



Dhibaatooyinka Amaahda Ardayda

Student Loan Problems

Digniinaha iyo Khatalaadaha

Marna wax lacag ah oo cafiska amaahda ardayda ah horey ha u sii bixin! Amaahdayaashu waxay helayeen emaylo, warqado, wicitaano telefan, dhambaalo (text), iwm. ugu baaqaya inay is qoraan cafisyada amaahda ee Biden ama u sheegaya in bixinta amaahdooda dowladda federaalku daahsan tahay, ayna u baahan yihiin inay degdeg u bixiyaan. **Taasi waa khatalaad!**

Siddoo kale, amaah-bixiyayaasha gaarka loo leeyahay waxa ay u sheegayaan amaahdayaasha inay u wareejiyaan amaah-bixiyayaal gaar loo leeyahay amaahdooda. Waxa ay yiraahdaan waxa aad heli yareyn bixinta lacagta ah iyo dulsaar yar. **TAA HA** sameyn! Waxaa aad waayi ilaalinaha dowladda federaalku haddii aad deyntaada u wareejiso amaah-bixiye gaar loo leeyahay.

Ka hel akhbaar fiican oo ku saabsan khatalaadaha deynta ardayda shabakada (website) Xeer Ilaaliyaha Guud (Attorney General) ee MN.

<https://www.ag.state.mn.us/Consumer/Publications/StudentLoanAssistanceScams.asp>.

Deymaha Ardayda

Amaahda ardayda ee ay bixiyaan dawladda Federaalka ah ama shirkadaha gaarka loo leeyahay waa wado wanaagsan ee lagu bixin karo waxbarashada kuliyaadaha. Laakiin haddii dib u dhac kugu yimaado bixinta amaahda way adagtahay sidii aad uga soo kaban lahayd. Caadi ahaan waa in aad dib u bixisaa amaahda, xitaa hadii aadan dhamayn dugsiga. Amaahda ardayda sida caadiga ah lagaama sii amaahan karo (dhaafi karo) markaad cadaaysid in aad cayroowday.

Haddii aad tahay la saxiixe amaah arday ka qaatay Federaalka oo aad saxiib ama qoys la tahay ardayga, waxaa lagu qabsan karaa in aad mas'uul ka tahay bixinta amaahda oo dhan. Si taxadar leh uga fiirso ka hor inta aadan ogolaan in qof amaahamaah aad la saxiixdo.



Aqoonso Amaahdaada:

Waxaad haysataa siyaabo badan oo aad u kala dooran kartid amaahdaada iyo xuquuqdaada oo ku xiran nooca amaahda aad qabtid. Haddii aadan aqoon cidda ku siisay amaahda, waa aad ogaan kartaa adiga oo galaya akoonkaaga Taakuleynta Ardayda ee dowladda Federaalka (Federal Student Aid) ee <https://studentaid.gov/> ama wac telefoonka 1-800-4-FED-AID (1-800-433-3243).

1. Waxaa jira noocyo badan ee **Amaahda Ardayda ee Dawladda Dhexe ah:**

- Amaah Toos ah oo la Kabay iyo Amaah Toos ah oo aan la Kabin iyo Isku Darid iyo Mideyn Toos ah oo Deymaha ah
- Amaah Toos ah oo wax lagu daray (Ardayda tacliinta sare ama xirfadlayaasha ama waalidka)
- Amaahda Qoyska ee dowladda Federaalka (FFEL) **Ogow:** barnaamijkaani waxa uu dhamaaday 2010
- Amaah Federaalka ee Perkins **Ogow:** Barnaamijkaan wuxuu dhamaaday Oktoobar 2015

Macluumaad dheeraad ah Amaahda Federaalka ah, tag <https://studentaid.gov/understand-aid/types/loans>.

2. **Amaahda Ardayda ee Gaarka Loo Leeyahay** inta badan ma laha ilaalinada dowladda federaalka ee hoos lagu xusay.

