



# Xabsi Ma Ku Geli Karaa Haddii Aanan Bixin Amaahda

Can I Go to Jail If I Don't Pay My Debts?

## Xabsi ma u aadi karaa cid lacag igu leh awgeed?

Minnesota xabsi kuma geli kartid amaah (dayn) aad qabtid kaliya. Laakiin haddii maxkamad lacag kugu xukuntay adiga lidigaa, oo aadan raacin amarka maxkamadda ama amar ah in aad maxkamad hor timaado, waa laguu xiri karaa diidmada amarka maxkamadeed.

Dadka intooda ma oga in xukun maxkamadeed oo lacag ah lagugu xukumi karo. Haddii guuritaan badan aad samaysid, waxaa laga yaabaa in aadan helin warqadihii. Ama aad fududeysatay, oo aadan ogeyn waxa ay ahaayeen.

Haddii lagugu leeyahay amaah lacageed oo aad dib ula dhacday bixinteeda, waxaa wanaagsan in aad la xiriirtid cidda wax ku amaahisay. "Amaah bixiye" waa dadka ama shirkadda aad amaahda ka qaadatay. Waxaa laga yaabaa in aad kala shaqayn kartid qorshe dib u bixin amaah ah si aad uga hortagtid xukun maxkamadeed.

waxaa muhiim ah in aad boostadaada hubisid si taxadar leh! Inta badan soo ururinta amaahda waxaa qabta shirkado kale, waxaa laga yaabaa in aadan aqoon magaca shirkadda waraaqaha ku qorran. Haddii ay ku soo gaaraan waraaqo maxkamad laga rabo in aad buxbuuxiso, hubi ina aad samayso oo si taxadar leh u samaysid. Koobi kala har wax walba.



## Sidee amaah bixiye loogu ogolaan karaa u in la i xiro?

Talaabo 1: Amaah bixiyaha ama wakiilka soo ururiyaha wuxuu heli karaa xukun maxkamadeed ee lidi kugu ah in lacagta aad qabto lagaa soo celiyo. Waxaa jira talaabooyin ah in ay raacaan ka hor inta aysan helin xukunka maxkamada. Akhri xogta urursan [Xuquuqda Aad Leedahay Deyn Soo Ururinta](#).

Talaabo 2: Amaah bixiyuhu wuxuu mar dambe kuu soo dirayaa warqado la yiraahdo Foomka Soo Bandhigiida Xogta Maaliyadda (Financial Disclosure Form). Waa in aad buuxisaa waraaqaha oo aad dib ugu celisaa amaah bixiyaha 10 maalmood gudohood markaad heshay.

Talaabo 3: Haddii aadan buuxin (qorin) warqadaha oo aadan dib ugu celin amaah bixiyaha, amaah bixiyuhu wuxuu soo qadan karaa amar maxkamadeed loo yaqaan "Order to Show Cause" (Amar in aad Muujiso Sabab). Amarka maxkamadeed waxay sheegaysaa in aad buuxiso foomka, AMA aad maxkamada aad hor tagto si aad u sharaxdo sababta aad u buuxin weyday foomka. Amarka waxaa ku qoran taariikhda iyo waqtiga aad tegayso maxkamadda.

Talaabo 4: Haddii aadan iman dhegaysiga maxkamadda AMA aadan buuxin Foomka Kashifaada Maaliyadda oo aadan u dirin amaah bixiyaha, maxkamadu waxay soo saari kartaa amar oranaya in aad iska indha tirtay maxkamadda adoo jebiyay amarka maxkamadda.

Talaabo 5: Ogalaashaha maxkamadeed in lagu xiro ayaa la soo saarayaa oo ku timid xaqiraada amarka maxkamadda. Boolisku waa ku xiri karaa, xabsina waa ku gayn karaa. Iska ilaali in lagu xiro! Aad dhegeysiga maxkamadda! Buuxi foom kasta ee lagu soo diro! Haddii ay tahay in foomka aad ku buuxiso xabsiga ma wada heli kartid macluumaadka saxda ah oo dhan.

### **Ma buuxin karaa foomka haddii la iga soo saaray amar maxkamadeed ?**

Way adagtahay in la ogaado in ay jirto ogolasho maxkamadeed in lagu xiro oo ku timid xaqiraada aad ku samaysay amarka maxkamadda dacwad madani ah ee amaah qabe. Waxaa jira laba siyood oo aad ku ogaan kartid.

Waxaad waci kartaa xafiiska booliska degmada. Weydii qaybta Banaynta Maxkamadda. Waa in ay telefoonka kuugu sheegi karaan haddii ay jirto.

Waxaad kaloo ka hubin kartaa mareegta maxkamada Minnesota Tag halka: [www.mncourts.gov](http://www.mncourts.gov).

