



Hadii aadan bixin karin Amaahdaada tacliinta Ardayga iyadoo Sababtu tahay Naafanimimo

If You Can't Pay Your Student Loan Because of Your Disability

Maxaa dhici haddii aanan bixin karin amaahdayda ardayda?

Hadii aad dib ula dhacdo bixinta amaahda tacliinta ardayga, cadadka lacagta ah ee lagugu yeelanaa waa uu sii kordhayaa. Deyntu is ma tagto hadii aad iska indho tirtu. Dowlada dhexe amaahda waa soo ceshan iyadoo lacagta canshuur-celintaada qabsanaysa ama qayb ka goosanaysa dakhligaaga, xataa dakhliga Sooshaal Sakuuratiga (Social Security) Eeg warqadayada xogta aruursan ee [Dhibaatooyinka Amaahda Ardayda](#).

Hadii aad naafo tahay aadana waligaa kasban doonin lacag kugu filan si aad dib ugu bixiso amaahda tacliinta, waxaa dhici karta inaad xaq u yeelato Cafiska Buuxa ee Naafada Rasmiga ah (TPD). Kiisaska qaarkood, Amaahda Dowladda Dhexe iskeed ayaa loo cafiyaa. Halka kiisas kalena ay khasab tahay inaad dalbato cafiska la yiraa TPD.



Cafiska Amaahda Ardayga ee Naafanimada Awgeed

ah

Hadii aadan xaq u lahayn cafiska iskii ah, waxa dhici karta inaad wali xaq u yeelato in lagaa cafiyo dayntaada tacliinta

- Naafanimadaada rasmiga ah (TPD) waa sabab lagu cafiyi karo amaahda tacliinta ardayga. Tirsiga waa ay ku jirtaa haddii amaah tacliinta ardayga ah ay kugu leedahay dowlada dhexe.
- Federal Family Education Loan (FFEL), Direct iyo Perkins waa loo cafiyi karaa naafanimimo darteed. Waajibaayadaada adeega (TEACH Grant) isna sidoo kale waa la cafiyi karaa. Waalidka lagu leeyahay amaahda PLUS waxa ay codsan karaan cafis ku salaysan iyaga laftooda naafanimadooda, oo aan ahayn kuwa ilmooda. Hadii 2 waalid lagu leeyahay amaahda PLUS uuna ka dib midi naafo noqdo, waalidka kale waa inuu wali dib u bixiyaa amaahda.

Ogow: Amaaha ardayda ee gaarka loo leeyahay xaq uma laha cafiska (TPD) ka. Laakiin qaarkood waxaa dhici karta inay leeyihiin barnaamijyo iyaga u gaar ah. La xiriir Amaah Bixiyahaaga.

Amaahdayda Dowladda Dhexe iskeed miyaa loo cafiyi haddii aan leeyahay TPD?

Amaahaha tacliinta ee ardayda waxaa la cafiyaa haddii:

- aad naafo tahay,
- aadan awoodin inaad kasbato lacag kugu filan oo dib ugu bixin karto deynta, iyo
- aad ka soo baxdo shuruudo cayiman.

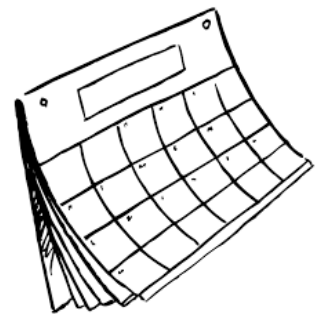
Laakiin deyntaada waxaa **iskeed** loo cafiyi karaa uun haddii:

- TPD kaaga ay aqoonsan tahay Waaxda u soo Halgamayaasha Wadanka (Department of Veterans Affairs). Kolkaa deymahaaga tacliinta ee dowladda dhexe waxaa durbadiiba iskeed u cafiyi Wasaaradda Waxbarashada (Department of Education) iyadoo adeegsanaysa is-waafajinta macluumaadka.
- TPD kaaga uu aqoonsan yahay Wakaalada Maamulka Sooshal Sakuuratigu (Social Security Administration). Kolkaa deymahaaga tacliinta ee dowladda dhexe waxaa durbadiiba iskeed u cafiyi Wasaaradda Waxbarashada (Department of Education) iyadoo adeegsanaysa is-waafajinta macluumaadka..

Haddii deyntaada iskeed loo cafiyo, Wasaaradda Waxbarashada (Department of Education), ma ay kormeeri doono dakhligaaga si ay u eegto inaad kasbanayso lacag aad u badan.

Sida loo codsado cafiska TPD?

