



Kaze muri Reta Zunze Ubumwe za America

Agatabo karimwo
inyigisho z'impunzi

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MURI RETA ZUNZE UBUMWE ZA AMERICA

**AGATABO KARIMWO INYIGISHO
Z'IMPUNZI**

Urwandiko rugira Gatatu
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Intumwa ziserukira ibiro bikwirikira, nizo zateguye inzandiko za mbere zibiri z'aka gatabo *Kaze muri Reta Zunze Ubumwe za Amerika: Agatabo karimwo inyigisho z'impunzi:*

African Services Committee of New York
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Church World Service
International Catholic Migration Commission
International Institute of Erie, Pennsylvania
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Iowa Department of Human Services
Jewish Family Services of Baltimore
Lutheran Social Services of Fargo, North Dakota
Lutheran Social Services of the National Capitol Area
Maryland Office of Refugee Affairs
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Refugee Services Alliance of Houston
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Turetse ivyo biro twavuze, intumwa zivuye mur'ibi bindi biro, zaragize uruhara mu gutunganya uru rwandiko ruri mur'aka kagabo:

Arlington Refugee Services, Catholic Diocese of Arlington,
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Hebrew Immigrant Aid Society
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Aya mashirahamwe nayo akwirikira, yaratereye mu vyerekeye amasanamu:

Arizona International Refugee Consortium, Inc.
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Urupapuro rupfutse aka gatabo, rwakozwe na Chroma Design
Amashusho ari imbere mur'ak gatabo nayo yatunganijwe, yongera ashirwa hamwe n'ibiro vyitwa SAGART

Kaze muri Reta Zunze Ubumwe za Amerika: Agatabo karimwo inyigisho z'impunzi, karaha impunzi ziriko zirimirwa muri Reta Zunze Ubumwe za Amerika, amakuru yerekeye ibintu, impunzi zikwiye kwitega hamwe n'imfashanyo zishobora kuronka mu mezi ya mbere zigishika mu gihugu. Aka gatabo gafise umugambi wogufasha izo mpunzi kugira icyumviro c'ibintu zizobona vyerekeye akazi, indero n'inyigisho, kwitaho amagara y'abantu hamwe n'ibindi bintu vyerekeye ubuzima bwo muri Reta Zunze Ubumwe za Amerika.

Aka gatabo kanditswe hisunzwe intumbero yashikirijwe n'ibiro bijejwe abanyagihugu, impunzi hamwe n'ukwimukira mu bindi bihugu kw'abantu hamwe n'ibiro vya departement ya reta ya Amerika.

Abategetsu ba reta ya Amerika hamwe n'abategetsu bo mu ntara zigize Reta Zunze Ubumwe za Amerika, intumwa ziserukira ibiro bijejwe kwimura no kwakira abantu, hamwe n'ibiro bijejwe kwakira mpunzi, bitanguye ico gikorwa vuba, vyaragize uruhara mu kwandika ibiri mur'aka gatabo.

Aka gatabo kaboneka mu ndimi zitari nke, karahabwa ibiro vyo mu mahanga bijejwe igikorwa co gufasha impunzi zipfuzwa kwimukira mu bindi bihugu hamwe n'impunzi zimaze kwemererwa kuja muri Reta Zunze Ubumwe za Amerika, yamara zitararangiza ibintu vyose bisabwa kugira zimurwe. Karahabwa kandi abantu bo muri Reta Zunze Ubumwe za Amerika bajejwe kwakira impunzi kugira ngo bamenye amakuru ari mur'ako gatabo impunzi zironka, imbere yo gushika muri Reta Zunze Ubumwe za Amerika.

Kaze muri Reta Zunze Ubumwe za Amerika: Agatabo karimwo inyigisho z'impunzi, gasubirira agatabo k'impunzi, kari kandiswe mbere kitwa, *Agata karimwo inyigisho zo kwimukira muri Reta Zunze Ubumwe za Amerika*

Aka gatabo karashobora gusubirwamwo kose. Yamara amasanamu hamwe n'amajambo yashikirijwe n'abandi bantu, ntibishobora gukoreshwa n'abandi banditse ibindi bitabo, kandi ntibishobora gukoreshwa mu yindi migambi, amashirahamwe atanga imfashanyo atabanje gutanga uburenganzira.

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Kaze mu Nyigisho Zerekeye Imico!

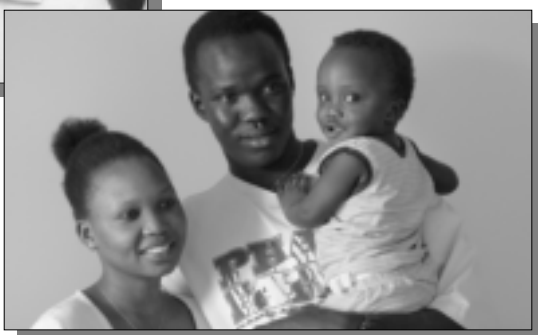
Aka gatabo *Kaze muri Reta Zunze Ubumwe za Amerika* kazobafasha kwitegura mu mezi ya mbere mu gishika muri Reta Zunze Ubumwe za Amerika. Karababwira ibintu mukwiye kwitega igihe muba muriko murarondera ikibanza co kubamwo, akazi, igihe muhuye n’abanyamerika hamwe n’igihe muriko muramenyera imico hamwe n’imigenzo vyo muri Amerika.

Kwimukira mu kindi gihugu n’ibintu birebire, n’inzira igoye, kandi aka gatabo karashobora kutishura ibibazo vyose biberekeye. Mu gihe mwoba mufise ibibazo aka gatabo katishura, canke mu gihe hoba hari ikintu mutumva kiri mur’aka gatabo, murabaza abakozi bajejwe igikorwa co gufasha abimurwa (JVA canke OPE), canke murabaza ibiro bijejwe kwimura no kwakira impunzi. Abo bose barashobora kubafasha kuronka amakuru mukeneye.

Ivyerekeye Reta Zunze Ubumwe za Amerika

Reta Zunze ubumwe za Amerika n’igihugu gifise intara zidasa hamwe n’ibihe bitandukanye. Ubwoko bw’abantu baho bwinshi hamwe n’amategeko yo mu ntara biratandukanye, intara yose irafase ukuntu yisangije kwo gukorana n’abantu bacimukira muri Reta Zunze Ubumwe za Amerika. Kubera ibintu vyifashe gurtyo, ibintu mwumvise vyerekeye Reta Zunze Ubumwe za Amerika bishobora kuba atarivyo kuri mwebwe. Abakozi bo mu biro bijejwe kubakira bazobafasha kumenya ivyerekeye imihana yanyu mishasha mubamwo hamwe no kwumva ibishobora gushika.

Kumenya Icongereza bizoba bihambaye kugira ngo mushobore kwiteza imbere muri Reta Zunze Ubumwe za Amerika. Muzoshobora kuronka akazi no mu gihe mutazoba muvuga Icongereza, yamara mushobora kutaronka akazi mu buryo bworoshe. Kwiga Icongereza bizobafasha kuronka akazi keza, kwumva ibintu abana banyu bariko bariga mu mashure, hamwe no kuronka abagenzi mu mihana yanyu mishasha.



Ivyerekeye Abanyamerika

Abanyamerika benshi barashira imbere kwigendako hamwe no gukora cane. Baba biteze kw'abantu bashasha bagishika, baronka akazi bidatevye hamwe no kwifasha bakongera bagafasha imiryango yabo. Bama kandi biteze kw'abantu bashasha bagishika bataramenya Icongereza, baca batangura kwiga Icongereza bunonyene.

Abanyamerika barubaha abantu babaza ibibazo. Barazi ko kubaza ibibazo vyerekana kw'abantu bariko baragerageza kwiga no gutegeza. Mu gihe mutazi ingene bakora ibintu, ntimuze mugire ubwoba bwo kubaza. Abanyamerika benshi bazonerwa no kubafasha.

Kuva mu kwezi kw'icenda mu mwaka w'2001, abanyamerika bamwe bamwe baratanguye kw'abantu batambara nk'abanyagihugu bo mu bihugu vyo mu Burengerero, hamwe n'abanyamahanga rimwe na rimwe. Abantu bakeyi barashobora no kwerekana agashavu canke umwikeko. Yamara abanyamerika benshi bazobaha ikaze kandi bazoshaka kumenya imico yanyu. Mu gihe mwohura n'abantu babafata nabi, murabwirira umukozi wo mu biro bijejwe kwakira impunzi. Barashobora kubafasha kumenya ikintu mwokora.

Ivyerekeye Kwimurwa

Kwimuka bizohindura ubuzima bwanyu. N'intambwe ya mbere mu nzira yo kuba umunyagihugu aba muri Reta Zunze Ubumwe za Amerika bwegu, hamwe no kuba umunyamerika. Impunzi zaje imbere yanyu zivuga ko muri Reta Zunze Ubumwe za Amerika, abantu bashasha bagishika, bafise akaryo ko gusubira gutunganya ubuzima bwabo. Gusubira gutangura ubuzima bushasha s'ikintu coroshe, yamara n'ikintu gishoboka. Impunzi zirenga imiliyoni zibiri zaraje imbere yanyu kandi nyinshi murizo, zarabishoboye. Mukoresheje ububangutsi bwanyu, ubumenyi hamwe n'umwete vyanyu, murashobora kwiteza imbere na mwebwe nyene.

Turabifurije umugisha!



Mur'iki gihe ibiro bijejwe ubunyagihugu bwo muri Amerika hamwe n'imfashanyo zihabwa abimukiye muri Reta Zunze Ubumwe za Amerika (USCIS) vyakwemerereye ivyagateganyo kuja muri Reta Zunze Ubumwe za Amerika, ibintu bikeyi vyonyene nivyo bikenewe kugira ngo utangure urugendo. Wewe hamwe n'umuryango wawe mutegerezwa kwipimisha kwa muganga hanyuma mugatsinda n'ikibazo cerekeye umutekano. Ibiro bijejwe guhitamwo abemererwa, bitegerezwa kurungikira ibiro vyo muri Reta Zunze Ubumwe za Amerika, amakuru aberekeye. Ibiro mpuzamakungu bijejwe abimukira muri Reta Zunze Ubumwe za Amerika (IOM) bitegerezwa gutunganya urugendo rwanyu. Mu gihe murindiriyeye gufata urwo rugendo, mushobora gukoresha ico gihe mu kwiga ivyerekeye Reta Zunze Ubumwe za Amerika, mukongera mukiga Icongerezwa gikeyi bishobotse.

Igipimo co kwa Muganga

Ibipimo vyo kwa muganga birakenewe ku bantu bose bagize umuryango wawe. Ivyo bipimo n'ivya gusa, kandi umukozi wo mu biro bijejwe kubimura niwe azosaba isango ryo gukoresha ivyo bipimo. Igipimo co kwa muganga

- Kizokwerekana niba wewe canke umwe mu bagize umuryango wawe afise ingorane z'amagara, zitegerezwa kwitabwaho;
- Kizokwerekana niba ata ngwara zandukira zotuma wewe canke umwe mu bagize umuryango wawe, atemererwa kuja muri Reta Zunze Ubumwe za Amerika; vyongeye,
- Kizoha amakuru ibiro bijejwe kukwimura no ku kwakira, yerekeye ingwara iyariyo yose ishobora gukenera gukwirikiranirwa hafi, inyuma y'aho uzoba umaze gushika muri Reta Zunze Ubumwe za Amerika.

Mur'iki gihe, inyishu z'igipimo co kwa muganga kimara umwaka umwe, naho iyo ngingo ishobora kuzohinduka muri kazoza. Mu gihe utagiye muri Reta Zunze Ubumwe inyuma y'ikiringo c'umwaka umwe uhejeje igipimo co kwa muganga, uzotegerezwa gukoresha ikindi gipimo imbere yo kuja muri Reta Zunze Ubumwe za Amerika. Ku bantu bafise ingorane z'amagara, nk'igituntu, canke Sida, ico gipimo kimara amezi atandatu gusa.



Kwemererwa Inyuma y'Itohoza Ryerekeye Umutekano

Impunzi zose zitegerezwa guhabwa uburenganzira bujanye n'umutekano inyuma y'itohozwa ryakozwe n'abategetsi ba Reta Zunze Ubumwe za Amerika. Mu bisanzwe iryo tohozwa rikorwa imbere y'uko ugirana ikiganiro n'ibiro USCIS, yamara rimwe na rimwe birashika kw'irindi tohozwa rijanye n'umutekano rikorwa imbere y'uko ufata urugendo rukujanye muri Reta Zunze Ubumwe za Amerika.

Icemezo Kitangwa n'Ibiro Bijejwe Kukwimura

Umuntu wese w'impunzi yemerewe kuja muri Reta Zunze Ubumwe za Amerika arashikirizwa ibiro bijejwe kumwimura, canke umuntu amuhagarariye, imbere y'uko afata urugendo. Ibiro bijejwe gutegura urugendo rwawe bazorungikira ibiro bijejwe kukwakira amakuru akwirikira:

- Izina ryawe, imyaka yawe, urugero rw'amashure ufise, hamwe n'akazi ukora
- Amazina, imyaka, urugero rw'amashure hamwe n'akazi k'abantu bagize umuryango wawe, bazojana nawe
- Ubwoko bwawe, igihugu cawe c'amavukiro, hamwe n'idini ryawe
- Ingorane z'amagara ushobora kuba ufise zizokenera kwitabwaho igihe uzoba washitse muri Reta Zunze Ubumwe za Amerika



- Amazina, ibibanza incuti zawe canke abagenzi bawe babamwo, hamwe n'amatelefone vyabo muri Reta Zunze Ubumwe za Amerika

Ibiro bijejwe kukwimura no kukwakira bizokoresha ayo makuru mu kugufasha gutora igisagara canke ikibanza uzobamwo. Mu gihe incuti zawe zo hafi zisanzwe ziba muri Reta Zunze Ubumwe za Amerika, hanyuma ugaha ibiro bijejwe kukwakira amatelefone hamwe n'ibibanza zibamwo, ivyo biro bizogerageza kugushikiza mur'ivyo bisagara canke ivyo bibanza nyene. Mu gihe usavye gushikizwa hafi y'umugenzi, canke incuti ya hafi, atari umutambukanyi wawe, umwana wawe, umuvyeyi, uwomuvukana canke mushikawe, ibiro bijejwe kukwakira bazoraba niba mur'ico gisagara canke iyo ntara hasanzwe hari imfashanyo ukeneye canke niba mur'ico kibanza ushobora kuharonka akazi. Niba hari izindi ncuti zawe za kure ziri muri Reta Zunze Ubumwe za Amerika, urashobora gusaba gushikizwa mur'ivyo bibanza izo ncuti zibamwo, yamara nta kintu na kimwe cemeza kw'ivyo bizogenda gurtyo.

Mu gihe ibiro bijejwe kukwakira bidafise amakuru mashasha yerekeye umuryango wawe hamwe n'abagenzi bawe basanzwe bari muri Reta Zunze Ubumwe za Amerika, urashobora gushikizwa mu gisagara kiri kure y'izo ncuti zawe. Uraha umukozi akorera ibiro bijejwe kukwakira amakuru yose ashobotse, kugira ngo ivyo biro bizoshobore gutora ikibanza cawe nyaco. Gutanga amakuru nkayo, ntaco bihindura



ku vyerekeye uruhagararo rwawe rwo kwimukira mu kindi gihugu, canke ku vyerekeye ukuntu urugendo rwawe rwihera. Ayo makuru agira ingaruka ku kibanza co muri Reta Zunze Ubumwe za Amerika uzoshikizwamwo gusa. Gutanga ayo makuru bizokugirira akamaro.

Igihe ibiro bijejwe kukwimura no kukwakira bizoba bimaze gufata ingingo yerekeye ikibanza uzoshikizwamwo, abakozi b'ivyo biro bazoca barungikira ibiro bijejwe gutunganya urugendo rwawe, iyo ngingo hamwe n'icemezo cabo bafashe co kukwimura. Imbere y'urugendo rwawe, uzobwirwa ikibanza uzobamwo muri Reta Zunze Ubumwe za Amerika.

Ibikorwa mu Gutunganya Urugendo hamwe n'Amafaranga y'Ingurane y'Urugendo

Ibiro mpuzamakungu bijejwe kwimurira abantu mu bindi bihugu (IOM) bizotegura urugendo rwawe muri Reta Zunze Ubumwe za Amerika, vyongere bikubwire itariki y'urugendo rwawe. Umwe wese mu muryango wawe, arashobora kuronka ingurane yo kuriha urugendo. Umwe wese mu bagize umuryango wawe afise imyaka irenga 18, araronka ingurane. Imbere y'uko ufata urugendo rukujanye muri Reta Zunze Ubumwe za Amerika, uzotera igikumu ku rupapuro rwitwaga *promissory note*, rwemeza ko uzoriha iyo ngurane. Haheze amezi makeyi ushitse muri Reta Zunze Ubumwe za Amerika, ibiro bijejwe kukwimura, bizoca bitangura kukurungikira facture kiza kwezi kugira ngo urihe igice ca ya mafaranga y'ingurane. Ufise imyaka itatu yo kuriha amafaranga yose y'umwenda. Amafaranga urishe aja mu



kigege gifasha izindi mpunzi kuriha urugendo muri Reta Zunze Ubumwe za Amerika. Kuriha iyo ngurane biri mu bintu vya mbere vyo kwerekana kahise kawe keza mu kuriha umwenda.

Mu gihe hari ikintu gihindutse mu muryango wawe igihe ukirindiriye kuja muri Reta Zunze Ubumwe za Amerika, nk'igihe umwana avutse, utegerezwa kubimenyesha ibiro mpuzamakungu vyerekeye abimukira mu bindi bihugu, IOM canke abakozi bakorera ibiro bijejwe gutegura urugendo rwawe. Utabigize, bishobora gutevya urugendo rwawe.

Imbere yo kuva mu gihugu urimwo, abakozi b'ibiro IOM, bazoguha impapuro uzotanga ugishika. Izo mpapuro zirimwo uburenganzira bita I-94 hamwe n'impapuro za douane, impapuro zo kwa muganga, amafoto yo kwa muganga hamwe n'impapuro zerekeye kwimuka. Uraraba neza ntute izo mpapuro igihe uzoba uri mu rugendo. Utegerezwa kubika iyo bahasha irimwo izo mpapuro nka nkama. Ntuze wugurure iyo bahasha kandi ntuze iyishire mw'ivalisi. Utegerezwa guha iyo bahasha abategetsi bakorera ibiro bijejwe abimukira mu gihugu, ku kibanza ca mbere c'indege uzokwururukirako.

Amavalisi

Kompanyi z'indege zirafise urugero, ibiro hamwe n'igitigiri c'amavalisi umuntu wese adategerezwa kurenza. Ushobora gutwara isakoshi imwe, itarenza ibiro 5 mu ndege.

Umuntu wese ashobora gutwara amavalisi abiri ashikana ibiro 32, agendera mu kibanza c'imizigo yo mu ndege. Uraraba neza kw'amavalisi yawe yugara neza kugira ngo ntuze ute ikintu na kimwe mur'urwo rugendo.

Ivalisi y'umurenge, ntizokwemerwa mu ndege. Utegerezwa kuzobanza kuyirungika imbere y'igihe, ukoresheje amafaranga yawe.

Iburo vya Reta Zunze Ubumwe za Amerika bigenduzwa ivyinjizwa mu gihugu arivyo bita douane, ntivyemera kw'ibintu bimwe bimwe vyinjizwa muri Amerika. Kirazira kuzana ibiterwa, ivyamwa, imboga, inyama, imiti hamwe n'ibiyovyabwenge. Urashobora kuzana imiti yanditswe na muganga, yamara itegerezwa kuba iri mw'icupa ryanditseko izina ry'uwu muti. Nturekuriwe kwinjirana ibintu bikarishe, nk'ibisu canke umukasi mu sakoshi yawe, yamara urashobora kubishira mw'ivalisi agendera mu kibanza c'imizigo mu ndege.

Nta bigwanisho birekuwe mu sakoshi utwara mu minwe. Mu gihe woba ufise ibibazo vyerekeye ibintu ushobora kwinjirana muri Reta Zunze Ubumwe za Amerika, urabaza abakozi bakorera ibiro mpuzamakungu bijewe abimukira mu bindi bihugu (IOM)

Ibintu Bidasanzwe Umuntu Ategerezwa Kumenya mu Rugendo

Urugendo rwo muri Reta Zunze Ubumwe za Amerika, n'urugendo rurerure, nico gituma rero ukwiye kwitegurira urugendo rurerure. Gufata urugendo biraruhisha ku muntu wese, kandi biragoye ku bana bakiri bato. Uragaburira abana kandi urabe ko bacye mu kazu ka sugumwe imbere y'uko binjira mu ndege, kandi utekere n'impuzu inzoya zambara musu. Uritwaza ibifungurwa bitekerwa mu mpapuro vyawe hamwe n'umuryango wawe.

Igihe indege igiye hejuru ikongera ikamanuka, amatwi araziba. Abakuze hamwe n'abana barashobora kumira canke kwayura kugira ngo bumve kw' ivyo biheze. Urategekanya kugaburira abana inyuma y'aho indege igurukiye hamwe n'imbere y'uko ushika. Kunywa amata canke soda birafasha kuzibura amatwi.