Akhbaartan ku saabsan warqadan xogta aruursan ah waxaa loo kala qaybiyey amaahda ardayda ee dowladda federaalka iyo amaahaha gaarka loo leeyahay. Waxaa jira faraqyo muhiim ah oo u dhaxeeya. Faraqyada awgood, waa inaad dalbato amaahaha dowladda federaalka *ka hor* inta aadan dalban amaahaha gaarka loo leeyahay.

Fursadaha Dib u bixinta Amaahda Ardayda ee Federaalka ah

Haddii aan amaahdaadu gelin bixin la'aan (fulin la'aan) waxaad haystaa fursado aad ku bixin kartid amaahda dawladda dhexe:

Muhiim: haddii ay ku seegaty (dhaaftay) bixinta Amaahdu, wac cidda ku amaahisay sida ugu dhaqsa badan. Waxaad haysataa fursado badan haddii aad la xiriirto cidda ku amaahisay ka hor inta aadan seegin bixin kasta oo aysan noqoto fulin la'aan.

1. **Qorshe ku dhisan Dakhliga.** Waxaa jira qorshe amaah bixin ku salaysan dakhliga iyo tirda goyskaaga. Wixii macluumaad dheeraad ah iyo codsiyada <https://studentaid.gov/idr/>. *(ingiriisi kaliya)*

→ Si aad u codsato, hoos u wad taxaalka ka dibna riix “Log in to Apply” *(Gal si aad u Bilowdo)* oo ku hoos jirta qaybta Apply for an Income-Driven Repayment Plan” *(Codso Qorshe Dib u Bixin Lacagta oo Dakhliga ku Xiran)*

Markaad codsanaysid, weydii cidda ku amaahisay in ay ku siiyaan qorshaha dib u bixinta amaahda ee ugu yar.

Ogow: Haddii qorshahaasi yareynayo bixinta, amaahdaadu waxay qaadanaysaa muddo dheer wadarta guud ee aad bixinaysaan waa kordhaysaa sababtoo ah waxaa ku jira dulsaar dheeraad ah.



2. **Qorshe bixin Amaah oo la dheereeyay.** Mararka qaarkood waxaa suura gal ah in la yareeyo inta aad bixinayso iyadoo la dheeraynayo qorshaha bixinta amaahda. Qorshaha qaar waxay qaataan 25 sano.

3. **Qorshe amaah bixintu ay kororto.** Amaah bixintaan waxay ka bilaabataa meel hoose waxayna badataa 2dii sano ee kasta. Inta badan qorshahaan wuxuu qaataa 10 sano, laakiin haddii inta kugu dhiman ay sareeyso, waxaad weydiisan karta qorshe mudo kordhin. Kan wuxuu noqon karaa 25 sano.



4. **Isku daridda amaahda.** Haddii aad qaadatay amaah federaal ah oo ka badan hal, waxaad yarayn kartaa bixinta amaahda adoo isku daraya. Tan waxaad ka codsan kartaa halkan: <http://www.studentloans.gov/myDirectLoan/index.action>.