1. Guji “Access Case Records” (*hel diiwaanka dacwada*) (dusha sare ee taxda ).

2. Guji Degmada “Minnesota District )Trial) Court Case Search” (*Minnesota (maxkamad qaadid) baar dacwad maxkamadeed*)

3. Hoos u wad wax yar ka dibna riix santuukha ay ku qoran tahay “MPA Remote” (*MPA Fog*). Akhri ([heshiiska iyo shuruudaha](#)) “[terms and conditions](#)” ku yaal bogga xigga. Haddii aad aqbasho shuruudaha heshiiska, riix (*Waan Aqbalay Heshiiska & Shuruuda Kor Ku Xusan*), “*I Accept the Above Terms & Conditions*” ee santuukha ku hoos jira.

4. Waad ka tegi karta “location” (meesha), baraha ay dhacdo *All MNCIS*. Guji halka “Civil, Family & Probate Case Records” (*Madani, Qoys, iyo Diiwaanka Dacwad amaah ka saarid qof dhintay*). Waxaad kaloo fiirisaa halka hoose ee “*Judgments Search*” baarista xukunka. Midka dooro, “party” (*cidda*) halka “search by” (*baarista*) sanduuqa hoos u dhacaya ee dusha sare si aad magacaaga u gelisid.

5. Haddii ay jiraan dacwado halkaas ku taxan, guji baar dacwada si aad u aragtid in u kuugu jiro amar ogolaasho maxkamadeed ah.



**OGOW:** haddii aan magacaagu ku jirrin diiwaanka, weli waxaa suurta gal ah in xukun maxkamadeed oo cusub oo lid kugu ah oo aan weli la gelin diiwaanka maxkamadda.

Haddii ay jirto banaynta maxkamadeed saba la xiriirta in aad buuxbuuxin weyday Foomka kashifaadda dhaqaalaha, wac maxkamadda bixisay banaynta. Waxay inta badan noqon kartaa

maxkamadda degmada. U sheeg karaaniga in aad u baahantahay in aad samaysid foomka kashifaad dhaqaale. Waxaaa laga yaabaa in ay kuu soo diraan.

Waxaa ku lifaaqan Foomka Kashifaadda Dhaqaalaha. Waxaad kaloo ka heli kartaa si xiriirsan mareegta [www.mncourts.gov](http://www.mncourts.gov). Guji halka “Get Forms” (Foomka), Guji halka “Judgment Enforcement” (Fulinta Xukunka), Guji “Disclosure” (Kashifaad), Guji “Financial Disclosure” (Kashifaad Dhaqaale).

Buuxi foomka kana samay koobi. Koobi u dir amaah bixiyaha loo xukumay ( Cidda kugu leh amaahda), koobi kalena adigu hayso. Maalin ama laba maalmood kadib, wac maxkamadda oo ka hubi in la joojiyey ogolaashaha maxkamadda.

### **Maxaa dhici kara haddii la I xiro?**

Degma kasta way ka duwan tahay tan kale. Xabsiga weydii Foomka Kashifaadda Dhaqaalaha hadii aadan weli buuxin.

Buuxi foomka oo weydii in lagaa saari karo xabsiga. Waxay ku xirantahay in qaaligu uu go'aamiyo in intaasi ay ku filantahay in lagu siidaayo.



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

© 2023 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.

### Financial Disclosure Form

The purpose of this Financial Disclosure Form is to tell the JUDGMENT CREDITOR what money and property you have which may be used to pay the judgment the creditor obtained against you in the lawsuit. It also allows you to tell the creditor that some or all of your property and money is “exempt,” which means that it cannot be taken to pay the judgment. You must answer all questions on this form. If you need more space, continue your answer on the back of the form or attach additional sheets if necessary. If you have questions about this form, you may contact your local court administrator, call the court self-help center at 651-259-3888, or contact an attorney.

**WARNING: IF YOU CLAIM AN EXEMPTION IN BAD FAITH, OR IF THE JUDGMENT CREDITOR WRONGLY OBJECTS TO AN EXEMPTION IN BAD FAITH, THE COURT MAY ORDER THE PERSON WHO ACTED IN BAD FAITH TO PAY COSTS, ACTUAL DAMAGES, ATTORNEY FEES, AND AN EXTRA \$100.**

1. JUDGMENT DEBTOR Name	2. <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Other _____
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3. Street Address	4. City	5. State	6. Zip
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7. Date of Birth	8. If Married, Spouse’s Full Name	9. Home Telephone Number ( )
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10. Employer or Business	11. Work Telephone Number ( )
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12. Street Address	13. City	14. State	15. Zip
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16. What are your total wages, salary, or commissions per pay period? \$ _____	17. How often are you paid? <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Twice a Month <input type="checkbox"/> Monthly      Other _____
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18. Do you have income from any other source?     Yes     No    If yes, give the source and amount of the income:  
\_\_\_\_\_

19. By answering this question, you will be able to claim the exemptions you have for wages and income. The first exemption is already checked for you, check all others that apply:

