazo (incentives), izibandakanywa kwizindleko ezizodalulwa kuwe. I-Fundisa Fund kumele iphathwe ngokulandela umthetho. Ungathola ulwazi ngokuthi umthetho uthini, endaweni lapho ovula khona i-akhawunti yotshalo-mali lwakho. I-Fundisa Fund izothengiswa ngamalunga e-Association for Savings and Investment South Africa (ASISA). Uma ungenelisekile yindlela i-akhawunti yakho ephathwa ngayo, ungaxhumana ne-ASISA kwinombolo ka-011 669 4900 noma ku-021 673 1620 noma kwi-email yekheli elilandelayo: info@asisa.org.za ukuthola usizo.

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Yini i-Fundisa Fund?

I-Fundisa Fund i-savings account ekunikeza umvuzo ngokongela imfundo. Ungongela ukukhokhela imfundo yengane ukuze ithole iziqu zasekolishi noma zasenyuvesi egunyaziwe. Njalo ngonyaka kuyofakwa ibhonasi kwi-akhawunti yakho, kuncike ekutheni malini okwaze ukuyonga.

Ngabe isebenza kanjani?

- Uyokwemukela ibhonasi njalo ngonyaka njengomvuzo wokongela imfundo yengane. Inani lebhonasi lingaba u-**25% (ikota elilodwa)** wemali oyongayo njalo ngonyaka.
- Lokhu kusho ukuthi uma wonga u-R100 ngenyanga wongela unyaka (R1200 ngonyaka), uyothola omunye u-R300 ngonyaka oyongena emalini yemfundo yengane yakho.
- Akunamkhawulo esibalweni sabantu (abatshalizimali) abangongela umfundi oyedwa. Nokho, **eningi** engafakwa njengebhonasi onyakeni ngamunye u-**R600** akunandaba ukuthi abatshalizimali bangakanani. Ukuze uthole ibhonasi ka-R600, abatshalizimali kuyodingeka ukuthi ngabe bongwe u-**R2400** isiyonke kulowo nyaka.
- Uhulumeni nezinkampani ezigcina izimali ezaziwa ngama-unit trust bavumile ukweseka **umsebenzi (project) weminyaka emi-3** ukubona ukuthi ngabe uyafuna yini ukongela imfundo yengane yakho. Njengoba kusewumsebenzi wokubona ukuthi kungenzeka yini, ibhonasi iyonikezwa abatshalizimali ngohlelo lokuthi 'ofike kuqala, uthola kuqala umklomelo'. Labo okuyibona abayokonga kuqala imali nge-akhawunti ye-Fundisa Fund, bayoba ngabokuqala emgqeni wokuthola umvuzo, njengoba imali yebhonasi yomsebenzi wokuhlola ukuthi lokhu kungenzeka yini inesikalo esithile.
- Imali yebhonasi akuyona eyakho – **ingasetshenziswa kuphela** umfundi owongela imfundo yakhe.

- Uma udinga ukuthatha imali yakho kwi-akhawunti ye-Fundisa Fund ungayithatha, kodwa uyolahlakelwa ibhonasi ka-25% okuyomele ukuba uyitholile. Kuyothatha izinsuku ezimbili zokusebenza ukuthi uthole imali yakho enkampanini yama-unit trust noma ebhange lapho uvule khona i-akhawunti yakho ye-Fundisa Fund, uma udinga ukuthi uthathe imali yakho. (unnecessary)
- Uma umfundi ekhetha ukungabe esaqhubeka nokufunda, uyolahlekelwa imali yebhonasi ngaphandle uma **ukhetha omunye umfundi** ukuthi athathe indawo yakhe.
- Uma ibhonasi ingasetshenziswa ukukhokhela izifundo zomfundi, ngeke uyithole.

Ubani ongavula i-akhawunti ye-Fundisa Fund?

- Noma **yisiphi isakhamuzi saseNingizimu Afrika** noma umuntu ohlezi unomphelo ezweni ofisa ukusiza ukufundisa umuntu othile omnakekelayo, uma nje umfundi eyisakhamuzi saseNingizimu Afrika.
- **Akufanele** uze **uhlobane** nalo mfundi. Ungaxhasa noma yimuphi umfundi omkhethayo.
- Kufanele ube **ne-akhawunti uMzansi** noma **enye i-akhawunti yasebhange** kanye **nomazisi**.
- Yonke imali oyongayo iba ngeyakho kuze kufike lapho ikhokhwa khona ekolishi noma enyuvesi eyazekayo kwi-National Student Financial Aid Scheme (NSFAS) – okuyinhlangano kahulumeni ekhokhela izikhungo zemfundo.
- Kubalulekile **ukuthi unganikezi imali** kunoma ubani ngaphandle kwezinkampani zama-unit trust noma amabhange lapho ungavula khona i-akhawunti ye-Fundisa Fund. Yenza isiqiniseko sokuthi njalo uthola **irisidi** yemali oyifaka kwi-akhawunti ye-Fundisa Fund.

Umfundi omkhethile

- Kufanele abe **isakhamuzi saseNingizimu Afrika**.
- Kufanele balethe amakhophi abo **kamazisi noma isitifiketi sokuzalwa**.
- Kufanele aqale ukufunda engakabi neminyaka engama – 35 ubudala ekolishi noma enyuvesi esebenzisana ne-National Student Financial Aid Scheme (NSFAS).

Ngabe udinga ukuthi wonge malini?

- Ungonga **imali ewu-R40 ngenyanga**.
- Ungafaka futhi **imali ewu-R40** noma ngaphezulu uma unayo, noma nini.
- Indlela engcono yokonga ukuthi **kubanjwe imali njalo ngenyanga ebhange**.
- Khumbula ukuthi nakuba ungonga imali ngangoba uthanda kwi-akhawunti yakho, u-R2400 wokuqala kuphela oyothola ibhonasi.

Ngabe i-akhawunti yami ye-Fundisa Fund izokhula kanjani?

- Imali yakho ithenga **ama-unit trust angenayo**.
- Lama-unit trust atshala imali **ezimalini zikahulumeni atshelekisa ngazo** noma **izimali ezifakwa emabhange**. Uyothola inzalo (imali engenayo) kanye nenye inzuzo kulezi zimali ezitshaliwe esikhathini esizayo.
- Uyothola **ibhonasi** futhi noma enye imali ngaphezulu ukwengeza emalini oyongile.
- Uyothunyelelwa **isitatimende kanye ngonyaka**, ukukukhombisa ukuthi malini osuyongile kanye nenani lebhonasi oklonyelise lona.
- Ungabona ukuthi **imali yakho oyongile ye-Fundisa Fund isikhule** kangakanani ngokuthi ubheke amanani ama-unit trust **ephephandabeni**. Inani le-unit le-Fundisa Fund kufanele liphindaphindwe ngenombolo yama-unit onawo – uzobona ukuthi mangaki ama-unit onawo esitatimendeni.