5. **Dib u dhig bixinta amaahda.**

- a. Haddii aadan shaqaynayn, dugsi aadayn (ugu yaraan waqti dhiman) ama aad shaqo ciidan haysid, waxaa laga yaabaa in aad u qalantid in dib laguugu dhigo. Taas micneheedu waxa weeye waxaad dib u dhigata dib u bixinta amaahda. Waxaa dhici karta inaad wali mas'uul ka noqoto bixinta dulsaarka dul fuula amaahda mudadda dib-dhigida. Wixii akhbaar ah ee ku saabsan kolka aad mas'uulka ka noqon karto bixinta dulsaarta xilliga dib-u-dhigida, gal oo ka eeg barta <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment>.
- b. Waxaad si ku meel gaar ah u tahay curyaan, ama waxaa ku haysta dhibaato badan ee dhaqaale, waxaa laga yaabaa in aad buuxin kartid shuruudihii laga rabay in lagaa dulqaado amaahda. Tan micneheedu waxay weeye si ku meelgaar ah ayaad u joojisay bixinta amaahda, ama aad bixiso wax yar. Waxaa dhici karta inaad wali mas'uul ka noqoto bixinta dulsaarka dul fuula amaahda mudadda u kaadinta. Wixii akhbaar ah ee ku saabsan u kaadinta, gal oo ka eeg barta <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/forbearance>.
- c. Faraqa u dhaxeeya u kaadinta iyo dib-u-dhigidu waa u kaadinta waxa ay joojisaa bixinta amaahda muddo yar (inta badan ilaa iyo 12 bilood). Dib-u-dhigidu waxa ay joojisaa bixinta amaahda muddo sannad ah ama ka dheer.

Maxaa dhici kara haddii aan sameeyo fulin la'aanta amaahda ardayda ee federal ka ah?

Maxay tahay “fulin la'aan”?”

Waxaad ku jirtaa fulin la'aan marka aad samayn weydo amaah bixintii lagaa rabay. Amaahda federaalka ah, waxaad samaysay fulin la'aan marka aad 9 bilood ama ka badan aadan waxba bixin. Amaahda gaarka loo leeyahay waxaad fulin la'aan ku jirtaa markaad bixin weydo hal bil. Isku day in aad la heshiiso bixiyaha amaahdaada ka hor inta aadan gelin fulin la'aan.

Amaah bixiyuhu wuxuu kugu qasbi karaa in aad bixiso marka aad gasho fulin la'aan.

Haddii aad gasho fulin la'aan, amaah bixiyuhu waxaa u furan habab kala duwan oo uu kaaga dhigi karo in aad bixiso.



- Amaah bixiyuhu wuxuu qaadan karaa cashuurta kuu soo noqota. Haddii lagu soo diro ogaysiin kuu sheegaysa in ay cashuurtaada ay ka qaadanayaan amaahdooda aad u malaynayso in aadan qabin lacagta, racfaan ka qaado. Ogaysiinta ayaa kuu sheegaysa sida racfaan loo qaato.
- Haddii aad qaadatid Hawl gabka Badbaadada Bulshada ama Caymiska Curyaanka amaah bixiyuhu wuxuu qaadan karaa ilaa 15% dakhliga bishiiba ku soo gala. Tan waxaa loo yaqaan isbuuxin (isdheeli tir). Is dheeli tirku waa in uu kuu dhafaa ugu yaraan \$750 bishiiba. Haddii aad heshid \$750 bishiiba, amaah bixiyuhu ma samayn karo taas.
- Amaah bixiyuhu wuxuu kaloo kugu samayn karaa “ la wareegid mushahaar, ama dakhli xag maamul ku timid” asagoo aan maxkamd u tegin. Tan micneheedu waxa weeye qayb ka mid ah mushahaarkaaga ayuu u qaadanaya in lagu bixiyo amaahda ardaynimo. Noocaan la wareegidda ah waa in ay kuu dhaafaan 85% ka mid mushahaarkaaga.
- Amaah bixiyuhu **wuxuu kaa** dacweyn karaa maxkamad. Haddii tani dhacdo, fiiri xogta urursan [Maxaan Yeelayaa Haddii La I Dacweeyo](#). Haddii amaah bixiyaha loo xukumo dacwada, waxaa laga yaabaa in mushakaarkaaga ay la wareegaan ama xisaabta bangiga. Fiiri xogta urursan [Qafaalashada Mushahar/Xisaabta Bankiga Iyo Xuquuqda Aan Leeyahay](#).

Ma lagu diidi karaa gargaar maaliyadeed haddii aad ku jirtid fulin la'aan.