- La socodsii Bixiyaha Amaah (TPD) inaad doonayso inaad codsato. Waxa aad ku codsan kartaa telefanka, emayl ama boostada. Haddii aad doonayso inaad codsigaaga ka bilowdo khadka (online) ka, booqo shabakada (website) Cafiska ee (TPD), ee www.disabilitydischarge.com ka dibna riix “Hadda Codso” (“Apply Now”).
- Amaah bixiyeyaashu waxay ka caawiyaan Wasaaradda Waxbarashada [Department of Education (DE)] habka cafiska TPD ga. Amaah bixiyahu waxa uu maamulaa shabakada (website) cafiska (TPD) ga kalana xaajoodaa amaahdayaasha isagoo ku hadlaya magaca (DE) codsiyada quseeya cafiska (TPD) ga.
- Kolka aad la socodsiiso Amaah-bixiyaha (TPD) inaad doonayso inaad codsato cafiska (TPD), iyagu kolkaa:
 - waxa ay ku siin akhbaarta aad u baahan tahay si aad u codsato cafiska (TPD).
 - waxay dib u eegi amaahdaada ardayga ee dowlada dhexe iyo/ama waajibaadka adeega la yiraa (TEACH Grant) ee ay dhici karto inaad xaq ugu yeelato cafiska (TPD).
 - waxa ay la xiriiraan amaah-bixiyaha waxa ayna u sheegaan inuu joojiyo hawlaha lacag bixinta ah muddo gaaraysa ilaa iyo 120-cisho. Taa macnaheedu waa mudadda 120-cisho ah ma aad bixin doontid amaahdaada.



- Jojinta hawlaha bixinta amaahdu waxa ay adiga ku siin waqti aan ku dhamaystirto codsiga cafiska (TPD) aadna ugu soo celiso Amaah bixiyaha (TPD) si ay u dhameeyaan hawshiisa. Haddii qolada amaahda bixisaa aysan ku helin codsigaaga 120-cisho gudahood, amaah bixiyahaagu waxa uu bilaabi hawlihii bixinta amaahda ahaa.

Sidee ayaan ku tusi karaa inaad gabi ahaan iyo rasmi ahaanba aan naafo u ahay?

- Haddii aad tahay halgamaa wadanka u soo halgamay, u soo dir qoraalada Waaxda Arrimaha Halgamayaasha ee U.S. [U.S. Department of Veterans Affairs (VA)] ee cadeynaya in hay'ada (VA) ay go'aamisay inaad shaqeyn karin naafanimada halganka wadanka ah ku timid awgeed.
- Haddii aad hesho Manfacyada Naafada ee Sooshaal Sakuuratiga (SSDI) ama Manfaca Kaabida Dakhliga (SSI), soo dir ogaysiiska Maamulka Sooshaal Sakuuratiga (SSA) ee laguugu ogolaaday manfaca. Si aad u cadeeyso in naafanimadaadu ay rasmi tahay, ogaysiisku waa inuu sheegaa in marka xigta ee loo qabtay in dib loo eego naafanimadaadu waa 5 ilaa iyo 7 sanno laga bilaabo markii ugu dambaysay ee (SSA) ay go'aamisay naafanimada.
- Haddii aadan haysan ogaysiiska naafanimada ee kuu ogolaanaya manfacyada, ama haddii aad haysato laakiin aadan hubin inuu leeyahay naafanimadaadu waa rasmi, waydiiso hay'ada (SSA) waxa la yiraa Qorsheynta Manfacyada ama loo yaqaan (BPQY). Waydiiso arrintan adigoo tagaya xafiiska (SSA) ee deegaankaaga kana soo helaya Foomka (Form SSA-2459). Ama waxa aad wici kartaa lambarka weyn ee hay'ada (SSA) ka dibna codso in laguugu soo diro boostada. Lambarkaasi waa: 1-800-722-1213.
- Waxa aad ka keeni karaa cadeyn dhaqtar oo sheegaysa inaad gabi ahaanba aad rasmi naafo u tahay. Dhaqtarku waa inuu cadeeyaa inaad ka qaybgali karin wax hawl ah oo wax kaa soo geli karaan oo weyn iyadoo sababtu tahay cudur lagaa helay oo jirka ama miyirka ah oo:
 - La fili karo inuu geeri keeno,
 - Socday muddo joogta ah oo aan ka yarayn 60 bilood, ama
 - La fili karo inuu socdo muddo muddo joogta ah oo aan ka yarayn 60 bilood.



Waxa la fili karo kolka la codsado

- Amaah bixiyeyaashu waxa ay dib u eegaan codsigaaga. Codsiyada la ansaxiyo waxaa loo diraa Wasaaradda Waxbarashada (Department of Education) si loo helo ansaxin ugu dambaysa. Haddii Wasaaradda Waxbarashadu (Department of Education) ay ansaxiso codsiga, waxaa aad heli ogaysiis sheegaya in amaadaadii lagaa cafiyey.