- I claim that 75% of my disposable (after-tax) earnings or 40 times the federal minimum wage (now equals \$290 for 40-hour week) is exempt (whichever is greater), unless the judgment is for child support.
- If the Judgment is for child support, I claim that the following percentage of my after-tax earnings is exempt:
  - 50% (I am supporting a spouse and/or dependent child, and the child support judgment is 12 weeks old or less.)
  - 55% (I am supporting a spouse and/or dependent child, and the child support judgment is more than 12 weeks old.)
  - 60% (I am not supporting a spouse and/or dependent child, and the child support judgment is 12 weeks old or less.)
  - 65% (I am not supporting a spouse and/or dependent child, and the child support judgment is more than 12 weeks old.)
- I am presently receiving or have received relief based on need in the past 6 months so all my wages are exempt. Type of relief you receive \_\_\_\_\_
- I have been an inmate in a correctional institution within the past 6 months so all my wages are exempt. Name institution and release date \_\_\_\_\_
- My income is exempt because it is:     Unemployment Comp.     Worker’s Comp.     V.A. Benefits  
 Social Security     Accident or Disability Benefits     Retirement Benefits     Other (Specify)\_\_\_\_\_

20. Do you have a checking or savings account? (This includes any account whether you have it by yourself or with someone else, or whether it is in your name or any other name)     Yes     No    For each, provide the following information:

Name and address of bank, Credit Union or Financial Institution	Type of Account	Account Number
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21. If you claimed an exemption for your wages or income, you may claim an exemption when your money is deposited in a bank. Claim your exemptions by checking the boxes that apply to you:

- The money in my account is from exempt wages, income, or benefits.
- The money in my account is from the exempt sale of my homestead within the past year.
- The money in my account is from exempt life insurance received on the death of a spouse or parent.
- The money in my account is from other exempt property (specify) \_\_\_\_\_

22. Do you have any stocks, bonds, securities, certificates of deposit, mutual funds, money market account, etc.? (This includes any whether owned by you alone or with any other person, or whether it is in your name or any other name.)

Yes     No    If yes, itemize these and the location of each.  
\_\_\_\_\_

23. Do you own your home?  Yes  No Your homestead (house owned and occupied by you) is exempt up to a Value of \$390,000 or if used primarily for agricultural purposes, \$975,000. Do you own any other houses, land, or real estate?  
 Yes  No For each, give the following:

Location	Estimated Value	Amount Owed (if any)	To Whom

24. Do you own any motor vehicles, motorcycles, boats, snowmobiles, trailers, etc.?  Yes  No  
 For each, provide the following:

Make	Model	Year	Lic. Plate No.	Market Value	Amount You Owe (if any)

One motor vehicle worth up to \$4,600 (or \$46,000 if the vehicle has been modified at a cost of at least \$3,450 to accommodate a physical disability making a disabled person eligible for a parking permit under Minn. Stat. § 169.345) after subtracting what you owe is exempt. Which vehicle do you want to claim as exempt?

25. Do you own any of the follow property?

Cash or travelers checks	<input type="checkbox"/> Yes <input type="checkbox"/> No	Farm supplies, implements, livestock, grain worth more than \$13,000	<input type="checkbox"/> Yes <input type="checkbox"/> No
Household goods, furnishings, and personal effects that are worth more than \$10,350 total	<input type="checkbox"/> Yes <input type="checkbox"/> No	Business equipment, tools, machinery worth more than \$11,500 total	<input type="checkbox"/> Yes <input type="checkbox"/> No
Jewelry	<input type="checkbox"/> Yes <input type="checkbox"/> No	Inventory	<input type="checkbox"/> Yes <input type="checkbox"/> No
Coins or stamp collections	<input type="checkbox"/> Yes <input type="checkbox"/> No	Accounts receivable/claims	<input type="checkbox"/> Yes <input type="checkbox"/> No
Firearms/Guns	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you the owner or partner in any business not already listed	<input type="checkbox"/> Yes <input type="checkbox"/> No
Life insurance policy with a cash (surrender) value more than \$9,200	<input type="checkbox"/> Yes <input type="checkbox"/> No	Any other property (specify) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Any property that you are selling on a contract for deed	<input type="checkbox"/> Yes <input type="checkbox"/> No		

If you answered yes to any item in question 25, provide the following information:

Description and location of property (if not at residence)	Estimated Value	Amount Owed (if any)	To Whom

If you need additional space to answer the questions, continue your answers here. Indicate the question number you are answering. Attach additional sheets if necessary.

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The above information is true and correct to the best of my knowledge.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**NOTICE: FAILURE TO COMPLETE, SIGN, AND RETURN THIS FORM TO THE JUDGMENT CREDITOR WITHIN 10 DAYS MAY RESULT IN A CITATION FOR CIVIL CONTEMPT OF COURT.**