Hadii amaah aad bixin weyday aad ku gashay fulin la'aan, kuuma suurtoowdo in aad hesho gargaar maaliyadeed mar dambe, haddii aadan amaah bixiyaha la samayn qorshe dib u bixinta amaahda. Qorshaha waxaa ku jira inta aad dakhligaaga ka bixin kartid. bixinta amaahda aad awoodi kartid. Si aad mar kale u hesho gargaar, waa in aad 6 jeer amaahda bixisaa.

Amaah bixiyuhu wuxuu kuu diri karaa shirkad kaa soo ururisa amaahda.

Haddii ururiyayaasha amaahdu ay ururinayaan amaahda ardada, kuma dhibi karaan, waaan in ay raacaan Sharciyada Amaah ururinta cadaalada ah. Fiiri xogta urursan [Xuquuqda Aad Leedahay Deyn Soo Ururinta](#).

Ogow: ma jiro waqti xaddidan (“statute of limitations”) (taalada xaddidaada) ee la soo ururinayo Amaahda Ardayda ee Federaalka ah.

Side uga bixi karaa fulin la'aan ee Amaahd Ardayds ee Federaalka ah?

1. **Baxnaani Amaahdaada:** haddii aad qabtid Amaah toos ah, waa in aad bixisaa bil kasta wixii lagaa rabay 9 bilood xili 10 bilood oo xiriir ah. Haddii aad qabtid amaah Perkins ah, waa in aad 9 bilood bixisaa oo is xig-xiga.

Xitaa haddi aad la xaalayso amaah ururiye waa in aad la xiriirtaa cidda haysa amaahdaada si loo baxnaaniyo amaahda. Waa in ay ku siiyaan hab suura gal ah oo aad awoodi kartid oo aad ku bixiso amaahda si aay kugu noqoto qorshe baxnaanin u ah amaahda -- tan waxay noqo kartaa wax ka hooseeya sida 15% inta aad ka bixin karta dakhligaaga.

Ogow: iyadoo ay ku xirantahay nooca amaahda, waxaa laga yaabaa in cidda ku siisay amaahda in ay ku saaraan kharajka baxnaaninta oo noqon kara 16% ee amaahdaada.

2. **Isuku dar amaahdaada.** Isku darku waxay bedelaysaa amaahdii hore ee fulin la'aanta gashay, oo waxay ka dhigaysaa mid cusub oo aan fulin la'aan lahayn. Haddii aad qabtid amaahamaah dawladda dhexe ah ee hal mid ka badan, waxaad ku fududayn kartaa amaah bixintaada isku darka amaahda. Waxaad tan ka codsan kartaa halkan.



<https://studentloans.gov/myDirectLoan/index.action>.

Haddi aad ki jirtid fulin la'aan amaah, waxaad amaahda kaga saari kartaa fulin la'aanta isku darka amaahda adoo bixinaya 3 jeer oo macquul ah aadna awoodi kartid. Markaad dhamayso isku darka amaahda, markaas ka dib waxaad codsan kartaa qorshe kale ee bixinta amaahda ah ee kor ku xusan.

Malagaa dhaafi karaa amaahda ardaynimo ee dawladda dhexe ah?

1. **Ka dhaafid ku timi curyaannimo buuxda oo joogta ah.** Mararka qaar waxaad heli kartaa ballan qaadka federaalka ee tirtirida amaahda ardayga. Haddii aa tahay curyaan oo aadan weligaa awoodi Karin in aad shaqaysatid wax aad isaga bixin kartid amaahda aramaahimada, waxaa laga yaaba in aad muddan tahay ka siidayn amaah curyaannimo buuxda oo joogta ah. Fiiri xogta urursan ee [Hadii aadan bixin karin Amaahdaada tacliinta Ardayga iyadoo Sababtu tahay Naafanimo](#). waxaad ka heli kartaa koobi arjiga iyo macluumaad badan mareegta ka sii daynta amaahda curyaanimada dhamaystiran oo joogtada ah. www.disabilitydischarge.com.