Mu gihe wokenera agakinga k'ibimuga, ibibando canke ubundi buryo bwo kugufasha mu rugendo rwawe, uraheza ubibwire ishirahamwe IOM. Vyongeye, mu gihe woba uriko urafata imiti, urayitwaza kugira ngo ushobore kuyifata mu gihe uyikeneye.

Mu gihe woba uzanye imbwa canke akayabu, utegerezwa gukwirikiza amategeko y'ibiro vya douane bijejwe ibikoko vyinjizwa mu gihugu. Utegerezwa kandi kuriha amafaranga yo gutwara iyo mbwa canke ako kayabu mu ndege. Birahambaye cane kw'ubwira ibiro IOM kw'uzoba ufise igikoko gitungwa mu nzu, kugira ngo ibiro bijejwe kukwakira muri Reta Zunze Ubumwe za Amerika, bishobore kugerageza kukuronderera inzu yemera kw'abantu batunga ibikoko.

Urugendo Rwawe

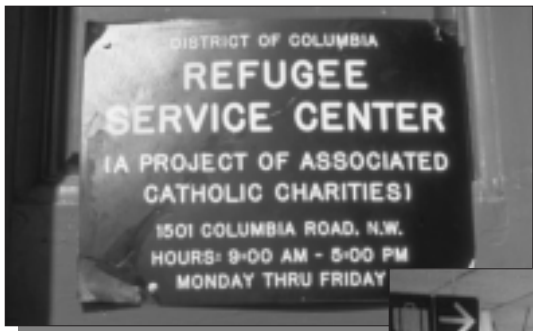
Mu gihe urugendo rwawe rugutuma uhagarara mu bindi bihugu imbere y'uko ushika muri Reta Zunze Ubumwe za Amerika, abaserukira ibiro IOM, bazobigufashamwo. Muri Reta Zunze Ubumwe za Amerika, abaserukira ibiro IOM, bazoja kugutegera ku kibanza c'indege bongere bagufashe mu bintu bikenewe gukorwa igihe ushitse.

Abategetsi bo muri Reta Zunze Ubumwe za Amerika bakorera ibiro bijejwe abimukiye hamwe n'abagendera muri Reta Zunze Ubumwe za Amerika, bazokwugurura ya bahasha irimwo impapuro bongere bazisuzume. Ikarata y'uburenganzira bwawe bwo kwinjira muri Reta Zunze Ubumwe za Amerika, bita I-94, izoterwako ikashe hanyuma

bayigusubize, hanyuma uzofatwa ibikumu, kandi ushobora kuronka ikarata y'uburenganzira bwo gukora (EAD) iriko ifoto yawe. Ikarata I-94 hamwe n'ikarata EAD, n'amarata ahambaye cane kuko yerekana kw'ufise uburenganzira bw'impunzi buciye mu mategeko bwo kuba muri Reta Zunze Ubumwe za Amerika. Urabika ayo makarata mu kibanza kidata. Ibiro bijejwe kukwakira bizosaba kubona ayo makarata igihe uzoshikira mu kibanza ubamwo, hanyuma vyongere bifotore ayo makarata. Mu gihe ubonye ko harimwo amakosa mur'izo mpapuro, uraca ubibwira abategetsi bunonyene ugushika ku kibanza ca mbere winjiriyeko muri Reta Zunze Ubumwe za Amerika. Biroroshe gukosora ayo makosa bunonyene kurusha kurindira gushika ushike mu kibanza ca nyuma uzobamwo.

Uhejeje gutunganya ibisabwa ku biro bijejwe abinjira muri Reta Zunze Ubumwe za Amerika, uzoca uja gutora ivalisi yawe hanyuma uce ubandanya ku biro vya douane. Abategetsi ba douane bazokwihweza impapuro wujuje, kandi bashobora gusaka amavalisi yawe. Mu gihe ibintu biri mu mavalisi yawe bimaze kurengana douane, uzoba witeguriye igice ca nyuma c'urugendo rwawe.

Ushobora kumara ijoro ku kibanza ca mbere winjiriyeko kuko igikorwa co gusuzuma gifata igihe kirekire. Mu gihe ivyo bishitse, ibiro IOM bizobitunganya vyongere bikurihire ihoteli hamwe n'indege igutwara mu kibanza uzoshikiramwo bukeye. Ushitse mu kibanza ca nyuma ugiyemwo, incuti yawe, umugenzi wawe canke umuntu aserukira ibiro bijejwe kukwakira azoba agutegereye mu kibanza bakiriramwo amavalisi. Mu gihe ata n'umwe yaje kugutegera, ca usaba kuvugana n'umupolisi ku kibanza c'indege bunonyene, bazoca bagufasha kurondera incuti yawe canke ibiro bijejwe kukwakira.



Muri Reta Zunze Ubumwe za Amerika, reta ikorana n'ibiro bijejwe kwakira impunzi. Reta irashinga amategeko hamwe n'ukuntu ibintu bitegerezwa kugenda, ikongera igatanga umutahe w'imfashanyo za nkenerwa z'impunzi. Ibiro bijejwe kwakira impunzi nivyoy bitanga izo mfashanyo kandi birashobora gutanga izindi mfashanyo.

Ibiro bijejwe kwakira impunzi bishobora kuba ar'ibiro vy'idini, ishirahamwe ryigenga, ibiro vya Reta, canke ishirahamwe rigizwe n'abanyagihugu bavuye mu kindi gihugu. Naho ibiro bimwe bimwe bijejwe kwakira impunzi bikorana n'imirwi y'amadini, ntutegerezwa kuja gusenga mur'ayo madini. Ibiro bijejwe kwakira impunzi ntibirekuriwe kubwirizwa impunzi kwinjira mw'idini na rimwe.

Ibiro bijejwe kukwakira bizoba bifise ibiro vyo mu gacimbiri ubamwo canke mu gisagara ubamwo, bifise abakozi bazogufasha. Mu gihe woba ufise incuti ziba mur'iyoy ntara, zirashobora kugufasha mur'ico gikorwa co kwimuka. Ibiro bimwe bimwe birafise abantu bakora ku buntu bazogufasha igihe uzoshika.

Gutangura

Igihe ushitse, ibiro bijejwe kukwakira bizoba vyaguteguriye inzu. Iyo nzu ishobora kuba ari apartement uzobamwo mu gihe kirekire, canke ikaba inzu uzoba urabayemwo, ubana n'umuryango w'umugiraneza, incuti yawe canke ihoteli. Mu gihe ushizwe mu nzu y'agateganyo, ibiro bijejwe kukwakira bizogufasha kuronka mu buryo bwihutirwa inzu uzobamwe mu gihe kirekire.

Ibiro bijejwe kukwakira bizokurihira ibintu vyoye vya nkenerwa mu minsi 30 ya mbere inyuma y'aho ushikiye. Ibiro bimwe bimwe bizoriha ivyo bintu vyoye mu manganzine. Hari n'ibindi biro biguha amafaranga canke bikayaha incuti yawe, maze ugaca wirihira ibintu vyoye vya nkenerwa.



Gutangura Kumenyera Aho Uba

Ibiro bijejwe kukwakira, bizokugira inama mu mezi atatu ya mbere inyuma y'aho ushikiye

Abakozi bajejwe kugufasha mu gikorwa co kukwakira, bafashijwe n'incuti zawe, abagenzi hamwe n'abantu bafasha ku buntu, bazogufasha kumenyera kugendera mu mihana mishasha ubamwo. Babigufashijemwo, uzokora ibikwirikira:

- Kuronka uburaro uzomaramwo igihe kirekire
- Kuronka impuzu, intebe hamwe n'ibitanda
- Kwiga ukuntu umuryango wawe ukiri mu gihugu, uzogusanga muri amerika
- Kuronka ikarata ya securite sociale (Utegerezwa kuronka iyo karata imbere yo gukora)
- Kurondera akazi
- Gushira mw'ishule abana bawe
- Kwiga ukuntu amafaranga yo muri Amerika amezze
- Kwiga ivyerekeye kwiyinguruza muri rusangi
- Gufata isango ryo kuja kwipimisha kwa muganga hamwe n'ubundi buryo bwo kwitaho amagara
- Kurondera amashule y'Icongereza
- Gutangura kwiga ivyerekeye imigenzo n'amategeko vyo muri Reta Zunze Ubumwe za Amerika.

- Kwiga ivyerekeye imfashanyo itangirwa mu mihana ubamwo, ishobora kugufasha

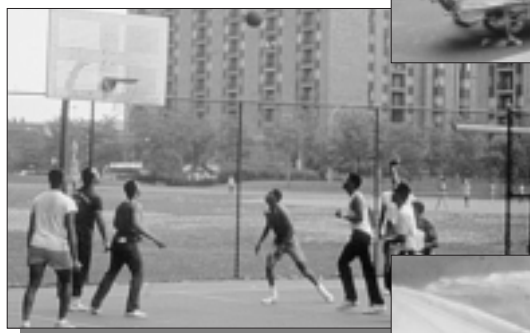
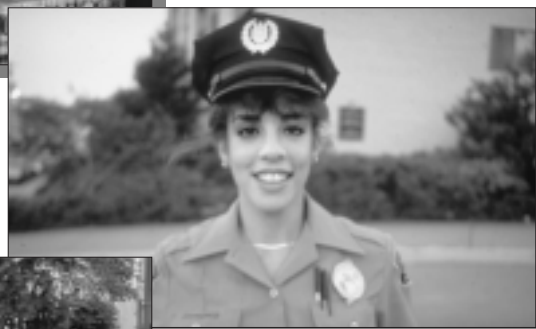
Uzokenera gukoresha neza imfashanyo uhabwa n'ibiro bijejwe kukwakira, kuko ivyo biro bizoguha iyo mfashanyo mu kiringo c'imisi 90, inyuma y'aho ushikiye. Inyuma y'iyi misi 90 ya mbere, imfashanyo iboneka, iratandukanye kandi itangwa hisunzwe ibintu umuntu akeneye kandi ikanava no ku biro bijejwe kukwakira. Ushobora kurungikwa ku bindi biro kugira ngo ukwize ibintu bisabwa.

Ibiro bijejwe kukwakira ntibizokurihira amafature yawe canke imyenda. Uzotegerezwa gukora kugira ngo uronke amafaranga yo kuriha ibintu ukeneye.

Abakozi bakorera ibiro bijejwe kukwakira, bazogufasha uko bashoboye kwose mu gihe ukoranye nabo. Bamenyeshe intambwe umaze gutera, uravuga ukuri ku vyerekeye ibintu wipfuzza hamwe n'ibintu biguhagaritse umutima, kandi uragerageza gutegera kw'ibintu bitama bimeze uko vyipfuzza.

Kwimukira mu Kindi Gisagara

Mu gihe woba wipfuzza kwimukira mu kindi gisagara, urama wibutse kw'ibiro vyakwakiye bitabifisemwo uruhara kandi kw'ibiro bijejwe kwimura impunzi vyo mu gisagara ugiye kwimukiramwo bidategerezwa kugufasha. Mu gihe ufashe ingingo yo kwimuka, niwe uzokwigendako. Mu gihe ufise ikibazo cerekeye kwimuka, uragishikiriza abakozi bakora mu biro bijejwe kukwakira.

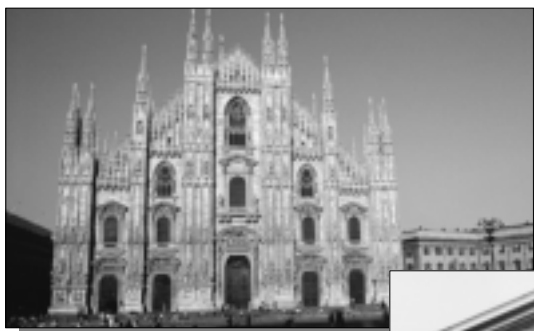


Turetse ibiro bijejwe kukwakira, hari ibindi biro bijejwe gutanga imfashanyo mu mihana ubwamwo. Bimwe mur'ivyo biro, n'ibiro vya reta yo mw'ikomine, mu ntara canke muri Reta ya Amerika; ibindi navyo n'amashirahamwe afasha ku buntu, nk'amashirahamwe akorana n'amasengero, imisigiti hamwe n'amasengero y'abayahudi. Ayo yitwa, amashirahamwe yitaho abanyagihugu canke amashirahamwe afasha mu mihana.

Impunzi zirashobora guhabwa imfashanyo nk'amafaranga hamwe n'impamuro zerekeye akazi, yamara izo mfashanyo hamwe n'ukuntu zitangwa biratandukanye bivuye ku kibanza urimwo. Ibiro bijejwe kukwakira bizogufasha kumenya imfashanyo ufitiye uburenganzira mu mihana ubamwo, vyongere birabe niba ushobora kuronka izo mfashanyo hamwe n'ukuntu uzisaba.

Amashirahamwe ajejwe gufasha abanyagihugu aratanga imfashanyo mu gihe gitoyi kugira ngo ushobore kwigendako. Ayo mashirahamwe atanga imfashanyo, niyo amenya ivyo ukeneye, abanje kuraba umushahara wawe, ikibanza ubamwo, imyaka yawe hamwe n'ibindi bintu. Mu gihe ibintu bimaze kukugendera neza, ibiro bijejwe gutanga imfashanyo biragabanya imfashanyo uronka canke bikayihagarika. Mu gihe bibandaniye kukugora, urashobora guhabwa imfashanyo kandi mu kindi kiringo. Birahambaye kumenya kw'izo, ar'imfashanyo z'agateganyo; zirabandanya gushika ushobore kwifasha.

Imfashanyo uronkera mu mihana zirimwo imfashanyo uhabwa n'abantu ku gatwe kabo, imfashanyo ya reta hamwe n'imfashanyo zihabwa abanyagihugu.



Imfashanyo y'Abikorera Utwabo

Amashirahamwe y'abikorera utwabo aratanga imfashanyo zitandukanye. Ukuntu izo mfashanyo zingana hamwe n'ubwoko bwazo, birahinduka bivuye ku kibanza urimwo, yamara imihana myinshi itanga imfashanyo zikwirikira:

- Impanuro
- Imfashanyo ijanye n'uburenganzira bwawe bwo kuba muri Reta Zunze Ubumwe za Amerika
- Amashule yo kwiga Icongereza (ESL)
- Amakuru n'impanuro vyerekeye akazi (impanuro zerekeye akazi hamwe n'inyigisho zerekeye kwimenyereza akazi)
- Guhindura mu rurimi wumva, ivyanditse mu Congereza

Imwe mu mfashanyo zitangwa n'amashirahamwe yikorera utwayo usanga mu mihana myinshi, n'imfashanyo y'amashirahamwe Mutuelle, canke MAA. Ayo mashirahamwe yatunganijwe n'abantu bahoze ari impunzi hamwe n'abantu bimukiye muri Amerika kugira afashe impunzi. Amashirahamwe MAAs arashobora gutanga imfashanyo zirimwo kwigisha ivyerekeye imihana ubamwo, guhindura mu rurimi rwawe ivyanditswe mu Congereza, gufasha kurondera akazi, kwiyunguruza hamwe n'amashule y'Icongereza ku mpunzi hamwe no ku bantu bimukiye muri Amerika.

Amashirahamwe yegamiye amadini nk'amasengero, imisigiti hamwe n'amasengero y'abayahudi, arashobora nayo nyene gutanga imfashanyo. Amwe mur'ayo mashirahamwe arafise amashule y'abana yo kwiga Icongereza, kandi amwe mur'ayo mashirahamwe aratanga impuzu zambawe, intebe hamwe n'ibitanda vyakoze. Ayandi mashirahamwe arafise porogaramu z'abageze mu zabukuru.

Imfashanyo Itangwa na Reta

Ibiro vya reta bitanga imfashanyo biratanga imfashanyo itandukanye mu mihana. Birafasha abantu bafise ingorane zidasanzwe, nk'imiryango ifise agashahara k'intica ntikize, abatagira aho bakika umusaya, hamwe n'abantu bafise ubumuga. Impunzi zirashobora kuronka imfashanyo zitari nke, zitangwa muri porogaramu ya reta. Izo porogaramu zirabwa n'ibiro vya reta bijejwe gufasha abanyagihugu, yamara zishobora kurabwa kandi n'abikorera ku gatwe kabo, amashirahamwe akora ku buntu, harimwo ibiro bijejwe kwakira impunzi.

Porogaramu za reta, zirafise igihe zitarenza hamwe n'intumbero abaronka imfasho bategerezwa kwisunga. Kugira ngo abantu baronke izo mfashanyo, bategerezwa kwuzuzwa impapuro zerekana umushahara wabo hamwe n'ayandi makuru aberekeye. Ibiro bijejwe kukwakira birashobora kugufasha kumenya izo porogaramu hamwe no kumenya niba ushobora kuja ku rutonde rw'abahabwa izo mfashanyo hamwe n'ukuntu uzisaba.



Ng'izi porogaramu nkuru nkuru za reta zifasha impunzi:

Porogaramu y'imfashanyo y'amafaranga. Ku bantu bafise ingorane zo kuronka akazi, hari porogaramu zibiri zibaha imfashanyo y'amafaranga: Imfashanyo y'Akanya Gatoyi yo Gufasha Imiryango Ikenye (TANF), ihabwa abavyeyi bafise abana hamwe n'Imfashanyo y'Amafara y' Impunzi (RCA) ihabwa impunzi zitubatse hamwe n'impunzi zubatse zidafise abana. Izo porogaramu zishobora kuba zifise amazina atandukanye mu ma reta yo mu ntara, kandi zishobora kuba zitandukanye bivuye ku gacimbiri ubamwo. Kugira ngo abantu baje ku rutonde rw'abaronka izo mfashanyo, bategerezwa mu bisanzwe kuba bariko barahabwa inyigisho zo kubamenyereza akazi canke bagategerezwa kwerekana ko bariko bararondera akazi. Imfashanyo y'amafaranga itangwa mu kiringo c'amezi makeyi conyene.

Porogaramu y'imfashanyo y'umwuzuriza. Ibiro vyinshi bijejwe kwakira impunzi biratanga iyo porogaramu aho guha amafaranga y'imfashanyo impunzi zishaka gukora ariko zikeneye kubanza kuronka amafaranga y'imfashanyo. Impunzi ziyandikisha mur'iyi porogaramu ziremera ko zizoca zirondera akazi bunonyene. Ivyo bica bituma zironka imfashanyo nini y'amafaranga n'impanuro zerekeye akazi, zikongera zikarangirwa akazi mu mezi 4 ya mbere zigishika muri Reta Zunze Ubumwe za Amerika.

Udupapuro two kugura ibifungurwa. Iyi ni porogaramu ya reta itanga ibifungurwa vy'imfashanyo ku bantu baba muri Reta Zunze Ubumwe za Amerika bafise agashahara gatoyi. Impunzi zirashobora gusaba utwo dupapuro two kugura ibifungurwa ku biro vya reta yo mw'ikomine canke mu ntara zibamwo. Urugero rw'imfashanyo y'ibifungurwa, ruva ku kuntu umuryango ungana hamwe n'umushahara. Udupapuro two kugura ibifungurwa dutangwa kuri karte ya plastike, kandi dukoresha mu kugura ibifungurwa gusa. Ibintu atari ibifungurwa nk'itabi, inzoga, impuzu inzoya zambara musu, impapuro z'ubwoko butandukanye, hamwe n'amasabuni, ntibishobora kugurwa n'utwo dupapuro two kugura ibifungurwa. Iyindi porogaramu ya reta y'imfashanyo y'ibifungurwa, yitwa, Abafasoni, Inzoya hamwe n'Abana (WIC), ihabwa abafasoni bibungenze canke baherutse kwibaruka hamwe n'abana batarenza imyaka 5. Iyo porogaramu WIC iratanga ibifungurwa hamwe n'inyigisho zerekeye amagara meza.

Umushahara w'Umwuzuriza (SSI). Iyi n'imfashanyo ya reta ku bantu b'impumyi, ibimuga, canke abantu barenza imyaka 65. Impunzi zikwije ibisabwa kur'iyi mfashanyo zishobora kwiyandikisha ku biro vyo mu gacimbiri vya securite sociale. Iryo biro nivyo kandi bitanga amakarata ya securite sociale

Imfashanyo y'umuyagankuba. Iyi ni porogaramu y'imfashanyo ya reta ifasha abantu bafise agashahara gatoyi kugira ngo bashobore kuriha amafaranga atangishwa ku muyagankuba mu gushusha hamwe no gukanyisha inzu. Impunzi zirashobora gusaba iyi mfashanyo y'amasoko ntanganguvu ku biro vya reta vyo mu gacimbiri. Iyi porogaramu ntiri hose.

Imfashanyo y'abakurabira umwana. Imihana imwe imwe iraha abantu bafise agashahara gatoyi ibibanza vya gusa canke bigurwa amafaranga makeyi, vyo gusigamwo abana babo. Izi porogaramu mu bisanzwe zihabwa umutahe na reta ya Amerika, zikongera zigatunganywa n'ibiro vya reta yo mu gacimbiri ubwamwo, nk'ikibanza abavyeyi basigamwo abana babo mu gihe bagiyeye ku kazi. Abavyeyi bakeneye ibibanza vyo gusigamwo abana babo kugira ngo bashobore kuja ku kazi canke baje kurondera akazi, barashobora kwemererwa iyo mfashanyo.