- hadii lagu ansaxiyo, cafisku waxa uu bilaabmi maalinta uu dhaqtarku saxiixay foomka ama laga bilaabo maalinta ay Wasaaradda Waxbarashadu (Department of Education) ay heshay ogaysiiska Sooshal Sakuuratiga ee manfaca laguugu ogolaanayo. Wixii lacag bixin ah ee aad sameysay ka dib xilliyadaa waa khasab in lagu soo celiyo adiga.
- Mudadda 3-sanno ahi waxa ay bilaabantaa maalinta cafiska la ansaxiyey. Deynta dib looma soo noolayn doono hadii wax deyn tacliineed oo dowladdu bixiso ah oo cusub aadan qaadan mudadda 3-sanno ah.
- Wasaaradda Waxbarashada (Department of Education) waa ay soo noolayn siin kartaa deynta marmarka qaarkood kolka ay jiraan darufo cayiman. Waa ay soo noolaysiin karaan deynta aad codsatay adigoo adeegsanaya ogaysiiska Siinta lacagta Sooshal Sakuuratiga (Social Security) ka dibna aad ka hesho ogaysiis kale Maamulka Sooshal Sakuuratiga (Social Security Administration) oo oranaya in hadda wixii hadda ka dambeeya aadan naafa ahayn ama dib eegida naafanimadaadu aysan wixii markaa ka dambeeya aysan u dhaxeyn doonin muddo 5-7 sanno ah.
- Wixii ka dambeeyey Maarso 2021, Wasaaradda Waxbarashada (Department of Education) uma dirayn codsiyo cidna ku saabsan akhbaarta lacagta la kasbado.

Mudaddan soo noolayn siinta ahi ma quseeyso halgamayaasha wadanka u soo halgamay ee codsanaya iyadoo maraya habka goonida ah ee halgamayaasha.



DIGNIIN: Cadadyada loo cafinayo naafanimo awgeed waxay noqon karaan dakhli ay dowladda dhexe canshuurayso haddii lagaa cafiyey ka hor **bisha Janaayo 1, 2018**.

- Haddii cafiska dayntaadu uu ku salaysan yahay qoraalada VA da, wixii deyn ah ee ka badan \$600 sannadka deynta la cafiyey waa in loogu soo sheegaa hay'ada IRS dakhli ahaan canshuur celintaada.
- Haddii cafiska dayntaadu uu ku salaysan yahay qoraalada SSA da, ama warqad dhaqtar, deyntaada waxaa la cafiyi doonaa aakhirka mudadda 3-sanno ee la socodka ah ka dib. Laakiin, waxaa dhici karta inaad canshuur ka bixin. Waa fikrad fiican inaad la tashato qof sharciga canshuuraha yaqaan si aad u uga hesho akhbaar dheeraad ah.

Cadadyada amaahda ah ee loo cafiyo naafanimo awgeed, ma aha dakhli ay cashuuri dowlada dhexe hadii la cafiyey hor Janaayo 1, 2028 ama ka gadaal (ilaa iyo Deseembar 31, 2025).

Maxaa dhici hadii ay yiraahdaan maya?

- Amaah bixiyahaaga ayaa kugula socodsiin diidmada warqada boostada la soo dhigo (U.S Mail).
- Amaah bixiyahaagu waxa uu bilaabi hawlaha qaadida lacagta amaahdaada ardayga ah.

- Warqada aad heshaa waxa ay sheegi sababta lagu diiday. Sidoo kale waxaa ku qoran akhbaar ku saabsan sida aad u codsan karto habraac ku saabsan waxa la sameeyo hadii aad qabto su'aalo ku saabsan go'aanka ama hadii aad is leedahay waxaa jira akhbaar kale oo ay tahay in Wasaarada Waxbarashadu (DE) ay tixgeliso.
- Hadii aad codsatay cafiska adigoo iyadoo sababtu tahay naafanimu u adeeg wadanka ku timi awgeed, kolkaa waxaa aad codsan kartaa dib-u-qiimeyn kale in lagu sameeyo codsigaaga adigoo soo diraya qoraalo kale oo ay leedahay hay'ada VA du.
- Hadii codsigaaga la diido waxaa aad racfaan u qaadan kartaa maxkamaha dowlada dhexe. Waa inaad la hadasho qareen si aad u ogaato sida arrintan loo sameeyo.

Xaggee ka helaa akhbaar kale oo ku saabsan cafiska TPD?

Wixii akhbaar buuxda ee ku saabsan cafiska (TPD) oo ay ku jiraan codsiga, Booqo shabakada (website) cafiska Gabi ahaan iyo Rasmi u ahaanta Naafada (TPD) ee www.disabilitydischarge.com.



Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambaysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2022 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.