Imfashanyo Zihabwa Abanyagihugu

Igisagara icarico cose kirafise imfashanyo y'abanyagihugu bose bakibamwo. Kumenya ivyerekeye izo mfashanyo bizogufasha gukoresha ibintu vyose bihari hamwe no kumenyera ubuzima muri Reta Zunze Ubumwe za Amerika. Ng'izi zimwe mu mfashanyo zikomeye zihabwa abanyagihugu:

Abapolisi. Abapolisi barubahiriza amategeko kandi bagakora ibishobotse vyose kugira ngo abantu batekanirwe. Baritaba kandi mu gihe cose hari abantu bagwaye cane bategerezwa kwitabwaho mu buryo bwihuta, barafasha abanyagihugu bazimiye, bakongera bagafasha n'ababanyu mu gacimbiri, mu gikorwa co kubana neza. Urashobora kubona abapolisi bariko baracungera umutekano mu gisagara canke mu gacimbiri ubamwo, bari mu modoka canke bari ku maguru. Ukwiyeye kwubaha ubutegetsi bw'abapolisi, yamara ntuzubabwirye. Mu gihe umupolisi akwegereye maze akagusaba guhagarara, uraca uhagarara. Wirutse bishobora kuba ikimenyetso ko wakoze amakosa, kandi bishobora gutuma ugira ingorane nini kurusha. Ntuzubwirye igiturire umupolisi; kuko ivyobiteye kubiri n'amategeko kandi bishobora gutuma ucibwa ihadabu rikomeye, Mu gihe udashobora kwumvikana n'umupolisi, urasaba umuntu agusigurire ibivuzwe canke uvugane n'ibiro bijejwe kukwakira.

Imfashanyo yo mu bihe vyihutirwa. Imihana n'ibisagara vyose birafise ibiro bijejwe kuzimya umucanwa hamwe no kwitaho abarwayi mu buryo bwihutirwa. Kugira ngo uronke abakugarukirako mu buryo bwihutirwa, uratelephona 911. Hazoba hari umuntu yitaba telefone. Urama witeguriye kumubwira icyo ukeneye ("Abapolisi," "abazimya umucanwa" canke, "imodoka igutwara kwa muganga") hamwe n'ikibanza urimwo. Mu gihe udashobora kuvuga ingorane ufise mu Congereza,, uravugaga gusa uti, "Help" canke "Emergency" kandi ntuzubwirye ushire telefone hasi. Iyo telefone igumye yuguruye niyo izofasha uyo muntu yitaba telefone kumenya ikibanza urimwo.

Inyubakwa irimwo Ibitabo. Imihana hamwe n'ibisagara vyinshi birafise inyubakwa zo gusomeramwo ibitabo, ibinyamakuru hamwe n'ayandi makuru yerekeye igisagara canke umuhana ubamwo. Inyubakwa nk'izo nyinshi, zirafise kandi igisata kidasanzwe c'abana hamwe n'ibintu abana bagiramwo uruhara. Mu gihe uronse ikarata yo mur'iyonyubakwa yo gusomeramwo ibitabo, urashobora gutira ibitabo mur'iyonyubakwa, mu kiringo c'indwi nkeyi. Utegerezwa gusubiza igitabo mu gihe wahawe, canke urarihishwa ihadabu ryo kugisubiza igihe cararenganye.

Ibibanza vyo gukiniramwo no kuruhukiramwo. Ivyo bibanza biratanga ahantu ho kugirira Picnic, ahantu ho gukinira no kugirira sporo. Ubushikirananganji bwo mu gisagara ubamwo bujejwe ibibanza vyo gukinira no kuruhukiramwo, birashobora kandi gutanga ibibanza abana bakiniramwo kuri gusa canke bigatangisha amafaranga makeyi, imirwi ya sporo, hamwe n'ibindi bikorwa vy'abageze mu za bukuru. Vyongeye, ibibanza nk'ivyo vyo mu ntara canke vya reta, biratanga ahantu ho kuruhukira, kwinezereza mu mitumba, mu mashamba, ku biyaga canke ku nzuzi hamwe no ku musenyi w'imbere w'ikiyaga. Ibibanza nk'ivyo vyinshi birafise amategeko yerekeye ibintu vyemewe kuhakorera. Ibibanza vyinshi vyo kuruhukiramwo hamwe no gukiniramwo n' ivya gusa, yamara ibindi birarihisha amfaranga kugira ubikoreshe.

Urashobora kuronka amakuru yerekeye izindi mfashanyo zitangirwa mu mihana mu bice yerekeye Indero n'Amagara y'Abantu.



Ugishika muri Reta Zunze Ubumwe za Amerika, ibiro bijejwe kukwakira, bizoba bigufitiye ikibanza uzobamwo. Ico kibanza kizoba gifise intebe zo mu nzu hamwe n'ibitanda hamwe n'ibindi bintu vya nkenerwa. Mu ntango, ushobora kuzobana n'incuti zawe zimaze kumenyera muri Reta Zunze Ubumwe za Amerika canke abantu bakora ku buntu. Urashobora kandi gushikizwa muri apartement, mw'ihoteli canke mu biro bijejwe kwakira abantu. Mu gihe utarubaka, urashobora gushikizwa mu kibanza kimwe n'izindi mpunzi mu gihe c'agateganyo.

Ibiro bijejwe kwakira impunzi bitegerezwa gukora ibishobotse vyose kugira ngo uzobe ufise inzu ishikiramwo mu kwezi kwa mbere muri Reta Zunze Ubumwe za Amerika. Mu gihe ifise incuti muri Reta Zunze Ubumwe za Amerika, zishobora gusabwa kukuronderera indaro.

Kurondera Uburaro

Abakozi bo ku biro bijejwe kwakira impunzi, bazoheza baganire nawe ivyerekeye uburaro bwawe bwo mu gihe kirekire igihe uzoba ugishika muri Reta Zunze Ubumwe za Amerika. Igikorwa co kurondera inzu yawe gishobora gufata indwi zitari nke kubera gutora ikibanza nyaco ubamwo bishobora kugorana. Ukwiye gutora ikibanza kitazimvye, kirimwo umutekano, kandi kiri hafi y'amamagazine, gifise uburyo bwo kwiyinguruzwa, kitari kure y'ibiro vyawe, kandi gifise amashure y'abana bawe.

Mu gutora ikibanza ubamwo, ng'ibi bimwe mu bintu ushobora kugira:

- Uravugana n'abakozi bakora ku biro bijejwe kukwakira
- Urasaba impanuro incuti hamwe n'abagenzi bawe
- Urasaba impanuro abakozi mukorana
- Urarondera ibibanza vyanditseko "For Rent" (Inzu zo gukotesha) ku mazu
- Urarondera mu gisata c'ibinyamakuru



- Urasoma ibinyamakuru bidasanzwe hamwe n'ibitabo bitanga urutonde rw'inyubakwa hamwe n'inzu zo gukotesha
- Uraja mu biro bijejwe gukotesha inyubakwa
- Urarondera inyubakwa zo gukotesha, ukoresheje uburyo bwa internet

Ubwoko bw'Uburaro

Imihana myinshi y'abanyamerika irafise ubwoko butandukanye bw'uburaro:

- Inyubakwa zirimwo ama apartement
- Inzu iri ukwa yonyene
- Amazu ashobora kwimurwa
- Ivyumba biri mu nzu canke mu nyubakwa ya apartement

Inyubakwa ya apartement yo gukotesha mu bisanzwe yama ifise igikoni kirimwo amashiga, ibombo, frigo; ikibanza co kwakiriramwo abashitsi hamwe n'ikibanza co kuriramwo; icumba canke ivyumba vyo kuraramwo; icumba co kwogeramwo; hamwe n'ububati bwo gushinguramwo impuzu. Apartement ntoyi cane, yitwa studio, ifise icumba kimwe, hamwe n'icumba co kwogeramwo hamwe n'igikoni.



Ikiguzi c'Uburaro hamwe n'Umutekano

Ikiguzi c'Uburaro kiratandukanye bivuye ku ntara, ku gisagara canke ku gacimbiri ubamwo. Yamara mu kibanza cose ubamwo, ikiguzii c'uburaro nico kintu kizogutwara amafaranga menshi mu mafaranga ukoresha ku kwezi. Inyubakwa ya apartement ushobora kuriha, ishobora kuba iri mu mihana y'abantu bafise imishahara mito mito, aho ubwicanyi usanga kenshi ari bwinshi mur'iyi mihana. Aho uzoba hose ukwiye kuzokwama wugara umuryango n'urufunguzo imisi yose igihe ugiye hanze, kandi ukwiye kuzokwama uzi imihana wirinda kugendera mw'ijoro. Uragerageza umenye abapolisi bo mu gacimbiri ubamwo kugira ngo ushobore kubabwira ivyerekeye utwigororo two kwirinda ubwicanyi mu mihana ubamwo.

Ukwiye kwitegurira kuba mu mihana irimwo abanyagihugu bo mu bwoko butandukanye. Ababanyi bawe bashobora kuba bava mu bwoko butandukanye hamwe n'amamuko atandukakanye.



“ Kuri twebwe yari inyubakwa ya apartement nziza., irimwo ibintu vyinshi tutari bwigere tubona.



*...Uyu musu ndazi kw'abantu baba mur'aka gacimbiri ar'abakene cane.
Izi apartement ni ntoyi kandi ziraga.*



Yamara twese, abana banje na jewe nyene, twarogeje impome z'iyi apartement gushika aho zakaka, naho haba hari akazuba gakeyi cane, kandi twaranezerewe no kwumva turi mu nzu yacu nshasha.”

Amategeko Agenga Gukotesha Inzu hamwe n'Uburaro

Igihe ukotesheje apartement canke inzu, utegerezwa gutera igikumu ku masezerano yo gukotesha inzu. Ayo masezerano ari ku rupapuro rwerekeye amategeko akingira uwukotesheje inzu, (wewe) hamwe na nyene kuyipangisha (nyene inzu). Amasezerano yo gukotesha inzu, aragukingira kugira ngo ntufatwe nabi na nyene inzu.

Ayo masezerano aravuga neza igitigiri c'amafaranga uriha iyo nzu canke iyo apartement ku kwezi. Ayo mafaranga yo kuriha inzu ashobora kuba arimwo amafaranga yo kuriha ibikoreshwa mu nzu, (umuyagankuba, gaz yo gushusha mu nzu, amazi hamwe n'amafaranga yo kuriha abatwara umucafu), canke ayo mafaranga yo kuriha ibikenerwa mu nzu akaba arihwa ku ruhande.

Igihe uteye igikumu ku masezerano yo gukotesha inzu, canke apartement, uba wemeye ibikwirikira:

- Igitigiri c'abantu bazobana nawe mur'iyu apartement canke mur'iyu nzu
- Igitigiri c'amafaranga uzoriha ku kwezi
- Itariki yo ku kwezi uzohora urahirako ayo mafaranga
- Ukuntu iyo apartement canke iyo nzu imeze (Iyo nzu izoguma igirirwa isuku kandi itononwa)
- Igitigiri c'amezi uzomara mur'iyu nzu (Mu bisanzwe amezi 12)
- Amasezerano yerekeye kwimukira mu yindi apartement imbere y'uko igitigiri c'amezi wemeye gukotesha iyo apartement canke iyo nzu, gishika

Ushobora gusabwa kwerekana kw'amafaranga yo kuriha inzu ukotesheje azorihwa. Mu gihe udakora, nta kintu kiba kihari cerekakana kw'ufise inyifato nziza yo kuriha imyenda.

Kubera izo mvo zose rero, ushobora gukenera kurondera umuntu akwishinga, umuntu afise kahise keza ko kiriha imyenda azoguterera igikumu ku masezerano yo gukotesha inzu.

Abakotesheje inzu babamwo mu bisanzwe barasabwa kuriha amafaranga y'ingwati, igihe bateye igikumu ku masezerano yo gukotesha inzu canke apartement. Ayo mafaranga y'ingwati mu bisanzwe angana n'amafaranga yo kuriha inzu mu kiringo c'ukwezi, kandi ayo mafaranga barayagubiza igihe uvuye mur'iyi apartement canke mur'iyi nzu mu gihe wakoze ibintu vyose biri mu masezerano yo gukotesha inzu.

Mu gihe utubahirije ivyo wemeye mu masezerano yo gukotesha inzu, urashobora gusohorwa (ugasabwa kuva mur'iyi apartement) ukongera ugatakaza amafaranga y'ingwati watanze. Akarorero, intara hamwe n'ibisagara bimwe bimwe, birafise amategeko yerekeye igitigiri c'abantu barekuriwe kuba mu nzu. Ivyo bivuga ko mu gihe ufise umuryango munini, ushobora gukenera gukotesha apartement irenga imwe. Ibiro bijejwe kukwakira bizokora ibishobotse vyose kugira ngo bikuronkere apartement zibiri canke zitatu zezeranye.

Mu gihe ufise abantu benshi barenga igitigiri cemewe n'amategeko baba muri apartement imwe, urashobora gusohorwa.

Amategeko agenga uburaro araba abakotesheje hamwe na banyene inzu. Banyene amazu bategerezwa gukora ibishobotse vyose kugira ngo inzu zabo zikwize ibikenewe vyose vyerekeye umutekano hamwe n'isuku kugira bashobore gukotesha inzu zabo. Nyene inzu ategerezwa gusuzuma kw'umuyagankuba, imiringoti yo gutwara amazi hamwe n'ivyuma vyo gushusha inzu, bikora nk'uko amategeko abivuga, kandi ategerezwa gutanga udukoresho ducungana n'imyotsi, akongera akaraba ntihagire udukoko tuba turi mu nzu. Amategeko yerekeye uburaro avuga ko ba nyene amazu badashobora kwanka kw'amazu yabo akoteshwa n'abantu bakumira kubera ubwoko bwabo, amadini canke igihugu cabo c'amavuko.



Igihe uzoshika ubwa mbere muri Reta Zunze Ubumwe za Amerika, uzomara igihe kinini ugenda n'amaguru mu kuva mu kibanza kimwe uja mu kindi. Uzoca utangura kandi gufata imodoka ya bisi, hanyuma umusi uri izina uzotunga imodoka canke uyigendeshe.

Wize insiguro y'ibimenyetso vyo ku mabarabara, ibicapo hamwe n'ayandi mategeko yerekeye amabarabara mu ntango, uzokworoherwa mu gukoresha uburyo bwo kwiyunguruza hamwe no mu kwiga gutwara imodoka muri Reta Zunze Ubumwe za Amerika.

Uburyo Rusangi bwo Kwiyunguruza

Agacimbiri kamwe kose ko muri Reta Zunze Ubumwe za Amerika, karafise uburyo rusangi bwo kwiyunguruza butandukanye. Ibisagara birafise amabisi, imodoka zica musu hamwe n' imodoka za gari ya moshi, ziha akaryo abanyagihugu ko kwiyunguruza mu gisagara hatarinze gukenerwa imodoka. Imodoka z'amatagisi nazo nyene ziraboneka. Ibiro bijejwe kukwakira bizoguha amakuru y'imvaho yerekeye uburyo bwo kwiyunguruza mu gacimbiri ubamwo, umaze akanya gatoyi ushitse.

Gutunga hamwe no Gutwara Imodoka

Mu bice bitagiramwo uburyo rusangi bwo kwiyunguruza canke butoroshe , uzokenera gutunga imodoka yawe mu maguru masha. Gutunga imodoka birakworohera ubuzima, yamara kandi birazimvye. Vyongeye,hari ibintu vyinshi utegerezwa kurangura mu gutunga no mu gutwara imodoka muri Reta Zunze Ubumwe za Amerika.

Amategeko agenga abatunze imodoka hamwe n'abagendesha imodoka ashingwa n'amareta yo mu ntara. Ibiro bijejwe kukwakira birashobora kukubarira amategeko yo mu ntara ubamwo bikongera bikaguha amakuru yerekeye aho uja kurondera urupapuro ruguha uburenganzira bwo kwiga gutwara imodoka muri Reta Zunze Ubumwe za Amerika.

Kugira utware imodoka mu mategeko, utegerezwa kugira urupapuro rw'uburenganzira bwo kugendesha imodoka rwo mu ntara ubamwo. Urupapuro rwo kugendesha imodoka mpuzamakungu, ntirwemewe. Mu gihe utwaye imodoka udafise uburenganzira bwo kugendesha imodoka, urashobora gutangishwa ihadabu canke ugapfungwa.



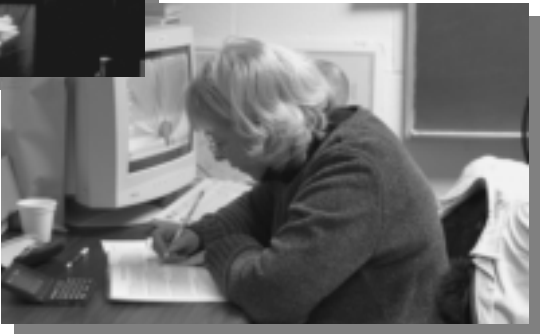
Utegerezwa kuba ukwije imyaka kanaka kugira ngo ugendeshe imodoka muri Reta Zunze Ubumwe za Amerika; iyo myaka irahinduka bivuye ku ntara.

Kugira uronke upapuro bw'uburenganzira bwo kugendesha imodoka, utegerezwa kuja ku Biro Bijewe Imodoka, maze ugakora ikibazo co gusuzuma amaso, ikibazo co kwandika cerekeye amategeko yo gutwara imodoka, hanyuma ugakora ikibazo co kugendesha imodoka. Urupapuro rwawe rw'uburenganzira bwo kugendesha imodoka buzoba buriko ifoto yawe, izina ryawe, inomeru y'ikibanza ubamwo, itariki yawe y'amavukiro, kandi rutegerezwa guhindurwa haheze imyaka mikeyi

Kurenga ku mategeko amwamwe bishobora gutuma utakaza ubwo burenganzira. Akarorero, mu gihe uhagaritswe uriko utwara wanyoye, urashobora gutakaza urupapuro rwawe rw'uburenganzira bwo kugendesha imodoka, ukariha ihadabu, canke ukamara igihe mw'ibohero. Urashobora no gutahukanwa mu gihugu cawe c'amavukiro.

Uhejeje kugira imodoka, utegerezwa kuyandikisha ku Biro bijewe Imodoka vyo mu gacimbiri ubamwo, hanyuma ukayisuzumisha kugira barabe kw'ata mpanuka ishobora gutera. Utegerezwa kandi kugira assurance y'imodoka yawe. Assurance itangwa n'amasosiyete yigenga. Ikiguzi ca Assurance kiva ku hantu uba, ku myaka yawe, ku gitigiri c'abantu bazohora batwara iyo modoka yawe hamwe no kuri kahise kawe mu gutwara imodoka. Uzokenera kandi kwibaza ikiguzi ca risanzi, ikiguzi co gukoresha imodoka hamwe n'ikiguzi c'ikibanza uyihagarikamwo.





Abanyamerika benshi barashira imbere ukwigendako. Baremera kw'abantu bakuze bakwiye gukora kugira ngo bifashe bongere bafashe imiryango yabo, kandi badakwiye kubeshwaho n'ifashanyo y'amafaranga atangwa na reta. Kubera izo mvo, kurondera akazi n'ikintu impunzi zitegerezwa gushira ku rutonde rwa mbere mu mezi yazo ya mbere muri Reta Zunze Ubumwe za Amerika, kandi ikintu ca mbere ukwiye gushira imbere n'ukurondera akazi.

Mu misi ya mbere, uzoba witezwe gukora akazi ka mbere uzohabwa, no mu gihe katazoba kaguha umushahara munini canke no mu gihe katazoba kari mu mwuga wahorana. Abanyamerika benshi baremera ko gukora akazi akariko kose biruta kubura akazi.

Reta canke ibiro bijejwe kukwakira, ntibishobora kwemeza ko bizokuronderera akazi. Ibiro bijejwe kurangira impunzi akazi, bizogufasha mu gikorwa cawe co kurondera akazi, yamara ntuzoronka akazi utakirondereye wewe nyene. Uzoba uriko urahiganwa n'abandi barondera ako kazi, arinaco gituma utegerezwa kwerekana ko witeguriye kuja ku kazi.

Ubwoko bw'Ubuzi

Muri Reta Zunze Ubumwe za Amerika, hari ubwoko butatu bw'ubuzi : ubuzi bw'abatazi umwuga; ubuzi bw'abazi umwuga, hamwe n'ubuzi bw'ababanonosoye amashule. Kur'ubwo buzi bwose, umuntu arakenera kuba yar'amaze kubumenyera canke agafata ivyigwa vyo kubwimenyereza.

Akazi k'abatazi umwuga canke akazi ko mu ntango

ntigasaba kuba war'umaze kukamenyera canke kuba warakimenyereje. Uturorero tw'utuzi two mu ntango, n'utuzi two gucunga izamu kw'ihoteli; gutanga ibifungurwa mu buriro, hamwe no gukora mu mahinguriro. Ubwo buzi mu bisanzwe buruha kw'isaha kandi ntibusaba kw'umuntu aba azi Icongereza cinshi. Benshi mu mpunzi barakora ubwo buzi mu gihe baba bariko bariga Icongereza, canke mu gihe baba bariko bariga umwuga.

Ubuzi bw'abanyamyuga busaba kumenyerezwa akazi, Icongereza cinshi hamwe n'ubumenyi bwinshi mur'uyo mwuga.



Makanishi, umuntu asokoza abafasoni, umuhinga mu vyerekeye umuyagankuba, hamwe n'umuhinga mu gukora ordinateri, n'akarorero k'abakozi bakora ubuzi bw'imyuga. Ubuzi bw'abantu bazi imyuga, buhemba kw'isaha, canke ku ndwi, kandi buhemba neza kurusha ubuzi bwo mu rwego rwo mu ntango, kandi burashobora kuriha neza kurusha ubuzi bw'abahinga banonosoye amashule. Ubuzi bw'inshi bw'abanyamyuga, burasaba urupapuro rw'umutsindo, canke kuba uri mw'ishirahamwe. Impapuro z'umutsindo zo mu gihugu cawe zishobora kutemerwa, yamara urashobora kwiga Icongereza hanyuma ukiga amashule kugira uronke urupapuro rw'umutsindo rwo muri Amerika, mu mwuga wanonosoye.

Ubuzi bw'abanonosoye amashule mu bisanzwe busaba kw'uba n'ibiburi buri ufise urupapuro rw'umutsindo rwo muri kaminuza, Icongereza gikomeye, hamwe n'ubumenyi bukomeye mu bintu wize. Birafata igihe kitari gito kugira ngo uronke ubwo bumenyi. Ubuzi bw'inshi bw'abanonosoye amashule, nk'akazi ko kuvura canke ko kwigisha, nabwo nyene burasaba urupapuro rw'umutsindo rwo mu ntara ubamwo. No mu gihe ufise urupapuro rw'umutsindo rwo mu gihugu cawe, urakenera gusubira kwiga kandi kugira ngo usubire uronke urupapuro rw'umutsindo imbere yo gutangura gukora mur'uyo mwuga muri Reta Zunze Ubumwe za Amerika. Ubuzi bw'inshi bw'abanonosoye amashule butanga umushahara, ivyo bikaba bivuga kw'ugira umushara igitigiri kanaka ku mwaka, aho kurihwa kw'isaha.

Abafasoni n'Abagabo ku Kazi

Abagabo hamwe n'abafasoni ku kazi barakora muri Reta Zunze Ubumwe za Amerika. Abafasoni bagize igice c'igitigiri c'abakozi, bakora akazi kamwe n'abagabo mu bibanza vyose, kandi kenshi na kenshi usanga aribo bakoresha abandi bakozi b'abagabo.

Ivyo bishobora kuba bitandukanye n'imigenzo yo mu gihugu cawe, kandi ushobora kuba utamenyereye kwumva kw'abafasoni bakora hanze y'ingo zabo. Yamara, hari akarusho kanini igihe abavyeyi bose bakora, kuko kugira imishahara ibiri bifasha umuryango kwiteza imbere hamwe no kwigendako vuba. Abana bafise imyaka irenga 15, barashobora gukora amasaha makeyi, kandi abakiri bato benshi muri Reta Zunze Ubumwe za Amerika, barakora amasaha makeyi inyuma y'amashure, mu mpera z'indwi hamwe no mu karuhuko.

Kurondera Akazi

Ukwibwiriza kwawe kwo kuja gusaba akazi hamwe n'umwete wawe, nivyo bintu bizogutuma uronka akazi. Yamara, hariho n'ibindi biro bizogufasha mur'utwo twigoro twawe.

Ibiri bijejwe kwakira mpunzi hamwe n'ibiro bijejwe gufasha impunzi kurondera akazi. Abakozi bo ku biro bijejwe kwakira impunzi hamwe n'ibiro bijejwe gufasha impunzi kurondera akazi biramaze gufasha impunzi nyinshi kuronka akazi kazo ka mbere muri Reta Zunze Ubumwe za Amerika. Uraganira n'abo bakozi, maze ubahe ivyiyumviro vyawe, hanyuma wumvirize impanuro baguha. Bazogufasha kwumva ubwoko bw'akazi ushobora kwitega kuronka bivuye ku mwuga wawe hamwe no ku bumenyi bwawe.

Ibiri bijejwe kurangira akazi abanyagihugu. Intara yose irafise ibiro bijejwe kurangira akazi abanyagihugu, bishobora kugufasha bitarinze kukurihisha. Ibiri bijejwe kukwakira birashobora kukubwira aho ivyo biro biranga akazi biri.

Abagenzi n'incuti. Abagenzi, incuti hamwe n'izindi mpunzi zashitse imbere yawe, barashobora kukubwira ivyerekeye ubuzi mu bibanza bakoramwo, canke mu bindi bibanza bazi.



Ibinyamakuru vyinshi muri Reta Zunze Ubumwe za Amerika birafise igisata "Help Wanted" "Harakenewe umufasha" canke "Akazi", gitanga urutonde rw'ubuzi buhari.

Ibinyamakuru. Ibinyamakuru vyinshi biratanga urutonde rw'ubuzi buhari mu gisata cerekeye abafasha bakenewe.

Ibiro vyingega biranga akazi. Ibiro vyigenga biranga akazi birasaba amafaranga kugira bigufashe kurondera akazi. Amwe mur'ayo mafaranga arashobora kuba ari menshi, arinaco gituma ukwiye gutegera ukuntu ivyo biro bikora, imbere yo gutera igikumu ku masezerano. Mu gihe utavyumva, urasaba ibiro bijejwe kukwakira bigufashe.

Umufasha Akurabira Umwana

Mu gihe uri umuvyeyi atabana n'uwo bavyaranye, canke mu gihe wewe hamwe n' uwo mwubakanye muzoba muriko murakora, muzokenera umuntu abarabira abana banyu, igihe muzoba muri ku kazi. Mu miryango imwe imwe y'impunzi, incuti y'umuntu akuze, adakora niwe araba abana, canke abavyeyi bagakora akazi kadahuje amasaha kugira ngo hazokwame hari umuvyeyi umwe imuhira.

Imihana myinshi iratanga ibibanza abana barabirwamwo, yamara kenshi na kenshi, hari amafaranga atangishwa. Abantu bakora ku gatwe kabo, barashobora ku kurabira abana mu mazu yabo. Abakozi



Uzosabwa kwerekana icemezo kw'ufise uburenganzira bwo gukora. Impunzi nyinshi zikoresha ka gapapuro, I-94 (kateweko ikashe n'ibiro CIS bijejwe gutanga uburenganzira bwo gukora), ikarata ya securite Sociale, hamwe n'ikarata karangamuntu iriko ifoto ID (Ikarata y'uburenganzira bwo gukora [EAD], igitabo c'inzira, uruhusha rwo kugendesha imodoka). Ukwiye kandi kwama witwaje izo mpapuro zose igihe ugiye mu kiganiro co gusaba akazi: ifoto y'izo mpapuro ntiyemewe.



bo mu biro bijejwe kukwakira birashobora kukubwira ivyerekeye ibibanza birabirwamwo abana mu mihana ubamwo.

Ibintu Ukwiye Kumenya Kugira ngo Ugire Ikiganiro Ngirakamaro co Kurondera Akazi

Umaze kubona abantu bashobora kuba abakoresha, utegerezwa kugira ikiganiro co gusaba akazi. Umuntu azoguha ikiganiro nk'ico azokubwira ivyerekeye akazi, yongere aganire nawe kugira ngo arabe niba uzoba umukozi mwiza. Ng'ibi bintu ushobora gukora kugira utange icyumviro ciza:

Urashika kare. Gushika kw'isaha birahambaye cane ku banyamerika. Mu gihe ucerewe mu kiganiro cawe, umukoresha ashobora kwibaza ko no ku kazi uzokwama wacerewe.

Uragira isuku kandi wambare neza. Umuhanuzi wawe mu vyerekeye akazi arashobora kugufasha kumenya ukuntu wambara.

Uraraba umukoresha mu maso, utwenge, wongere umuhe ukuboko mu kumuramutsa. Mu bihugu bimwe bimwe kuraba umukoresha mu maso, biboneka nko kutisonera, yamara abanyamerika bavuga ko kuraba umuntu mu maso, vyerekana kw'uri umuntu w'umwizigirwa, kandi gutwenga hamwe no gutanga ukuboko mu kuramukanya, ari inyifato nziza ku kazi.

Urabaza ibibazo vyerekeye akazi uzokora. Ivyo vyereka umukoresha kw'ushaka ako kazi.

Gerageza kutagira ubwoba. Umuntu wese arumva kw'afise ubwoba bukeyi mu kiganiro co kurondera akazi. Uramenya kw'utari wenyene.

Urashobora kuja mu biganiro vyo kurondera akazi bitari bike imbere y'uko baguha akazi. Ivyo n'ibintu bisanzwe ku bantu bose basaba akazi muri Reta Zunze Ubumwe za Amerika. Urashobora kwumva uciitse inkokora mu gihe utaronse akazi inyuma y'aho ukoreye ikiganiro ca mbere, yamara uragerageza kutadebukirwa. Urabaza umuryango wawe hamwe n'umuhanuzi wawe mu vyerekeye akazi kugira bakuremeshe mu gihe woba ubikeneye.



Umushahara, Amafaranga y'ikori Akurwa ku Mushahara, Amafaranga Akurwa ku Mushahara, hamwe na Porogaramu Ngirakamaro z'Abakozi

Igihe umukoresha aguhaye akazi, azokubwira ukuntu umushahara wawe ungana, amafaranga ukorera kw'isaha, canke umushahara wawe ku mwaka, hamwe n'ibindi vyiza bikorerwa abakozi, kangahe uzohora uhembwa, igitigiri c'amasaha uzohora ukora ku ndwi, hamwe n'amasaha yo ku musi uzohora ukora. Mu gihe hari ikintu utumva, urakibaza.

Uzohora uronka umushahara wawe ku misi izwi, ishobora kuba ari rimwe mu ndwi, canke rimwe mu ndwi zibiri, canke rimwe mu kwezi. Umushahara wawe uzowuronda ku gapapuro kitwa cheque, kariko akandi gapapuro. Ako kandi gapapuro n'agapapuro kawe ko kubika, igihe utwaye cheque muri banki, uragasigarana.

Ako gapapuro kazokwereka umushahara wawe wose, amafaranga ashirwa ku ruhande y'ikori, amafaranga akurwa ku mushahara hamwe n'igitigiri c'amafaranga ufashe.

Umushahara wose n'amafaranga yose wakoreye mu kiringo uhembewe. Ukiye kungana n'igitigiri c'amasaha asanzwe wakoze, kugwiza n'amafaranga uhembwa kw'isaha.

Amatagisi azokurwa kuri cheque yawe n'umukoresha imbere y'uko aguha cheque yawe. Ayo matagisi yakuwe kuri cheque yawe, bayita *withholdings* (amafaranga y'ikori ashizwe ku ruhande). Igihe utanguye akazi kawe umukoresha wawe azogusaba kwuzura urupapuro rumenyeshya umushahara wawe ibiro vya Reta Zunze Ubumwe za Amerika bijejwe Amafaranga yinjira mu kigega (IRS). Urwo rupapuro rurabwira umukoresha ukuntu igikorwa co gushira ku ruhande ayo mafaranga y'amatagisi kizogenda. Gushira ku ruhande ayo mafaranga y'amatagisi birasabwa n'amategeko. Mur'ayo mafaranga harimwo amafaranga y'agateganyo yo mu buzabukuru ariyo bita securite sociale hamwe n'amafaranga yo kwivuza igihe uzoba washitse mu zabukuru ariyo bita Medicare (FICA), amatagisi ya reta hamwe no mu ntara zimwe zimwe hamwe n'amatagisi yo mu ntara. Igitigiri kimwe kimwe cose c'ayo mafaranga kirerekanwa kuri ka gapapuro usigarana kuri cheque.

Amafaranga akurwa ku mushahara n'ayandi mafaranga ava ku mushahara wawe wose. Uratora igitigiri c'amafaranga akurwa ku mushahara wawe bivuye ku bintu ukeneye hamwe no ku bintu umukoresha wawe atanga. Abakozi kenshi na kenshi bakoresha ayo mafaranga mu kuriha assurance, amafaranga yo kuriha ishirahamwe ry'abakozi, assurance y'ubuzima canke imigambi isosiyete ukorera ifise yerekeye agashahara ko mu zabukuru.

Amafaranga ufata n'igitigiri c'amafaranga ufata ari kuri cheque yawe, inyuma y'aho amafaranga y'amatagisi yashizwe ku ruhande hamwe n'ayandi mafaranaga akurwa ku mushahara yamaze gukurwako.

Ukuntu abakozi bahembwa muri Reta Zunze Ubumwe za Amerika birashobora kuyovywa. Mu gihe hari ikintu cerekeye umushahara wawe utumva, urabaza umuhanuzi wawe mu vyerekeye akazi, canke umukozi akorera ibiro bijejwe kukwakira kugira ngo agufashe.

Turetse umushahara wawe, umukoresha wawe arashobora gutanga ibintu vy'ingirakamaro nk'assurance yo kuvuza abakozi. Abakoresha bamwe bamwe baratanga assurance ata mafaranga barinze kurihisha abakozi; abandi bakoresha nabo barariha igice kimwe c'amafaranga akurwa ku mushahara. Mu masosiyete amwamwe, assurance yo kwivuza iboneka abakozi bamaze gukora ikiringo kingana n'amezi 3 canke 6.



Ikiguzi co kwivuzza gishobora kuba kinini muri Reta Zunze Ubumwe za Amerika, n'ukuvuga rero ko assurance yo kwivuzza ari ikintu gihambaye cane ukwiye kwibaza uriko urarondera akazi. Birashobora kuba ari ingirakamaro kuronka akazi kariha umushahara muto yamara gafise assurance yo kwivuzza, kurusha akazi gatanga umushahara munini, ariko ata assurance yo kwivuzza gatanga.

Umukoresha wawe arashobora kuguha izindi porogaramu z'ingirakamaro ku bakozi, nk'ukuriha abakozi mu gihe bagwaye, umushahara mu gihe abakozi bari mu karuhuko hamwe n' umushahara wo mu zabukuru.

Imigambi y'amasosiyete ku vyerekeye izo porogaramu z'ingirakamaro z'abakozi, iratandukanye, nico gituma ukwiye kubaza iyo migambi kugira wumve ibintu umukoresha wawe atanga. Kenshi na kenshi iyo migambi y'ingirakamaro ku bakozi, iriyongera, uko umara igihe muri sosiyete ukorera.

Izindi porogaramu zitatu z'ingirakamaro ku bakozi zitegerezwa guhabwa abakozi nk'uko amategeko abivuga.

Ikigega co mu za Bukuru (Securite Sociale) ni

porogaramu ya reta ifasha abakozi bafashe akaruhuko ko mu za bukuru. Amafaranga atangwa ava ku mushahara umuntu yaronse muri Reta Zunze Ubumwe za Amerika. Ako gashahara ko mu



zabukuru gahabwa abakozi bonyene bashize amafaranga ku ruhande mu kiringo c'imyaka 10, canke irenga.

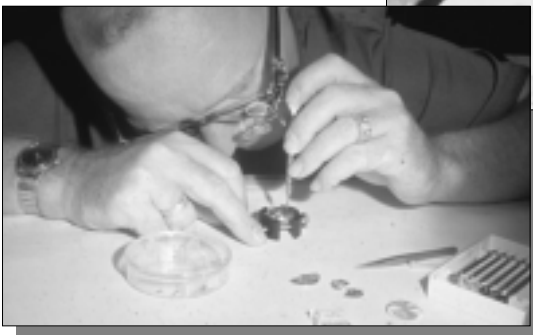
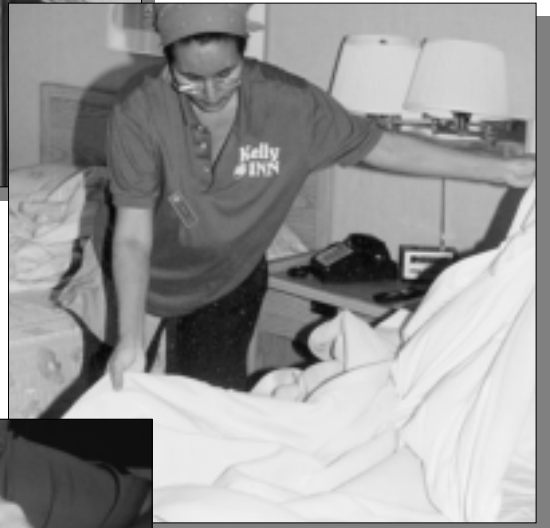
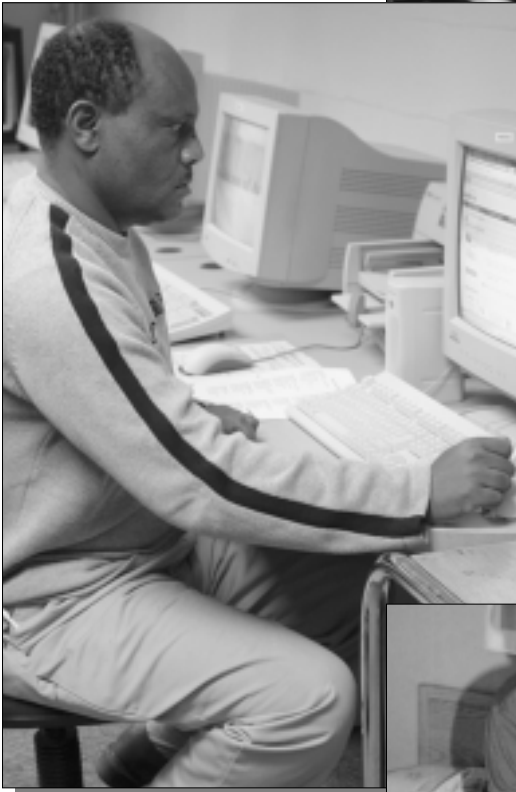
Assurance y'abantu badakora ni porogaramu ya reta y'ingirakamaro a ku bakozi bakuwe mu kazi bitabavuyeko, nk'igihe isosiyete yugaye.

Agashumbusho k'abakozi karatanga agashahara hamwe na assurance yo kwivuzza ku bakozi bakomerekeye ku kazi. Iyo porogaramu itunganywa n'amareta yo mu ntara

Ubuzi Buriha mu Mafaranga Abona. (Atari Cheque)

Gukorera amakashi biteye kubiri n'amategeko muri Reta Zunze Ubumwe za Amerika kuko ivyo bivuga kw'utariko urariha amatagisi. Mu gihe umukoresha wawe akurisha amafaranga abona (amakashi), kandi ataguhaye akandi gapapuro kerekana amafaranga yose wakoreye, ayashizwe ku ruhande, ayakuwe ku mushahara hamwe n'umushahara utahanye, wewe hamwe n'umukoresha wawe muba muriko murarenga amategeko.

Igihe urishe amatagisi, uba wihaye akaryo ko kuja kuri porogaramu z'ingirakamaro ku bakozi, zirimwo agashahara ko mu zabukuru, agashahara gahabwa abakozi bakomerekerera ku kazi, hamwe bakuwe ko kabla hujalipokea. Kodi hizi ambazo zinatolewa kutoka hundi







mu kazi bitabavuyeko. Igihe ukoreye amafaranga hanyuma nturihe amatagisi uba ukoze icaha co kutariha amatagisi. Mu gihe ufashwe, urashobora kuriha ihadabu canke ugapfungwa. Urashobora no gutahukanwa mu gihugu cawe c'amavukiro

Uburenganzira ku Kazi

Ku giti cawe c'impunzi, ufise uburenganzira ku kazi bungana n'uburenganzira bw'Abanyamerika. Umukoresha ntategerezwa kugukumira kubera uri impunzi, canke ngo akwime akazi, canke yanke kukwongera igarade kubera imyaka yawe, ibara ry'urukoba rwawe, ubumuga, kubera wubatse canke utubatse, ubwoko, canke amamuko yawe, idini, canke igitsina cawe. Yamara ubuzi bumwe bumwe bwagenewe abanyamerika, ubwo nabwo akaba ar'ubuzi kenshi na kenshi bwa reta ya Amerika.

Amategeko agenga akazi arakingira kandi abakozi kugira ntibakorere mu kibanza kitarimwo umutekano kandi kugira ngo ntibaremerwe n'abantu babipfuzza ku kazi.

Kahise mu Vyerekeye Akazi hamwe n'Imigambi mu Kazi

Akazi kawe ka mbere kazoba ar'itambwe ikomeye mu mugambi wo kwerekana kahise keza mu kazi muri Reta Zunze Ubumwe za Amerika. Ukwiyeye kugerageza kuguma mu kazi kawe ka mbere mu kiringo c'amezi atandatu, no mu gihe ako kazi koba katakunezereje nk'uko ubishaka, kuko abakoresha bo muri kazoza bazoraba ukuntu wakoze mur'ako kazi, mu kuguha akazi.

Ukwiyeye kandi kwishinga imigambi izorangura hamwe no kumenya ivyo uzokora kugira ngo ushikire iyo migambi. Kugira ngo uronke akazi keza kurusha, gahemba neza, uzokenera kwiga neza Icongerezwa, kandi ushobora no gukenera kwiga uwundi mwuga mushasha. Kugira ngo usubire gukora ibintu wahora ukora mu gihugu cawe, urashobora kujya mw'ishule kugira uronke urupapuro rw'umutsindo. Umuhanuzi wawe mu vyerekeye akazi arashobora kugufasha gutegura inzira yo gushikira imigambi yawe.

Uzotegerezwa bibaye ngombwa gukora ubuzi butandukanye imbere y'uko urangura imigambi wishinze. Ivyo s'ibintu bidasanzwe muri Reta Zunze Ubumwe za Amerika; Abanyamerika benshi barahindura akazi incuro zitari nke mu myaka yabo yo gukora. Gushikira imigambi yawe birashobora gufata igihe kirekire kandi uzokenera kurindira utadebukirwa. Ikintu nyamukuru, uribuka ko Reta Zunze Ubumwe za Amerika, ar'igihugu kizwi nk'igihugu abantu bakora cane, bashobora kuronka ibintu vyose bipfuzwa.

Ibintu Wokora Kugira ngo Utere Imbere mu Kazi

Ibiri bijewe kwakira impunzi hamwe n'impunzi nyinshi, bivuga kw'ivyo bintu bishobora kugufasha kugumya akazi kawe ka mbere hamwe no kuronka ubundi buzi bwiza muri kazoza.

Urashika ku kazi ku gihe. Abakoresha barashira imbere inyifato yo gushika ku gihe, kandi uzotanga icyumviro ciza mu gihe ushika ku kazi ku gihe imisi yose Mu gihe ushika ku kazi wacerewe, umushahara wawe, urashobora kugabanwa.

Urafata umusi wo gusiba ugwaye mu gihe conyene ugwaye cane. Abanyamerika benshi barabandanya gukora mu gihe bafise akagwara gatoyi, kandi benshi barishima kubona batigeze basiba akazi n'umusi umwe kubera ingwara.

Uratelefona igihe uhava usiba akazi. Uratelefona umukoresha wawe igihe uhava ucererwa canke igihe uhava usiba kubera impamvu izarizo zose

Urukunda abandi. Isaha yo gufungura hamwe n'ibihe vyo kuruhuka, ishobora kuba ibihe vyiza vyo kuganira n'abandi bakozi. Mu bintu abantu bakunda kuyaga muri Reta Zunze Ubumwe za Amerika, harimwo ukuntu ibihe bimeze, ivyakozwe mu mpera z'indwi, ibifungurwa, n'inkino. Hazoboneka kandi ibindi bihe vyo

kuganira n'abandi bakozi ivyerekeye imico yawe, ku vyerekeye cane cane imisi y'uturuhuko izwi.

Urakora wivuye inyuma ku kazi. Uririnda kuganira n'incuti, abagenzi hamwe n'abakozi mukorana hamwe no kwitaba amatelefone mu gihe c'akazi.

Urabaza ibibazo. Mu gihe hari ikintu utumva, urakibaza.. Uzokora akazi keza kurusha, kandi umukoresha wawe azokwubaha kuko uzoba uriko uragerageza kwiga no gukora neza.

Uriga akazi gashasha hamwe n'ibindi bikorwa igihe cose ubishoboye. Urashobora kuduga mu kazi keza mu gihe werekanye ko wipfuzaga gushingwa ayandi mabanga.

Urabimenyesha mu gihe ushaka kuva mu kazi. Igihe uvuye mu kazi kugira ngo uje mu kandi, uraha umukoresha wawe wa kera ikiringo kitari musu y'indiwi zibiri. Ntuze uve mu kazi imbere y'uko uronka akandi kazi gashasha.



Muri Reta Zunze Ubumwe za Amerika, kuja mw'ishule vyarateguriwe umuntu wese, hatisunzwe imyaka, ubwoko, idini, itunga canke ubukene bwiwe. Abanyamerika benshi bavuga ko kwiga amashule ar'inzira yo gushobora kuronka ubuzima bwiza hamwe no kubaho neza.

Amashule y'Abana Bose

Amashule ya bose n'ayagusa kandi amategeko avuga kw'abana bose bafise imyaka iri hagati y'6 na 16, bategerezwa kuja mw'ishule. Mu bisanzwe abana bafise imyaka iri hagati y'5 na 18 bariga amashule kuri gusa, bivuye ku mategeko yo mu makomine. Abavyeyi barashobora kandi kwandikisha abana babo mu mashule y'abikorera utwabo, yamara ayo mashule kenshi na kenshi, arazimvye.

Mu mashule ya bose muri Amerika, abana bava mu bwoko butandukanye, mu madini atandukanye, mu bavyeyi bafise umutungo utandukanye, barigana bakongera bagakorera hamwe mw'ishule hamwe no mu bindi bikorwa vy'inyuma y'amashule. Abana bafise ubumuga, canke bafise ingorane zo mu mutwe, nabo nyene bategerezwa kuja mw'ishule. Mur'ico gihe, ishule riraheza rikihweza ingorane z'umunyeshule, maze rikaganira n'abavyeyi ukuntu uyo mwana azokwigishwa.

Hari ingero zitatu z'amashule muri Reta Zunze Ubumwe za Amerika. Imyaka y'amashuli ari mur'izo ngero irahinduka bivuye ku makomine ayo mashule arimwo.

Amashule matomato atangura ku mashule yo kurera abana (imyaka 5) akabandanya gushika mu mwaka wa 5, canke mu mwaka wa 6 (imyaka 12).

Amashule yo hagati mu bisanzwe arimwo umwaka wa 6 gushika mu mwaka w' 8.

Amashule yisumbuye mu bisanzwe arimwo umwaka w'9 gushika mu mwaka w'12 gushika umunyeshule ashikane imyaka 18. Abanyeshule baheza neza amashule bararonka urupapuro rw'umutsindo rw' amashule yisumbuye.



Kur'ayo mashule yose, umwaka w'ishule utangura mu mpera z'ukwezi kw'umunani, canke mu ntango z'ukwezi kw'icenda, akarangira mu mpera z'ukwezi kwa gatanu canke mu kwa gatandatu. Abana benshi baja mw'ishule amasaha atandatu ku musu, kuva ku musu wa Mbere gushika ku musu wa Gatanu. Abanyeshule bakenera ivyigwa vy'iruhande kugira ngo baje hamwe n'abandi, barashobora gufata amashule mu ci mu kwezi kwa gatandatu no mu kwezi kw'indwi.

Abanyeshule bakwiye kwandikishwa mw'ishule bunonyene bagishika. Ibiro bijewe kukwakira bizogufasha kwandikisha abana bawe. Bazoshirwa mu mwaka w'amashule hisunzwe imyaka yabo hamwe n'amashule bari bagezemwo, naho abana bakiri bato batavuga Icongerezwa cinshi, bashobora gushikizwa mu mwaka wo hasi mu ntango.

Amashule arasaba amafoto y'impapuro z'incandago umwana yaronse hamwe n'ukuntu yagiye aravugwa. Mu gihe woba udafise izo mpapuro, canke mu gihe abana bawe batacandazwe, ibiro bijewe kukwakira birashobora kugufasha gutunganya izo ncandago.

Gutonda mw'ishule birahambaye. Igihe abanyeshule basivye ishule, vyitezwe kw'abavyeyi bandika bagasigura icatumye basiba, kandi biba vyitezwe kw'abanyeshule bakora ivyo batashoboye gukora ku musu basiba.



Naho amashule ya bose ar'aya gusa, abavyeyi barariha ibintu bimwe bimwe, nk'ibikoresho vyo mw'ishule hamwe n'amafaranga atangishwa mu gihe habaye ibikorwa bidasanzwe. Mu gihe ishule riri kure cane y'aho uba, umwana wawe adashobora gutambuka, amabisi y'ishule arashobora kumutwara kw'ishule kuri gusa. Abanyeshule barashobora gufungura kw'ishule ku musase, canke bakagura ibifungurwa bigurwa make mu buriro butoyi bwo kw'ishule.

Nta bitabo vy'igihugu bibaho muri Reta Zunze Ubumwe za Amerika; intara yose hamwe n'amashule yo mu makomine nivyo bifata ingingo yerekeye ivyigwa vyigishwa mu mashule. Muri rusangi, abanyeshule benshi bariga Icongereza, ibiharuro, ivyigwa vyerekeye imibano, ubumenyi, sport, utugenegene, umuziki, hamwe n'indimi zo mu mahanga. Amashule menshi, cane cane mu rugero rw'amashule yisumbuye, nayo nyene, arigisha sport, akagira n'ibindi bikorwa abanyeshule bagiramwo uruhara mu gihe c'amashule canke inyuma y'amashule.

Ukuntu inyigisho zo muri Amerika zitunganywa birashobora kuba bitandukanye n'ukuntu inyigisho zimeze mu gihugu cawe. Abigisha barigisha abanyeshule kwiga bakoresheje kwiyumvira no kwihweza, kurusha kwiga barinze gufata mu mutwe. Abanyeshule baragira uruhara mu kubaza ibibazo hamwe no mu kuja mu biganiriro hamwe n'ibikorwa, n'igihe baba bataravuga Icongereza neza.



Kimwe mu bintu bigora abana n'ukwiga Icongereza. Abana bakiri bato bafata ningoga, yamara bizofata igihe kirekire ku bana bakuze. Amashule menshi arigisha Icongereza muri porogaramu idasanzwe yo kwigisha Icongereza nk'ururimi rugira kabiri (ESL) ku banyeshule bagishika; ayandi mashule nayo arafasha mu gutanga umwarimu adasanzwe. Abagishika benshi baragira ingorane zo kumenyera mu mwaka wabo wa mbere w'ishule. Abana bashobora kwumva ari bonyene mu ntango, yamara uko uburyo bwo kuganira bwabo bwiyongera, niko bagira abagenzi, maze bakumva bameze neza kw'ishule.

Abanyeshule benshi bagishika, hamwe n'abavyeyi babo, baratangazwa n'ukubona ukuntu abanyeshule b'abanyamerika bifata bakanambara ibisanzwe. Amashule ya bose muri Amerika, araha abanyeshule umwidgegemyo wo kwitorera, yamara bategerezwa kwubaha amategeko yo kw'ishule. Mu gihe barenze amategeko, abanyeshule barashobora gutegekwa gukora ibindi bikorwa vyo mw'ishule bikorerwa imuhira canke bagasigara kw'ishule inyuma y'amashule, canke bakimwa uburenganzira bwo kugira uruhara mu bikorwa vyo kw'ishule, canke bagahagarikwa mw'ishule mu kiringo c'imisi mikeyi. Gukubita ntibirekuwe mu mashule yo muri Reta Zunze Ubumwe za Amerika.

Amashule amwamwe, cane cane amashule manini yo mu bisagara binini, arafise ingorane n'imirwi y'abana b'ababandi hamwe n'ingwano iba hagati y'amoko. Mu ntara zimwe zimwe, haramaze



kuba ingorane z'abanyeshule banywa ibiyayura umutwe bakongera bagatwara ibigwanisho kw'ishule. Mu gihe abana bawe bumvise ko baterwa ubwoba canke batazi ico bakora, bakwiye kwirinda guhangana, maze bakabibwira umwigisha, umuhanuzi wo kw'ishule canke umuntu abafasha kwiga.

Abigisha bo muri Reta Zunze Ubumwe za Amerika, baremera kw'abavyeyi bakwiye kugira uruhara mu ndero n'inyigisho z'abana babo ngo kuko bifasha abana gukora neza mw'ishule. Amashule aragerageza gufasha abavyeyi kwumva amashule y'abana babo, kandi abigisha benshi baraha amakuru abavyeyi batavuga Icongereza. Ishule rizogusaba kubonana n'abigisha kabiri mu mwaka kugira muganire ivyerekeye ukuntu umwana wawe ariko arakora mw'ishule. Yamara, urashobora gusaba kubonana n'abigisha b'umwana wawe igihe icarico cose mu gihe ufise ibibazo canke umwitwarariko. Urashobora kandi kujya mu nama zo kw'ishule, naho woba utavuga Icongereza.

Amashule y'Abakuze

Abanyamerika benshi babona kw'amashule ar'ikintu kibandanya ubuzima bwose, kandi benshi bariyandikisha mu vyigwa mu buzima bwabo bw'abantu bakuze. Inyuma y'igihe bafashe ingingo yo kubandanya amashule, abakuze benshi barabandanya gukora hamwe no gufata amashule yo ku mugoroba canke yo ku misi y'impera z'indwi.



Impunzi nazo nyene zirashobora kubandanya amashule yazo mu gihe ziriko zirakora. Ibiro bijewe kukwakira birashobora kugufasha kuronka uburyo bwo kuja mw'ishule mu gacimbiri ubamwo, kuva ku mashule y'Icongereza uzokwiga nk'ururimi rugira kabiri, (ESL) hamwe n'amashule atanga urupapuro rw'umutsindo rw'amashule yisumbuye gushika ku mashule y'imyuga no kumenyereza akazi. Mu gihe uzoba umaze kumenyera mu mihana ubamwo, uzokwiga ivyerekeye ubundi buryo bwo kuja mw'ishule. Uzoba ufise uburyo buke bwo kuja mu mashule ya kaminuza mu mwaka wawe wa mbere muri Reta Zunze Ubumwe za Amerika. Yamara mu nyuma, uzoshobora gufata ingingo yo kurondera urupapuro rw'umutsindo rukomeye. Birahambaye ku miryango gukorana mu gutunganya umugambi w'ukuntu abakuze mu muryango wawe baja mw'ishule.

Ng'ubu buryo bumwe bumwe bwo kuja mw'ishule bushobora kuba buri mu gacimbiri ubamwo:

Amashule y'Icongereza hamwe n'amashule yo gusoma.

Imihana myinshi iratanga amashule y'Icongereza biciye muri porogaramu yo kwigisha abakuze muri kaminuza zo mu mihana ubamwo hamwe no ku mashule makuru. Ayo mashule ajamwo abantu bose, naho amwamwe ashobora gutangisha amafaranga. Amashirahamwe amwe amwe yigenga canke amashiramwe adakorera inyungu, nk'ibiro bijewe kwakira impunzi hamwe na MAA, aratanga kandi amashule y'Icongereza (ESL), Ayo



mashule n'aya gusa, yamara ushobora kurindira igihe kirekire, imbere y'uko wemererwa. Amahule yigenga aca amafaranga nayo nyene arigisha Icongereza, yamara ayo mashule mu bisanzwe arazimye. Kwigishwa n'umuntu abikora ku buntu nabwo nyene n'uburyo bwo kwiga Icongereza, kandi birashobora kuba uburyo bwiza bwo kwiga imico hamwe n'imigenzo vy'Abanyamerika.

Mu mashule y'Icongerza, abagabo hamwe n'abagore bafise imyaka itandukanye, amashule atandukanye, kandi bava mu bwoko butandukanye, baraja kwiga Icongereza hamwe. Mu mashule y'Icongereza yo mu ntango, abanyeshule bariga Icongereza bakeneye kugira ngo bashobore kuvugana n'ababanyi babo hamwe n'abakozi bakorana. Mu rugero rwo hejuru mur'ayo mashule y'Icongereza, abanyeshule baritaho cane amategeko yerekeye ukuntu Icongereza kivugwa neza no kawandikwa neza, gusoma hamwe no kwandika.

Mu mashule yo kwandika no gusoma, abanyeshule bariga amategeko ya mbere ajanye no gusoma hamwe no kwandika, hatibagiwe kuvuga Icongereza. Kubera gusoma no kwandika bihambaye cane mu buzima bwo muri Amerika, amashule yo gusoma no kwandika, yama ariho mu bibanza vyose vyigisha Icongereeza hamwe n'izindi nyigisho z'abakuze. Ibiro bijejwe kukwakira birashobora kuguha amakuru akenewe.

Ayandi mashule y'abakuze. Porogaramu y'amashule y'abantu bakuze, arigisha kandi izindi nyigisho zitandukanye. Ivyigwa nyamukuru birimwo gukurikarana amafaranga ukoresheje ibitabo no guharura amafaranga (comptabilité), ubusecreteri, ubuhinga bwo gukoresha ordinateri, hamwe n'indimi zo mu mahanga. Ayo mashule mu bisanzwe ntiyagenewe abanyeshule bataramenya neza Icongereza, kandi abantu bayajamwo barariha amafaranga.

Urupapuro rw'Umutsindo mu Mashule y'Inyigisho zo muri Rusangi (GED). Kugira ngo utere uja imbere mu kazi karengeye akazi ko mu ntango, abakuze mu bisanzwe barakenera urupapuro rw'umutsindo mu mashule yisumbuye. Impunzi zifise imyaka irenga 21 zitagiye mu mashule yisumbuye canke zitamaze amashule yisumbuye mu bihugu vyazo, zirashobora kwiga kugira zironke urupapuro rw'umutsindo mu mashule yisumbuye (GED). Urwo rupapuro mu bisanzwe ruremewe nk'urupapuro rw'umutsindo rw'amashule yisumbuye. Ibiro bijejwe kukwakira birashobora kuguha amakuru yerekeye izo porogaramu.

Amashule y'imyuga. Amashule y'imyuga arigisha abantu ubuhinga bumwe bumwe, nko gukora imodoka, ordinateri, gufasha kuvura hamwe no gufasha kuvura amenyo. Mu bisanzwe izo porogaramu zirasaba kuba uzi Icongereza neza, kandi utegerezwa gutanga amafaranga. Ku mashule y'ubuhinga bumwe bumwe nko gukora amazi n'umuyagankuba, kwigira ku kazi hamwe na porogaramu zo kumenyereza abantu birakenerwa kugira uronke urupapuro rw'umutsindo.

Kaminuza. Hari ubwoko bubiri bukomeye bwa kaminuza muri Reta Zunze Ubuwe za Amerika: Kaminuza ntoyi zo mu gacimbiri hamwe na kaminuza z'imyaka ine.

Kaminuza ntoyi zo mu gacimbiri, zitanga inyigisho mu kiringo c'imyaka ibiri. Iyo porogaramu irategura abanyeshule kurangura ubuzi bumwe bumwe, nka comptabilite, canke ubuforoma. Mu buzi bumwe

bumwe, abanyeshule barashobora kuronka urupapuro rw'umutsindo, barangije imyaka ibiri mur'iyi porogaramu. Mu zindi, batangura muri porogaramu y'imyaka ibiri hanyuma bagahindura bakaja muri porogaramu y'imyaka ine, muri kaminuza nini. Kaminuza ntoyi zo mu ducimbiri, ziratanga kandi impapuro z'umutsindo mu vyerekeye indimi, ubuhinga mu vyerekeye imibano hamwe no mu vyerekeye ubumenyi.

Muri kaminuza y'imyaka 4, abanyeshule mu bisanzwe barasabwa kurangiza ivyigwa vyo muri rusangi imbere y'uko banonosora igisata kimwe nka physique, ibiharuro, kahise, canke mu kwitegurira ivyigwa bihanitse bijanye n'amategeko hamwe n'ubuganga. Izo kaminuza zirasaba kw'abanyeshule baba bazi Icongerezza cane kandi zirasaba abanyeshule batavutse bavuga Icongerezza gukora ikibazo c'Icongerezza imbere y'uko biyandikisha.

Amashule yo muri kaminuza ntabwo ar'aya gusa kandi arazimvye cane. Kaminuza nyinshi zirafise ibiro bijejwe gutanga imfashanyo y'amafaranga yo kwiga hamwe na bourse. Yamara amafaranga yose yo kwiga (bourse) ni gake atangwa, n'ukuvuga rero ko kuja muri kaminuza, utegerezwa kuba ushobora kwigwanako mu vyerekeye amafaranga.

Abantu bafise urupapuro rw'umutsindo ruhanitse rwo mu bihugu vyabo mu buhinga bwo kuvura canke umuingenieur, barashobora gukenera urupapuro rw'umutsindo baronkeye muri Reta Zunze Ubumwe za Amerika. Ivyo birashobora kuzimba kandi bigafata igihe kirekire. Ivyo bisaba kw'umuntu yerekana kw'afise urupapuro rw'umutsindo rwo mu gihugu ciwe hamwe n'amanota yaronse mu bibazo vy'Icongerezza.

Impunzi zisaba gusubira kwinjira mu mwuga wazo, zama kenshi zifata ubuzi butoyi bwo mu mwuga wabo, mu gihe ziriko ziritegurira kuronka urupapuro rw'umutsindo. Akarorero, umuganga arashobora gukora muri laboratoire (icumba gikororwamwo ubushakashatsi) nk'umufasha imbere y'uko asubira kwemezwa.



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Causes for absences, sick leave and other leave _____

Date of accident or illness _____

Nature of injury or illness _____

If injury, describe how, how and where accident occurred _____

If injured in auto or operation of auto, describe auto _____

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Igihe uzobonana ubwa mbere n'abajewe kwitaho amagara y'abantu muri Reta Zunze Ubumwe za Amerika, kizoba ar'igihe co gusuzuma amagara yawe. Ibiro bijewe kukwakira bizotunganya ico gikorwa co gusuzumwa, umaze akanya gatoyi ushitse. Gusuzuma ingwara ugwaye bizotuma ingorane z'amagara yawe zitorwa hanyuma zikavurwa kugira ngo ntizikubuze kuba neza muri Reta Zunze Ubumwe za Amerika, nk'ugutuma udashobora gukora canke abana bawe badashobora kuja mw'ishule. Abana bawe bazoronka urucandago igihe bazosuzumwa, kuko abana bose biyandikisha mu mashule ya reta, bategerezwa kwerekana ivyemeza ko bacandazwe. Gusuzuma amagara yawe bizokorwa kuri gusa kandi bikorerwa kw'ivuriro rya reta, kw'ivuriro ryo mu gacimbiri ubamwo canke ku biro vya muganga.

Inyuma y'aho ico gikorwa ca mbere co gusuzuma kirangiriye, uzokenera kumenya ingene amagara yawe azokwitabwaho igihe wewe canke umwe mu bawe azoba afise ingwara ikeneye kwitabwaho. Kugira wivuze canke uvuze umwe mu bawe, uzokenera kwumva ukuntu Abanyamerika babona amagara meza hamwe n'ukuntu amagara y'abantu yitabwaho muri Reta Zunze Ubumwe za Amerika bigenda.

Ukuntu Abanyamerika Babona Amagara Meza

Abanyamerika bavuga kw'ingwara ishobora kwirindwa mu kugira isuku, kurya neza, gukora ikarashishi, hamwe no kuryama neza. Bambara impuzu zituma baguma basusurutse mu gihe c'imbeho bakongera bakambara impuzu zibatuma badashuhirwa mu gihe c'ubushuhe. Baraja kwa muganga canke kw'ivuriro rimwe mu mwaka kwipimisha kugira ngo bamenye ingorane z'amagara boba bafise imbere y'uko zikomera. Baraja kandi kwa muganga w'amenyo kugira baboze amenyo. Bavuga ko kwisuzumisha aribwo buzima bwiza.

Ukuntu amagara y'abantu yitabwaho muri Reta Zunze Ubumwe za Amerika, vyisunga uburyo bwanonosoywe n'abahinga bwo gutora hamwe no kuvura ingwara. Ivyo bivuga ko turetse ukuntu abarwayi bumva bameze, abaganga kenshi na kenshi, bapima bakoresheje amaraso, canke ibindi bintu Ibivuye mur'ivyo bipimo, birafasha abaganga mu gufata ingingo z'ukuntu bavura umurwayi. Mu gihe wumva udashaka gutanga amaraso canke ibindi bintu muganga ashaka gupima, urabivugana na muganga.



Abaganga muri Reta Zunze Ubumwe za Amerika, ntibama bazi ukuntu ingwara zivugwa mu bindi bihugu. Ushobora gukenera gusigurira umuganga wawe ukuntu wewe canke abana bawe bahora bavurwa muri kahise, ukongera ugasigura ukuntu abaganga bavura canke imiti wahora ukoresha mu kwivura ingwara.

Abantu Bajewe Kwitaho Amagara y'Abantu

Abantu bitaho amagara y'abantu muri Reta Zunze Ubumwe za Amerika, bari mu mitigiri itandukanye. Abakozi bakora ku biro bijewe kukwakira barashobora kukubwira abantu bajewe kwitaho amagara y'abantu bari mu gacimbiri ubamwo hamwe n ingwara bavura.

Ubushikirangaji bujewe kwitaho amagara y'abantu.

Intara yose irafise ubushikirangaji bujewe kwitaho amagara y'abantu hamwe n'ibiro mu ducumbiri two mur'iyi ntara.

Ubushikirangaji bujewe kwitaho amagara y'abantu buratanga incandago ku ngwara, bukongera bugatanga n'ubundi buryo bwo kwikingira ingwara, burimwo gupima no kuvura igituntu. Ku mpunzi, izo ncandago n'ubwo bundi buryo bwo gukingira ingwara, bitangwa kuri gusa, canke bikazimbuka cane.

Amavuriro yo mu mihana ubamwo hamwe n'ibindi bindi bibanza vyo kwivurizamwo.

Ayo mavuriro aritaha amagara y'abantu akongera agatanga impanuro zerekeye amagara meza. Amwe mur'ayo mavuriro aravura amenyo akongera agapima



amaso. Amavuriro amwamwe ari mu bisagara, aritaho amagara y'abarwayi bafise ingwara zidasanzwe, nk'abafasoni bibungenze, canke abantu bafise umugera wa Sida. Amavuriro aremera assurance z'abikorera utwabo, hamwe na assurance bita Medicaid, yamara arashobora gutangisha amafaranga bivuye ku bushobozi bw'umurwayi bwo kuriha. Abarwayi mu bisanzwe barakenera gusaba isango ryo kuja kw'ivuriro, naho amavuriro amwamwe afata abantu uko bashitse.

Abaganga bakora ku gatwe kabo. Abaganga bamwe bamwe n'abaganga bavura ingwara izarizo zose, harimwo gusuzuma abantu bipimisha rimwe mu mwaka. Abandi nabo baranonosora ivyigwa vyerekeye ingwara kanaka. Abaganga bamwe bamwe usanga bakorana n'abandi mu murwi w'abaganga bavura ingwara zose canke banonosoye ivyigwa vyerekeye ingwara zimwe zimwe, bikorera ku gatwe kabo. Ibiro vyo kwa muganga mu bisanzwe birasaba ko werekana icemezo co gushobora kuriha canke amakuru vyerekeye assurance, igihe uriko urasaba isango ryo kuja kubonana n'umuganga.

Abaganga b'amenyo bigenga. Abaganga b'abmenyo bamwe bamwe, baravura amenyo muri rusangi, harimwo kuyoza hamwe no kuyashiramwo ibibuze. Abandi nabo baranonosora ivyigwa vyerekeye ubwoko butandukanye bw'ingwara z'amenyo. Ibiro vyo kwa muganga w'amenyo birasaba kw'uriha igihe uriko urasaba isango ryo kuja kubonana na muganga. Assurance y'ingwara ntiyama imisi yose iriha ikiguzi co kwa muganga w'amenyo.



Amangazine agurisha imiti. Ayo n'amamangazine ushobora kuronkamwo imiti yanditswe na muganga wawe, kandi hamwe n'imiti itarinda kwandikwa na muganga nk'imiti ivura ububabare. Umupharmacien arashobora kuguha impanuro zerekeye imiti ushobora gufata yo kuvura ingwara ugwaye, akongera akakubwira niba ushobora gufata imiti ukayifatira rimwe n'iyindi. Utegerezwa kuriha canke ugatanga amakuru yerekeye assurance igihe umupharmacien aguhaye imiti wandikiwe na muganga.

Ibitaro. Abaganga hamwe n'amavuriro bararungika abarwaye bafise ingwara zidasanzwe mu bitaro kwipimisha hamwe no kwibagisha. Kuvurirwa mu bitaro birazimvye, kandi ibitaro birasaba ko werekana icemezo kw'ufise assurance, canke kw'ushobora kuriha ikiguzi c'ibitaro.

Ivyumba vy'abafise ingwara zihutirwa. Ivyo vyumba vyo mu bitaro canke ahandi, n'ivyumba bikoreshwa mu gihe umurwayi afise ingwara zije nk'icaduka, zikomeye, kandi zitegerezwa kwitabwaho mu buryo bwihutirwa. Ntukenera isango kugira ngo uje mur'ivyo vyumba vy'ingwara zihutirwa, yamara ivyo vyumba vyama birimwo abantu benshi, kandi uzotegerezwa kurindira igihe kirekire mu gihe ingorane z'amagara ufise zitazoba zikomeye cane. Mu gihe ingorane z'amagara ufise atari ingorane zihutirwa, ukwiye gusaba isango ryo kubonana na muganga kw'ivuriro. Ivyumba bishikizwamwo abarwayi bafise ingwara zihutirwa, birazimvye cane.

Kwitabwaho n’imodoka itwara abarwayi (ambulance).

Abaganga bagendera muri ambulance baraha imiti abarwayi bakongera bakabatwara kwa muganga mu vyumba bishikizwamwo abafise ingwara zihutirwa, igihe ata bundi buryo bwo gutwara abakomeretse canke abantu bagwaye cane kwa muganga. Abitaweho na ambulance bararishyirwa amafaranga yamara barihashyirwa bamaze kuvurwa.

Kwitaho Ingwara zo mu Mutwe. Abanyamerika baremera ko gukomera mu mutwe ar’ikintu gikomeye cane mu buzima, kandi ko kwitaho amagara birimwo kuvurwa n’umuntu yanonosoye ivyerekeye ingwara zo mu mutwe mu gihe bikenewe. Impunzi hamwe n’abandi bantu bagishika barakenera kwitaho cane ubuzima bwiza bwabo bwo mu mutwe kuko usanga kenshi na kenshi barahahamutse igihe bafata urugendo rwabo mu ndege, hamwe n’akabonge bagira igihe bariko baramenyera ubuzima bushasha muri Reta Zunze Ubumwe za Amerika. Mu gihe wokwumva uremerewe cane n’ukuntu ibintu bimeze, maze ukumva kw’ udashobora kwihanganira ubuziba bwa misi yose, ukwiye gusaba gusuzumwa mu mutwe. Ingwara nyinshi zo mu mutwe zivurirwa mu mavuriro no ku bitaro, hamwe n’abaganga bigenga n’abandi banonosoye ingwara zo mu mutwe, yamara amashirahamwe nka MAAs hamwe n’ibiro bijejwe kwitaho abanyagihugu navyo nyene biritaho abantu bagwaye ingwara zo mu mutwe. Ibiro bimwe bimwe bijejwe kwakira impunzi, navyo nyene biratanga impanuro, imirwi ijewe gufasha, imirwi ijewe gutanga inyigisho zerekeye ubuzima, navyo nyene, irashobora kugufasha kurondera amavuriro yitaho abafise ingorane zo mu mutwe.

Kuriha Amafaranga yo Kwivuzza

Kwivuzza muri Reta Zunze Ubumwe za Amerika birazimvye, kandi abantu ku gatwe kabo niba bariha amafaranga yo kwivuzza, ntabwo ari reta ibarishira. Ikiguzi co kwivuzza kiri hejuru, n’ukuvuga rero kw’abantu benshi bagendera kuri porogaramu za assurance zitangwa n’abakoresha babo, kandi kenshi na kenshi bariha igice kira kwezi. Ibisigaye bikurwa ku mushahara wawe co kimwe n’amatagisi, kugira nturinde kuriha ayandi mafaranga. Mu bisanzwe hari ikiringo co kurindira kuva uronse akazi gushika igihe utanguriye kuja ku rutonde rw’abarishirwa assurance.

Abakoresha kenshi na kenshi batanga assurance babicishije mw'ishirahamwe ryitaho amagara y'abantu ryitwa (HMO) canke ishirahamwe rikundwa ryitaho amagara y'abantu (PPO). Hakoreshejwe ayo mashirahamwe, umurwi w'abaganga bigenga hamwe n'amavuriro ya reta, biritaho amagara y'abantu. Umwe mu bantu bagira uruhara mur'ayo mashirahamwe (n'ukuvuga umukozi wese) arahabwa izina ry'umuganga azohora yitaho amagara yiwe. Uyo muganga araheza akavura umurwayi kandi ategerezwa gutanga uburenganzira bwo kuja mu vyumba bivurirwamwo abantu bafise ingwara zihutirwa, mu bitaro hamwe no ku baganga banosoye kuvura ingwara zimwe zimwe. Rimwe na rimwe, umurwayi arariha igice c'ikiguzi

Mu gihe umukoresha wawe atakurihiye assurance, urashobora kugura assurance wishikiye kuri sosiyete ya assurance HMO canke PPO. Abakozi bakorera ibiro bijejwe kukwakira barashobora kuguha impunuro zerekeye ukuntu wobikora.

Mu gufasha abantu bafise umushahara mutoyi, hariho porogaramu za reta ziraha ikiguzi co kwivuzza. Impunzi ziri mu bantu bashobora gusaba Imfashanyo yo Kwivuzza ihabwa Impunzi (RMA) canke Medicaid. Izo porogaramu zose uko ari zibiri, zirariha ikiguzi co kwivuzza kw'abantu bafise imyaka yo gukora bafise agashahara gatoyi, yamara izo porogaramu zikoreshwa gushika igihe uronse assurance y'umukoresha wawe canke assurance yawe. Kugira usabe kuja mur'izo porogaramu, utegerezwa kwuzuzza impapuro zerekana umushahara wawe hamwe n'ayandi makuru akwerekeye. Kenshi na kenshi, haraba itohozwa imbere y'uko wemererwa. Abaganga benshi ntibemera ubwo bwoko bwa assurance.

Impunzi zifise imyaka irenga 65, ziraja ku rutonde rw'abaronka Medicare. Iyi ni porogaramu ya reta, ifasha abantu bafise imyaka irenga 65 kuriha ikiguzi co kwivuza. Medicare irariha kandi ikiguzi c'imiti yanditswe na muganga.

Ibiro bijejwe kukwakira muri Reta Zunze Ubumwe za Amerika birashobora kugufasha kumenya imfashanyo yo kwivuza ufitiye uburenganzira.

Uburenganzira Bwawe bwo Kwivuza.

Ikibanza cose ubamwo muri Reta Zunze Ubumwe za Amerika, urafise uburenganzira bwo kuronka abagusigurira ibivuzwe mu rurimi wumva hamwe no kugira ibanga ibintu uvuganye na muganga.

Kugusigurira mu Rurimi Wumva Ivivuzwe.

Utegerezwa kwumva no kuvugana n'umuganga wawe kugira ngo uvurwe neza. Mu gihe wumva ukeneye uwugufasha kugira ngo wumvikane na muganga wawe, urafise uburenganzira bwo kuronka umuntu agusigurira. Urabaza ibiro bijejwe kukwakira kugira bigufashe kuronka uyo muntu.

Ukukugumiriza Ibanga. Ikintu cose kiba hagati yawe na muganga wawe kiguma ari ibanga nk'uko amategeko abivuga. Umuganga wawe ntashobora kubwira umuryango wawe, abagenzi bawe, canke umukoresha wawe ivyerekeye amagara yawe, utamuhaye uruhusha. Mur'ivyo harimwo amakuru yerekeye ingwara zikomeye nka Sida. Mu gihe ufise umugera wa Sida, canke ufise iyindi ngwara, niwewe utegerezwa gufata ingingo yo kubibwira umuryango wawe hamwe n' abagenzi bawe. Muganga ntashobora kubibabwira, kiretse umuhaye uruhusha. Yamara itegeko rivuga kw' utegerezwa kubwira umuganga wawe kw'urwaye Sida. Mu gihe utabimubwiye, urashobora gutangishwa ihadabu rikomeye.



Ubuzima muri Reta Zunze Ubumwe za Amerika burazimvye cane. Uzokenera kwitonda cane mu gukoresha amafaranga yawe, kugira ngo ntukoreshe amafaranga udashobora kuronka. Abakozi bo ku biro bijejwe kukwakira barashobora kugufasha gutegura ukuntu uzokoresha amafaranga yawe, kugira ngo uze umenye amafaranga ufise, igitigiri c'amafaranga ushobora gukoresha hamwe n'igitigiri c'amafaranga ushobora kubika.

Gutegekanya Amafaranga y'Ibintu Utegerezwa Kuriha

Kira kwezi uzokenera kuriha ibintu vya ngombwa hamwe n'ibindi bintu. Ibi ni vyo bintu bikomeye uzohora uriha:

Ukuriha inzu. Inzu nico kintu ca mbere kizohora kigutwara amafaranga menshi kira kwezi.

Umuyagankuba n'amazi hamwe n'ibindi. Mur'ivyo harimwo umuyagankuba, gaz, amazi hamwe n'amafaranga yo kuriha abatwara umucafufu. Bimwe mur'ivyo bintu bishobora kuba birimwo mu kiguzi c'amafaranga y'inzu, yamara urashobora gukenera kuriha kimwe mur'ivyo canke ibitari bike, kimwe kimwe ukwaco . Amafaranga uzorihira umuyagankuba hamwe na gaz ashobora kuba ari menshi mu mezi yo bihe bikanye hamwe no mu mezi yo mu bihe bishushe kuko uba ukeneye gushusha inzu canke kuyikanyisha.

Abakurabira umwana. Amafaranga utanga ku bakurabira umwana ashobora kuba ari menshi kira kwezi. Mu gihe udashobora kuronka umuntu wo mu muryango wawe canke incuti yawe akurabira umwana, ibiro bijejwe kukwakira birashobora kugufasha kuronka uwukurabira umwana canke ugasaba imfashanyo y'uwukurabira umwana.

Kwiyunguruza. Mu kiguzi co kwiyunguruza, harimwo kuja no kuva ku kazi, kuja ku mangazine, hamwe no ku yandi masango. Mu bibanza vyinshi, hariho ibiciro vy'amabisi na gali ya moshi bigabanije.



“Habeze imyaka mike nshitse muri Reta Zunze Ubumwe za Amerika, narafashe ingingo yo kugura imodoka. Igihe nasaba ingurane ku mudandaza w'imodoka, umuntu ajejwe ivyerekeye gutanga ingurane yarambajije niba narigeze gufata ideni imbere y'aho.

Navuze ko nigeze kurifata maze nca ndamwerekako urupapuro rw'iyongurane IOM ko nabeje kuriha. Kubera nerekanyeko nshobora kuriha ideni, ingurane nasavye naciye ndayemererwa.”



Telefone. Uzokenera kuriha telefone kira kwezi. Urama wibutse ko gu telefona kure mu bindi bihugu bishobora kuzimba cane.

Amafaranga y'Ingurane y'urugendo rwawe. Uzokenera kuja urariha amafaranga y'ingurane y'urugendo rwawe kira kwezi gushika uheze kuriha iyo ngurane yose.

Kubika amafaranga hamwe no gufasha umuryango wawe wasigaye mu gihugu cawe. Mu gihe ufise umugambi wo muri kazozo nk'ukuja mw'ishule, canke kugura inzu, uzokenera kuziganya igitigiri kanaka c' amafaranga kira kwezi. Urashobora kandi kurungikira amafaranga umuryango wawe ukiri mu gihugu cawe. Mu gihe ufise akazi ukanaba kandi uzi igitigiri c' amafaranga uzokoresha ku kwezi, urashobora gufata ingingo yerekeye igitigiri c' amafaranga uzoziganya hamwe n' amafaranga uzorungika mu gihugu cawe kira kwezi.

Kwitaho amagara. Umaze kuronka akazi bwegu, urashobora guhabwa assurance ntoyi yo kwivuzza. Yamara ubuzi bwinshi bwo mu ntango, ntibutanga assurance mu mezi ya mbere y' akazi. Urashobora gukenera kugura assurance yawe.

Ibibanza Vyo Gusumiramwo

Amamangazine hamwe n' amasoko muri Reta Zunze Ubumwe za Amerika arafise ibidandazwa vyinshi bitandukanye. Ng'ubu bwoko butanu bw' ibibanza vyo gusumiramwo.

Imangazine nini zidandaza ibifungurwa. Izi mangazine nizo mangazine z' ibifungurwa ziri nka hose. Nyinshi mur'izo mangazine zidandaza ibikoresho vyo kwoza, vyo gushaza, ibikoresho vyo mu nzu, hamwe n' imiti itarinda kwandikwa na muganga. Abantu benshi baragabanya amafaranga bakoresha mu gusuma, bakoresheje udupapuro tubaha uburenganzira bwo kugura ibintu vyagabanijwe.

Imangazine zidandariza ibintu bitandukanye. Izi mangazine zidandaza ibikoresho vyo mu nzu, ibikoresho vyo mu gikoni, ibikoresho vyo kwubaka, impuzu, ibirato hamwe n' ibindi bidandazwa atari impuzu. Zimwe mur'izo n' imangazine zidandaza ibidandazwa vyagabanijwe, aho ibiciro usanga biri hasi.



Imangazize zidandaza ibintu vyakoze. Izo mangazine zidandaza ibintu vyakoze, birimwo intebe n'ibitanda, ibintu vyo mu nzu, hamwe n'impuzu, ku biciro bigabanije.

Imangazine zidandaza ibifungurwa vyo mu gihugu kanaka. Izo n'imangazine z'abantu bimukiye muri Reta Zunze Ubumwe za Amerika, canke abantu bahoze ari impuzi. Ushobora kuzisanga mu mihana igwiriyemwo abanyagihugu bimukiye muri Reta Zunze Ubumwe za Amerika. Ushobora gusanga ibifungurwa vyo mu gihugu cawe biri mur'ayo mamangazine.

Ibidandazwa bigurishirizwa imbere y'amazu, canke mu kibanza gihagarikwa imodoka. Ku vyerekeye ivyo bidandazwa, abantu bagurisha ibintu vyo mu mazu yabo, kenshi na kenshi ku biciro bizimbutse. Ivyo n'ibanza vyiza vyo kuguriramwo ibintu vyo mu nzu, intebe, ibitanda hamwe n'impuzu. Ibidandazwa bigurishirizwa imbere y'amazu no muri garage, bitangazwa mu binyamakuru, canke ku bicapwa bishirwa mu mihana.

Kuriha Amatagisi

Amatagisi muri Reta Zunze Ubumwe za Amerika, niyo ariha bimwe mu bihabwa abanyagihugu, barimwo impunzi. Amatagisi, arariha amashure, agakoreshwa mu kwubaka amabarabara. Mu

kuriha abapolisi, abazimya umucanwa, hamwe n'ibindi bintu vyose vyihutirwa, hamwe na porogaramu zo gufasha abanyagihugu. Abantu baba muri Reta Zunze Ubumwe za Amerika bariha ubwoko butatu bw'amatagisi:

Amatagisi yo ku mushahara ariyo bita ikori. Umuntu wese akora arariha ikori rya reta kandi mu ntara zimwe zimwe abantu bose bazibamwo, barariha ikori ryo mu ntara. Amafaranga y'iryo kori akurwa ku mushahara n'umukoresha wawe. Kira mwaka, utegerezwa kurungika impapuro muri reta ya Amerika hamwe no muri reta y'intara ubamwo. Izo mpapuro zirereka reta igitigiri c'amafaranga y'ikori warishe, yakuwe ku mushahara wawe n'umukoresha wawe, zikongera zikerekana niba uheranye amafaranga y'ikori canke niba hari amafaranga reta izogusubiza. Ibiro bijewe kukwakira birashobora kugufasha kuronka izo mpapuro zo kwuzuzura urungikira reta, bikongera bikakubwira ukuntu uzuzuzura. Izo mpapuro zitegerezwa kurungikwa muri reta imbere canke kw'igenekerezo rya 15 ry'ukwezi kwa kane.

Ikori ry'ibintu utunze. Reta zo mu ntara ziratoza amakori ku mazu, ku matongo hamwe no ku nyubakwa utunze. Intara zimwe zimwe, ziratangisha ikori ku modoka.

Amatagisi yo ku bintu uguze. Mu ntara nka zose, abantu baguze ibidandazwa barariha amatagisi, yiyongera ku kiguzi c'ivyo bidandazwa. Ku bidandazwa bimwe bimwe, nk'ibifungurwa canke imiti, nta matagisi atangishwa. Ayo matagisi aharurwa ku gice kw'ijana vy'ibintu uguze, kandi aharurwa igihe uriko urariha ibidandazwa waguze. Igiciro c'ibidandazwa canke c'ibintu vyanze mu manganzine, mu bisanzwe ntibiba birimwo amatagisi.

Kubika canke Gukura Amafaranga mw'ibanki. Mu kubika amafaranga yabo neza, abanyamerika kenshi na kenshi bagumana compte (agasadugu) mw'ibanki canke ishirahamwe ritanga ingurane, aho kuyagumiza imuhira, canke kuyibikira. Amafaranga ushize mw'ibanki aba akingiwe na Reta ya Amerika. Mu gihe amafaranga yawe atakaye canke yibwe, Reta ya Amerika izoyagusubiza.

Amabanki arafise udusandugu dutandukanye bivuye ku migambi itandukanye. Amabanki ararishisha amafaranga ku kwezi y'udusandugu tumwe tumwe:

Udusandugu two kuziganya, hamwe n'udusandugu dukoresha ayo mafaranga mu masoko.

Utwo dusandugu n'udusandugu two kuziganya. Amabanki arakuriha inyungu kur'utwo dusangu ubitsemwo amafaranga yawe.

Agasandugu ko gukuramwo amafaranga.

Aka n'agasandugu ukoresha mu kuriha ibintu uguze. Ibanki iraguha udupapuro twitwa cheques ushobora kwuzuzwa mu kuriha inzu canke ibindi bintu uguze. Utegerezwa kwitonda kugira ngo ntiwandike cheque irenga amafaranga ufise mu gasandugu kawe. Amabanki amwamwe aratanga inyungu ku dusandugu tumwe tumwe two gukuramwo amafaranga.

Gukoresha Ikarata y'Umwenda hamwe no Kwerekana Inyifato yo Kuriha Imyenda

Abanyamerika barakunda gukoresha amakarata y'umwenda hamwe no kugura ibintu kw'ideni bazoriha buhobuhoro ku bintu bikomeye nk'imodoka, imashine zo guteka na frigo hamwe n' intebe n'ibitanda vyo mu nzu, Abantu barashobora kugura ibintu bizimvye bakoresheje ayo makarata y'ideni canke iyo ngurane kuko bashobora kuriha buhoro buhoro mu gihe kirekire, aho kurihira icarimwe amafaranga menshi.

Igihe uronse ideni uzoriha mu gihe kirekire canke ugakoresha ikarata y'umwenda, uba uguranye amafaranga. Ibanki canke isosiyete iguha iyo karata, irakurihisha inyungu ku mafaranga uyifitiye, kandi utegerezwa kuriha amafaranga igitigiri kanaka ku kwezi. Mu gihe usivye kuriha rimwe, iyo sosiyete irashobora kugutwara ibintu waguze ukoresheje ya karata y'umwenda, canke ikagutangisha amafaranga y'ihadabu.

Mu gihe ufashe ingingo yo gutunga ikarata y'ingurane, ukwiye kuyikoresha witonze cane. Biroroshe cane kuja mu mwenda ukomeye cane ukoreshe iyo karata. Imbere y'uko ugura ikintu n'iyi karata y'ingurane, urabanza umenye kw'uzoshobora kuriha igitigiri c'amafaranga uzotegereza kuriha ku kwezi.

Igihe ufise umwenda, canke ukoresheje ikarata y'ideni, uba uriko urerekana ukuntu usubiza ingurane. Ibiro vyigenga bijejwe gutanga amakuru y'ukuntu abantu bariha imyenda, biragumana raporo yerekana ukuntu warishe muri kahise, hanyuma amabanki nayo arisunga ayo maraporo igihe usavye ingurane canke ikarata y'ingurane. Mu gihe uriha imyenda yawe ku gihe kira kwezi, kahise kawe mu kuriha imyenda, kazoba keza kandi amabanki azoguha ingurane, yongere aguhe n'amakarata y'ingurane. Mu gihe usiba kuriha amafaranga utegerezwa kuriha ku kwezi, canke ugashaka gukoresha igitigiri c'amafaranga udashobora kuriha, uzogira kahise kabi ko kuriha imyenda kandi ntuzoshobora kuronka ingurane muri kazoza.

Kubera ivyo, utegerezwa gushira ku ruhande amafaranga yo kuriha amafaranga y'ingurane y'urugendo rwawe kira kwezi. Ako kazoba ariko karyo kawe ka mbere ko kwerekana kahise keza ko kuriha amadeni muri Reta Zunze Ubumwe za Amerika. Biroroshe kurusha kuzoronka ingurane muri kazoza mu gihe ushoboye kwerekana ko warishe ingurane muri kahise. Urabaza ibiro bijejwe kukwakira amakuru yerekeye ukuntu uzoriha ingurane yawe y'amafaranga yakoreshejwe mu kukuzana. Uzokenera kandi kuriha inzu, umuyagankuba, gaz hamwe n'amazi ku gihe kira kwezi. Mu gihe ugiye inyuma mu kuriha ivyo bintu vyose, isosiyete igurisha ibintu vya nkenerwa mu nzu, irashobora kukwitwarira ku biro bijejwe kwishuza amadeni. Ivyo bizoca biboneka kuri raport y'ukuntu wishura imyenda.

This facility is
smoke free.



Amategeko muri Reta Zunze Ubumwe za Amerika, afise umugambi wo gukingira uburenganzira bwawe. Ku giti cawe c'umuntu aba muri Reta Zunze Ubumwe za Amerika, ukwiye kumenya uburenganzira bwawe uhabwa n'amategeko hamwe n'ibintu utegerezwa gukora.

Uburenganzira Bwawe

Ku giti cawe c'impunzi, urafise uburenganzira bumwe n'umuntu wese aba muri Reta Zunze Ubumwe za Amerika. Ubwo burenganzira burimwo umwidgegemvyo wo gushikiriza ijambo, umwidgegemvyo w'idini hamwe n' umwidgegemvyo wo kugira ikoraniro.

Ntushobora guhagarikwa canke ngo upfungwe kubera washikirije icyumviro cawe, wasenze mw'idini wishakiye, canke kuko wabonye n'umurwi w'abagenzi bawe. Ukwiyeye kwidgegemvya mu gusenga, kwambara, ukongera ugakora ibikorwa vyawe vya misi yose nk'uko uvishakiye, mu gihe cose uriko urubahiriza amategeko yo muri Reta Zunze Ubumwe za Amerika hamwe n'amategeko yo mu ntara ubamwo.

Abanyagihugu bose baba muri Reta Zunze Ubumwe za Amerika, barafise amategeko abakingira co kimwe mu kazi kabo, mu vyerekeye akazi, uburaro, amashuri hamwe n'ukuronswa imfashanyo itangwa na reta. Amategeko yo mu Reta Zunze Ubumwe za Amerika, arabuza kandi gukumira abantu hisunzwe ubwoko, idini, canke amamuko. Naho ibintu biherutse kuba vyatumye abantu bagira ubwoba, umubabaro hamwe n'ishari mu banyamerika, Abanyamerika benshi, ntibishiramwo nabi abantu bimukiye muri Reta Zunze Ubumwe za Amerika canke impunzi. Ivyo biterwa n'uko Abanyamerika bafise ba sekuruza babo bimukiye muri Reta Zunze Ubumwe za Amerika canke baje ari impunzi. Yamara hari Abanyamerika bafise icyumviro kibi ku bantu baje muri Reta Zunze Ubumwe za Amerika bavuye mu bindi bihugu. Mu gihe ubonye ukumiriwe, canke wimwe uburenganzira bwawe kubera ukuntu usa canke kubera ururimi uvuga, urafise uburenganzira bwo gukingirwa n'abapolisi hamwe n'uburenganzira bwo kwitwara. Imfashanyo zerekeye abakuburanira ziriho mu mihana myinshi. Ibiro bijejwe kukwakira birashobora kugufasha kurondera izo mfashanyo z'abakuburanira.

Mu gihe urezwe ko wakoze icaha muri Reta Zunze Ubumwe za Amerika, uguma ur'umwera gushika herekanywe kw'ivyaha wagirizwa



wabikoze. Urafise uburenganzira bwo kuronka umushikirizamanza azokuburanira muri sentare. Mu gihe udashobora kuronka amafaranga yo kumuriha, sentare izoriha umushikirizamanza akuburanira. Yamara mu gihe urenze amategeko, ibiro bijejwe ku kwakira, ntibizokuvugira.

Ibintu Utegerezwa Gukora

Hari ubwoko butatu bw'amategeko muri Reta Zunze Ubumwe za Amerika. Amategeko ya Reta, nk'amategeko abuza kudandaza ibiyayura umutwe, amategeko araba umuntu wese aba muri Reta Zunze Ubumwe za Amerika. Amategeko yo mu ntara arahinduka bivuye ku ntara ubamwo, nk'akarorero, mu ntara zimwe zimwe, urashobora kuronka uburenganzira bwo kugendesha imodoka ufise imyaka 16, yamara mu zindi ntara utegerezwa kuba ufise imyaka 18. Amategeko yo mu ntara, arahinduka bivuye ku gisagara canke ikomine ubamwo.

Muri Reta Zunze Ubumwe za Amerika, urashobora guhanwa igihe urenze amategeko, naho woba utar' uzi amategeko warenze. Ku giti cawe c'impunzi, urakeneye kwama wibuka kw'igihano c'ivyaha bimwe bimwe ar'ukugutahukana mu gihugu cawe c'amavukiro. Urabaza ibiro bijejwe kukwakira mu gihe woba ufise ibibazo vyerekeye ayo mategeko.



Ng'ibi bintu bihambaye ukwiye kumenya vyerekeye amategeko yo muri Reta Zunze Ubumwe za Amerika:

- Birateye kubiri n'amategeko kugura, kugurisha canke kunywa ibiyayura umutwe, canke ibindi biyovya bwenge vyose. Urenze iryo tegeko, urashora gutahukanwa mu gihugu cawe. Ukwiye kubaza ibiro bijejwe kukwakira kugira umenye niba imiti yemewe mu gihugu cawe, yemewe canke iteye kubiri n'amategeko muri Reta Zunze Ubumwe za Amerika.
- Birateye kubiri n'amategeko gukubagura, (gukubita) umutambukanyi canke umwana wawe. Birateye kubiri kandi n'amategeko kureka abana bonyene batagira umuntu akuze abaraba. Mu bihugu bimwe bimwe, hari umugenzo w'uko abana bakuze bashobora kuraba abana batoyi, yamara muri Reta Zunze Ubumwe za Amerika, abana bakiri bato bategerezwa kurabwa n'umuntu akuze. Gukubita umwana bimeze nk'ukumukubagura, kandi kureka umwana wenyene atagira uwumuraba biboneka nk'urwangara. Ivyo vyaha vyose birashobora gutuma ibiro bijejwe kwitaho abana bigutwara abana bawe.

- Kuryamana n’abakiri bato (imyaka iri musu ya 18 mu ntara nyinshi zo muri Reta Zunze Ubumwe za Amerika) birateye kubiri n’amategeko. Gushurashuza umwana akiri muto, birashobora gutuma upfungwa canke ugatahukanwa mu gihugu cawe. Kwubakana n’abarenga umutambukanyi umwe, navyo nyene birateye kubiri n’amategeko.
- Mu gihe ufise abana hanyuma ukahukana, canke ukavana n’uwo mwubakanye biciye mu mategeko, utegerezwa kubandanya gutanga imfashanyo y’amafaranga uha uwo mwahora mwubakanye. Iyo vyitwa imfashanyo y’umwana, kandi iyo mfashanyo igengwa n’amategeko. Kudatanga iyo mfashanyo bishobora kugira ingaruka mbi ku burenganzira bwawe bwo kuba muri Reta Zunze Ubumwe za Amerika.
- Abana muri Reta Zunze Ubumwe za Amerika ntibategerezwa kunywa inzoga gushika bashikane imyaka 21, kandi abana ntibarekuriwe kugura inzoga mu manganzine zidandaza inzoga. Muri rusangi, birateye kubiri n’amategeko kunywa inzoga kw’ibarabara, canke hanze, kiretse mu bibanza bimwe bimwe bizwi, nko mu kabare canke mu buriro.
- Amajambo ababaza, canke inyifato yerekana kwipfuzwa guhuza ibitsina ku kazi, (kwerekana ko wipfuzwa kuryamana) birateye kubiri n’amategeko.
- Birateye kubiri n’amategeko gutunga ibigwanisho bicira umuriro ata burenganzira ubifitiye. Mu bibanza vyinshi, birateye kubiri n’amategeko kuja guhiga canke kuroba ata burenganzira ubifitiye, kandi utegerezwa kwiga no kwubaha amategeko agenga ibidukikije.
- Birateye kubiri n’amategeko gutwara imodoka udafise uburenganzira bwo gutwara imodoka waronkeye muri Reta Zunze Ubumwe za Amerika canke gutwara imodoka wanyoye.
- Gutwara imodoka wanyoye (DUI), n’icaha gikomeye cane, kandi kirashobora gutuma utakaza uburenganzira bwawe bwo kugendeshya imodoka, ukanapfungwa, kandi ugashobora no gutahukanwa mu gihugu cawe.

- Intara nyinshi zirafise amategeko agenga ikoreshwa ry'umusipi wo kwambara mu modoka. Abavyeyi barasabwa gukoresha imisipi yo mu mudoka ku bana babo hamwe n'intebe zidasanzwe ku nzoya. Hariho kandi amategeko yo kwambara imisipi nk'ayo ku bakuze.
- Birateye kubiri n'amategeko kunywa itabi mu bibanza bikoraniramwo abantu nk'ibibanza barabiramwo isenema canke mu biro. Mu bindi bibanza, nko mu buriro, hari ibibanza vyagenywe vyo kunyweramwo itabi. Mu gihe unywa itabi, urabaza ibiro bijejwe kukwakira ivyerekeye ayo mategeko mu ntara ubamwo.
- Hariho amategeko akingira ibikoko kugira ntibifatwe nabi muri Reta Zunze Ubuwe za Amerika. Birateye kubiri n'amategeko gukubita, gufata minenegwe, canke gukubagura igikoko.

Uburenganzirwa Bwawe Bwo kuba Muri Amerika hamwe n'Ubunyagihugu

Kwimukira muri Amerika n'ingingo ntabanduka ku mpunzi nka zose. Kwemererwa nk'impunzi biraguha uburenganzira bwo kuba muri Reta Zunze Ubumwe za Amerika bwegu kandi ukazoteba ugasaba kuronka ubunyagihugu.

Mu mwaka wa mbere muri Reta Zunze Ubumwe za Amerika, uzoba uri impunzi. Mur'ico gihe cose, ukwiye kwama witwaza ifoto y'uburenganzira bwawe, I-94, canke ikarata EAD igihe cose kugira ngo werekane uburenganzira bwawe bwo kuba muri Reta Zunze Ubumwe za Amerika. Ku giti cawe c'impunzi, urashobora gukora ibikwirikira:

- Kugendera ahari hose muri Reta Zunze Ubumwe za Amerika.
- Kugura inzu.
- Gukora
- Kuja mw'ishule

- Gusabira uwo mwubakanye hamwe n'abana bawe batarubaka bafise imyaka iri musyi ya 21, kuza muri Amerika, mu gihe mwatandukanyeye nabo kubera ingwano yo mu gihugu cawe c'amavukiro. Mu gihe wipfuza kw'uwo mwubakanye canke abana bawe bagukwirikira muri Reta Zunze Ubumwe za Amerika, ibiro bijejwe kukwakira bizogusigurira ibisabwa hamwe n'ukuntu uzobigenza.

Mu gihe ukiri impunzi, ntushobora kuronka igitabo c'inzira ca Reta Zunze Ubumwe za Amerika, kuja mu gisirikare, kuja gutora canke kuronka akazi muri reta ya Amerika gasaba ubunyagihugu. Naho kandi ushobora gutemberera ahari hose muri Reta Zunze Ubumwe za Amerika, utegerezwa kubwira ibiro USCIS mu gihe wimutse. Urasabwa kubimenyesha ibiro USCIS mu misi 10 umaze uhinduye ikibanza ubwamwo. Ibiro bijejwe kukwimura birashobora kugufasha kwuzuza impapuro zikenewe.

Igihe ukiri impunzi, ntuzotemberere hanze ya Reta Zunze Ubumwe za Amerika udafise uruhusha wahawe n'ibiro USCIS. Mu gihe utegerezwa kugendera mu bindi bihugu, ibiro bijejwe kukwakira bizogusigurira ukuntu usaba uruhusha. Mu gihe usubiye mu gihugu cawe c'amavukiro ukiri impunzi, ushobora kutemererwa gusubira kwinjira muri Reta Zunze Ubumwe za Amerika.

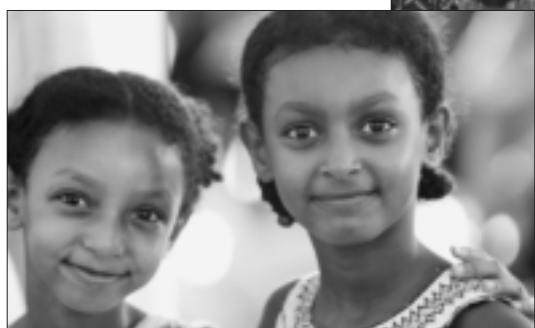
Impunzi z'abagabo zifise imyaka iri hagati ya 18 na 25 zitegerezwa kwiyandikisha mu biro vyitwa Selective Service, ibiro vya reta bishobora guhamagara abantu mu gisirikare, mu bisanzwe mu bihe vyo mu ngwano. Mu'iki gihe, abasirikare bose bo muri Reta Zunze Ubumwe za Amerika, binjira mu gisirikare ku gushaka kwabo. Abantu batiyandikishije bashobora kugira ingorane zo kuronka uburenganzira bwo kuba muri Reta Zunze Ubumwe za Amerika bwegu canke kuronka ubunyagihugu.

Inyuma y'ikiringo c'umwaka umwe muri Reta Zunze Ubumwe za Amerika, urashobora gusaba kuba muri Amerika bwegu. Abanyagihugu baba muri Reta Zunze Ubumwe za Amerika bwegu barashobora kugendera mu bihugu vyo mu mahanga) naho badategerezwa kuguma hanze mu kiringo kirenga umwaka), kandi barashora kuja mu gisirikare ca Reta Zunze Ubumwe za

Amerika, yamara ntibashora gutora mu matora yo muri Reta Zunze Ubumwe za Amerika, canke ngo baronke ubuzi bwo muri reta ya Amerika busaba kuba uri umunyagihugu. Ibiro bijejwe kukwakira bizogusigurira ukuntu uzoronka uburenganzira bwo kuba muri Reta Zunze Ubumwe za Amerika bwegu.

Inyuma y'imyaka 4 hamwe n'amezi 9 uri muri Reta Zunze Ubumwe za Amerika, ushobora gusaba kuba umunyagihugu. Ibiro USCIS canke ibiro bijejwe kukwakira birashobora kugusigurira ibisabwa kugira ngo uronke ubunyagihugu.

Mur'ivyo bintu, n'ukuba wigenza neza, kandi uzi Icongereza hamwe na kahise ka Reta Zunze Ubumwe za Amerika hamwe na reta ya Amerika. Abanyagihugu baronse ubunyagihugu bwo muri Reta Zunze Ubumwe za Amerika, baba bafise uburenganzira bumwe n'abanyagihugu bavukiye muri Reta Zunze Ubumwe za Amerika.



Reta Zunze Ubumwe za Amerika n'igihugu c'abimutse, bakimukana n'imico hamwe n'imigenzo itandukanye, n'ukuvuga rero kw'ata muco wo muri Amerika ubaho. Yamara, Abanyamerika baremera kandi baba biteze kw'umuntu yigenza ukuntu kuzwi. Iyo mico rero ishobora kuba itandukanye n'imico yo mu gihugu cawe, kandi ishobora kuba imeze ukuntu yisangije canke iteye kubiri n'imico yemewe mu gihugu cawe. Uzoshobora ubuzima bwo muri Reta Zunze Ubumwe za Amerika, mu gihe woba uzi kwihweza cane, ukaba kandi ushobora guhindura inyifato mu gihe bikenewe kandi witeguriye guhindura ibitari bike ukanabaza ibibazo vyerekeye imigenzo iguteye amakenga. Ng'ibi bimwe mu bintu ukwiye kumenya vyerekeye imico n'imigenzo vy'Abanyamerika.

Kwifata ibisanzwe. Abanyamerika kenshi na kenshi usanga bifata ibisanzwe kurusha abandi bantu. Mu vyerekeye guhura n'abandi, Abanyamerika mu bisanzwe bakoresha amazina yabo y'ubukristu. Mu bintu vyerekeye akazi, amazina y'ikirundi akoreshwa imbere y'uko abantu baramukanya, yamara abakoresha benshi hamwe n'abakozi mukorana bashobora guhitamwo gukoresha amazina y'ubukristu. Amazina y'ibiti umuntu afise mu kazi nka Dogiteri akoreshwa mu bintu vyerekeye akazi. Abanyamerika baramwenyura gatoyi igihe bariko bararamutsa bagenzi babo canke abantu batazi.

Gushika kw'isaha. Gushika kw'isaha n'ikintu gikomeye cane. Abanyamerika baragerageza gushika kw'isaha kandi baba biteze ko n'abandi bashika kw'isaha. Gusaba hamwe no gutanga isango n'ibintu bikenewe mu buzima bw'umuntu ku gatwe kiwe hamwe no mu kazi ka reta. Mu gihe udasavye isango imbere yo kuja kuraba umuntu mu biro, urashobora kutaronka uwo urondera, kandi mu gihe udashobora kwubahiriza iryo sango, canke mu gihe wibaza kw'uhava ucererwa iminota irenga 15, ukwiye gutelefona, canke ukamenyesha kw'uhava ushika ucerewe, kandi ugasaba imbabazi.

Kutinjirirwa mu vyawe. Abanyamerika barubahiriza kutisuka mu buzima bw'abandi. Ni gake abantu baja mu ngo z'abandi kuramukanya batabanje gutelefona imbere y'igihe canke batatumiwe. Ibintu vyerekeye ubukene canke ubutunzi n'ibintu biraba nyene vyo, kandi kubaza umushahara umuntu afata, canke amafaranga umuntu ariha ku nzu yiwe, canke amafaranga yaguze imodoka yiwe, biboneka



nk'ukutisonera Kubaza ibibazo vyerekeye ubuzima bw'umuntu utazi, navyo nyene biboneka nk'ukutisonera.

Kugira isuku. Abanyamerika nka bose baroga imisi yose, bakoza amenyo yabo, bakongera bakoza imishatsi yabo, bakanamesa impuzu zabo kenshi. Imangazine, ziragurisha ibintu vyinshi vyo kwoza no kumesa, bifasha abantu kudasa n'abafise umucafu canke kutanuka kubera ivyuya. Kugira isuku birashobora kandi kuba bihambaye mu kuronka hamwe no mu kugumya akazi, igihe ukiri mu kiganiro co kurondera akazi canke mu gihe umaze kukaronka. Urabaza ibiro bijejwe kukwakira ayandi makuru yerekeye isuku.

Gutanga agahembo. Guha umuntu yagufashije mu buriro canke umudereva w'imodoka ya tagisi, agahembo kangana n'ibice 15% canke 20% vy'ikiguzi, n'ibisanzwe. Ntukwiye guha amafaranga umupolisi canke agashimwe, canke uwundi mukozi wese wa reta mu kumushimira ko yagufashije.

Inzoga hamwe no kunywa itabi. Naho inzoga zinyobwa muri Reta Zunze Ubumwe za Amerika, hari amategeko menshi agenga kunywa hamwe no kugurisha inzoga. Ingingo yo kunywa canke kutanywa inzoga n'ingingo ifatwa n'umuntu ku gatwe kiwe, kandi kwanka inzoga muri Reta Zunze Ubumwe za Amerika, ntibiboneka nko kutisonera. Abanyamerika benshi ntibanywa itabi, kandi bashobora kuba biteze kw'abandi bihangana ntibanywe itabi mu mazu yabo.



Umutekano ku muntu. Naho ubwicanyi buriho muri Reta Zunze Ubumwe za Amerika, igitigiri c'ubwicanyi kiratandukanye mu bice bitandukanye vyo mu gihugu. Ukwiye gufata ingingo ngenderwako z'umutekano aho uba hose, nk'ukwugara umuryango w'inzu yawe hamwe n'imodoka yawe n'urufunguzo, nk'ukudatwara amafaranga menshi mu mufuko, canke nk'ukumenya imihana udakwiye gucamwo mw'ijoro.

Karanga muntu. Kubera abanyagihugu baba muri Reta Zunze Ubumwe za Amerika ari benshi, Abanyamerika bakoresha ikarata karanga muntu mu bintu vyose bakorana na reta hamwe n'ubundi buzi. Ukwiye kwama witwaje ifoto y'ikarata yawe I-94 hamwe n'ikarata yawe, EAD, hamwe n'izina, ikibanza ubamwo hamwe n'inomero ya telefone y'ibiro bijejwe kukwakira. Mu gihe utavuga Icongereza, uratwara inomero ya telefone, inomero y'ikibanza ubamwo hamwe n'inomero ya telefone hamwe n'inzu y'umuntu wese ugiye kuramutsa.

Inzira yo kwiga imigenzo n'imico y'Abanyamerika hamwe no kubimenyera, biri mu gikorwa co kumenyera imico. Kumenyera iyo mico ntibivuga kw' utegerezwa guheba imico yose yo mu gihugu cawe. Mu vy'ukuri, impunzi nka zose.zumva ko zashoboye kumenyera imico mu gihe zimenye gushira hamwe imico imwimwe y'Abanyamerika hamwe n'imico yazo.



Guhangana n'Imico Idahuye hamwe n'Umwitwarariko

Kugwa mu gahundwe kubera ubudasa bw'imico, birimwo kwumva ataco ushoboye gukora canke kwumva ushavuye mu gihugu udashobora kuvuga ururimi canke mu gihugu utumva imico. Kugwa mu gahundwe bivuye ku budasa bw'imico; umuntu wese agiye kuba mu gihugu gishasha, arashobora kwumva ameze gurtyo.

Mu gihe uguye mu gahundwe bitumwe n'ubudasa bw'imico hamwe n'akabonge, urashobora kwumva.

- ushavujwe n'ukobona udashoboye kurangiza ibintu utegerezwa gukora ku musu, nko gusuma canke gufata amabisi.;
- urushe ku murango canke udashobora kuryama;
- ushavuye, canke ubabaye;
- ata kintu wumva ukunze, ubabaye; kandi, udashaka kurya

Kwimukira mu gihugu gishasha kandi mu gihugu kitameze nk'igihugu umenyereye, birashobora kurengera impunzi nyinshi. Umuntu wese araca mur'izo ngorane mu buryo butandukanye, yamara hari ibintu bimwe abantu bose bumva, ushobora kwibonako,

nko kubura ingoga, kutiyemera. Kwumva ata gihugu ufise no kwumva ubihiwe. Ivyo vyose wumva n'ibintu bimara akanya gatoyi, kandi biragabanuka uko umwanya uhera. Abantu benshi bagishika muri Reta Zunze Ubumwe za Amerika, barumva bamerewe gurtyo kandi baratevye barakomera bongera barabishobora uko bagiye barahangana n'ukwo kuntu bumva.

Rimwe na rimwe ivyo bintu vyose wumva bigukoraniyeko, bishobora gutuma haba ingorane mu buzima bwa misi yose, induru mu muryango, eka hamwe n'indyane mu rugo. Birahambaye cane kw'umenya kw'ufise akabonge, ukamenya n'abagufasha gutora inyishu hamwe n'ukuronka ingoga n'ubwenge bwo kukagwanya.. Uburyo bwo gutora inyishu zijanye n'imico itandukanye, burahinduka bivuye ku bantu. Ushobora kuba umaze kuronka ubwenge bwo guhangana n'izo ngorane, nk'ukurya neza, gukora ikarashishi, hamwe no kuryama igihe gihagije; kubonana n'abagenzi canke kuja mu misi mikuru, canke mu ntambo; kwishinga imigambi uzorangura; hamwe no kuja kuraba abantu bo mu madini canke bigisha ijambo ry'imana, nk'abantu bo ku musigiti, kw'isengero canke kw'isengero y'abayahudi. Abantu bamwe bamwe barumva bamerewe neza igihe bagize uruhara mu bikorwa bimwe bimwe canke bumvirije umuziki basanzwe bazi. Kimwe mu bintu bishobora gufasha gikoreshwa n'abantu nka bose bagishika, n'ukuja mu mirwi nk'imirwi ikorera hamwe mu gufashanya, igizwe n'abantu bava mu gihugu kimwe canke mu bwoko bumwe.

Urabaza ibiro bijejwe kukwakira bigufashe mur'ivyo bintu.

Guhindura Amabanga mu Muryango

Kimwe mu bintu bitera umutima uhagaze igihe abantu bimukiye muri Amerika, n'ihinduka ry'amabanga mu muryango. Se w'abana, nyina w'abana, abahungu b'imiyabaga, abana bakiri bato hamwe n'abatama, bose basanga ubuzima muri Reta Zunze Ubumwe za Amerika bushobora guhindura ukuntu bahora bakorana. Ivyo n'ibintu bisanzwe mu gihe abantu bimumutse, yamara birashobora gutera ingorane mu ntango.

Abagabo n'abagore bose barashobora kugira ingorane zo kumenyera amabanga y'abagabo n'abagore muri Reta Zunze Ubumwe za Amerika.

Abanyamerika bavuga kw'abagabo n'abagore bangana, kandi barashira imbere kwigendako hamwe no kwimenya kw'abagabo n'abagore. Mu miryango myinshi, umugabo n'umugore barakora, kandi barafashanya mu kurera no kuraba abana babo.

Mu miryango imwimwe, igihe abavyeyi bose bakora, usanga umugore ariwe afata amafaranga menshi kurusha umugabo. Mu yindi miryango, umugore usanga ariwe afise akazi, umugabo atagafise. Mur'ico gihe, biba vyitezwe kw'umugabo ariwe araba abana igihe batari kw'ishule. Iyo bigenze gurtyo, abagabo b'impunzi kenshi na kenshi bumva ko batakaje uruhara rwabo rwo kurongora umuryango. Impunzi z'abagore zirashobora kwumva ko zironse igihagararo gishasha, yamara nabo nyene barumva ko bagize amakosa.

Kwimuka birashobora gutera ingorane nyinshi abakiri bato, cane cane imiyabaga n'inkumi, kuko bategerezwa kumenyera ubuzima mu gihugu gifise imico mishasha, mu gihe kandi baba bitezwe kugumana imico yo mu gihugu cabo imuhira hamwe no mihana babamwo. Vyongeye bategerezwa kwifata gurtyo mu gihe bahanganye n'ibintu biriko birahinduka, bava mu buzima bw'abakiri bato bariko barinjira mu buzima bw'abantu bakuze.

Kubera kenshi na kenshi bamenya Icongereza vuba kurusha abavyeyi babo, abakiri bato, barashobora gusabwa gusigurira abavyeyi babo ibivuzwe mu Congereza bakanarangura ayandi mabanga mashasha. Kenshi na kenshi, bategerezwa kuja kw'ishule hamwe no kuja ku kazi. Abavyeyi babo bashobora kwumva badashoboye kubafasha kuko nabo nyene batumva vyinshi mu vyerekeye amashule muri Reta Zunze Ubumwe za Amerika. Vyongeye, abasore n'inkumi, bumva badashobora kuvugana n'abavyeyi babo ingorane z'ibintu bumva bibarengeye.

Mu gihe bumva baburaniwe kandi bibaye birebire, abakiri bato baca bigenza nabi nko gusiba mw'ishule, kuja mu mirwi y'ababandi, bakananywa n'urumogi. Izo ngeso mbi zirashobora kuvamwo intambanyi zikomeye kuko ziteye kubiri n'amategeko. Ku bakobwa batarongorwa, izo ngeso mbi zirashobora gutuma batwara inda.

Guhindura amabanga biratera umutima uhagaze kandi abatama, bashobora kwumva baratakaje igihagararo bari bafise mu muryango co kuba abantu bazi vyinshi kandi b'inararibonye. Muri Reta Zunze Ubumwe za Amerika, gushira imbere abakiri bato hamwe no gukora cane, birashobora gutuma abatama bumva ko batitaweho, kandi ataco bamaze. Ingorane zo kwiga ururimi rushasha hamwe n'imico mishasha birashobora gutuma bumva ko bakumiriwe kandi ari bonyene. Abatama bashobora gusanga batagifise igihagararo c'icubahiro bahorana mu bihugu vyabo.

Ingorane z'amafaranga zijana n'ukuba impunzi y'umutama zirashobora kuremerana. Abatama bamwe bamwe b'impunzi bari biteze gutangura akaruhuko ko mu zabukuru bakaronka amafaranga y'abagukukurutse, bashobora gusanga bakeneye gukora, cane cane igihe batarashikana imyaka 65. Impunzi zifise imyaka irenga 65 zirashobora gusanga agashahara k'abagukukurutse gahabwa abantu batanguye akaruhuko ko mu za bukuru, katangana n'amafaranga bari biteze, bagasanga amafaranga yo kwivuza y'abatacishoboye, adakwiye amafaranga yose bakoresha mu kwivuza, kandi bagasanga imiryango yabo idashobora kubafasha nk'uko bofashijwe mu gihugu cabo. Izo ngorane z'amafaranga, zifatanye n'ugutakaza igihagararo cabo hamwe no kubona ari bonyene, birashobora gutuma bagira akabonge, hamwe n'izindi ngorane zo mu mutwe.

Mu gihe wewe canke umuryango wawe wumvise udashobora guhangana n'umwitwariko w'ubuzima bushasha bwo muri Reta Zunze Ubumwe za Amerika, uraca wihuta mu kurondera abagufasha. Ibibazo bijanye n'amabanga mashasha mu muryango wawe, bikwiye gushikirizwa mu bihe vy'inyigisho zijanye no kumenyera imico, canke ukaziganira n'umukozi ajejwe gufasha impunzi muri Reta

Zunze Ubumwe za Amerika. Ibiro bijejwe kukwakira birashobora kukuronkera abantu bagufasha kuronka uburyo n'ubuhinga bwo guhangana n'uyo mwitwarariko wa cane hamwe no kugabanya umwitwarariko imuhira iwawe.

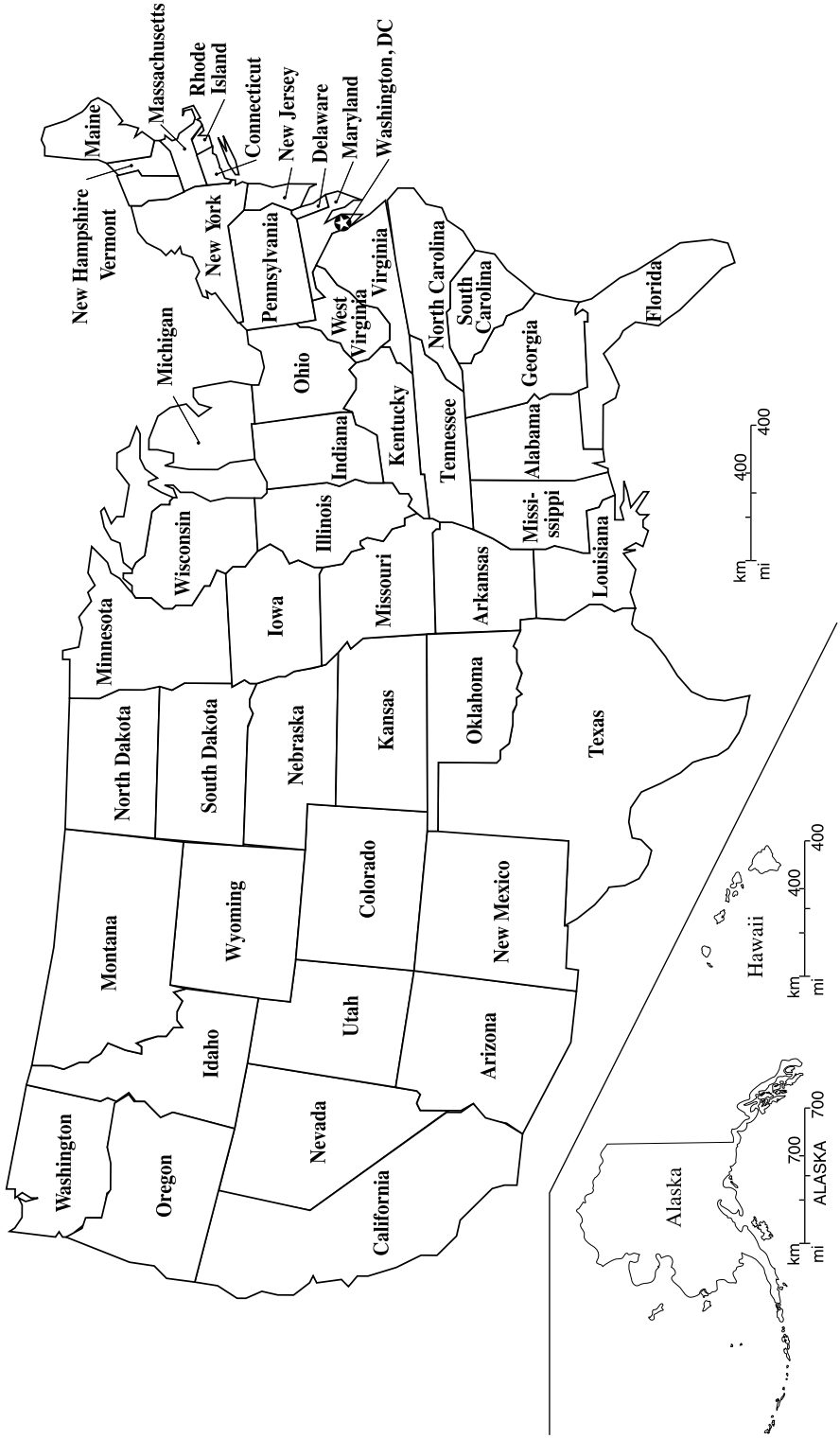
Kwimuka n'inzira ndende. Urashobora gukenera imyaka iva kur'2 gushika ku myaka 5 kugira ngo umenyere neza ubuzima mu gacimbiri kawe gashasha. Uragerageza kwihweza kandi ntufate ibintu uko bitari. Wongere wishinge imigambi uzorangura. Kuvugana ataguhisha, kurindira ata kudebukirwa hamwe no gukorana neza n'abantu bariko baragerageza kugufasha, bizogufasha mu kumenyera. Bizogufasha kandi kwumva imico y'abanyamerika, nko kwigendako hamwe no kwimenya. Gutangura imico mishasha biragoye, yamara birungura kandi birafasha.

“ Ukuntu mbona iki gihugu,
biratandukanye n’ukuntu nakibona
ngishika ngaha. Igihe nari muri
Vietnam, nibaza ko kuza muri
Amerika ari nko kuja m’ijuru canke
ikindi kintu. Ivyo ni vyo abantu
bambwira. Ubu, sinibaza kw’ari nko
m’ijuru. Ni heza kurusha
Vietnam. ”

“ Naho tuba muri Amerika,
turacafise uburenganzira bwo
kwibuka kandi bwo kugumya imico
yacu. Turaciga ivyerekeye ubuzima
bwo muri Amerika hamwe n’imico.
Turacigana kandi turacakwirikiza
imwe muriyo, yamara kandi
dutegerezwa kumenya ko naho
tudafise igihugu cacu, turacibuka,
turazi kandi turubaha imico yaco.
Kaze kuri mwebwe mwese mwaje
ngaha. ”

“ Ntushobora kwiga ibintu vyose
vyerekeye ubu buzima mu kwezi
kumwe. Bifata imyaka n’imyaka. ”

“ Narahindutse mu mwaka uheze.
Sinumva ko kumbuye ubu nk’uko nahora
nkumbura mu ntango, kandi singiterwa
Ubwoba n’ibintu bishasha.
Narize ukuntu ndoka akazi keza mu
kwiga Icongerezwa. ”



Igihugu ca Reta Zunze Ubumwe za America

Kiri ku Mugabane wa America