2. **Barnaamijka cafinta amaahda ee Adeegga dadweynaha.** Haddii waqti buuxa aad ka shaqaysid shaqooyin gaar ah ee adeegga dadweynaha , waxaa laga yaabaa in qayb ka mid ah amaahda lagaa cafiyo. Barnaamijkaan, haddii aad bixisay 120 jeer amaahda (10 sano) waxaa laga yaabo in aad joojin karid intaa ka dib. Haddii aad bixinaysay amaah caadi ah, waa in ay dhamaataa 10 sano ka dib.

Barnaamijkaani wuxuu keliya u furan yahay Amaahda Tooska ah. Haddii aad qabtid amaah federaal ah oo ka duwan, waa in aad u “isuku dartaa” ka hor inta aadan bilaabin barnaamijkaan.

3. **Kharajyada la xiriira dugsiga.** Kharajkaani inta badan ma dhaco laakiin waa laga yaabaa in amaahdaada lagaa sii daayo haddii:

- Haddii dugsiga la xiro adigo weli ku qoran
- Haddii dugsigu cadeeyo in aad kari kartay in aad dhamaysatid barnaamijka, hase yeeshee dhab ahaan ma dhamaysan karin, haddii sidaasi jirto la xiriir amaah bixiyaha. Tusaale, dugsigu waa cadayn karaa ardayga, xitaa iyadoo ardaygu uu maskax ahaan u jirran yahay oo ka reebaysa in uu shaqeeyo.
- Haddii dugsiga aad ku leedahay lacag ay tahay in uu kuu soo celiyo dhamaan ama qayb ka mid ah lacagtii waxbarashada. Haddii aad dugsiga ka baxdo, qoraal ugu sheeg dugsiga iyo amaah bixiyaha **isla markiiba**. Haddii aadan raacin xeerarka dugsiga ee ka bixida dugsiga, waxaad waayi kartaa lacag kuu soo noqon lahaa adaana mas'uul ka ah amaahda . Koobi kala har warqadda aad qortay. Ka dib waydiiso in kharajka laguu soo celiyo.



4. **Cayroobid** amaahda waa lagaa dhaafi karaa - laakiin waa in aad muujisaa xaalad aad u adag in ay ku haysato. Kala hadal garyaqaan arrintaan. Ma aha wax fudud in la sameeyo.
5. Amaahda ardayga waa la tirtiraa haddii amaah qabuhu geeriyoodo. Waa in qoysku caddaymaaha geerida u diraan amaah bixiyaha.

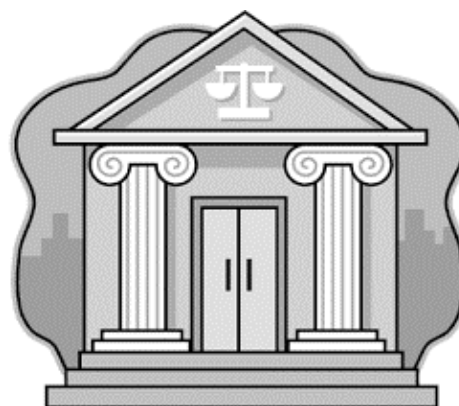
Sidee amaahda ardayga ee gaarka loo leeyahay uga duwan tahay?

1. Amaah bixiyaha gaarka loo leeyahay ma aha in ay ku siiyaan qorshe amaah soo celin ku salaysan dakhligaaga. Waxaa laga yaaba in ay ku siiyaan kala doorasho kala duwan ee aad u bixiso, laakiin in ay sidaas yeelaan sharcigu kuma khasbayo.
2. Amaah bixiyaha gaarka loo leeyahay wuxuu ku oran karaa waad gashay fulin la'aan marka u horeysa ee aad seegto bixinta kowaad. Ma aha in ay sugaan illaa 9 bilood sida inta badan amaah bixiyaha dawladda dhexe ah.
3. Amaah bixiyaha gaarka loo leeyahay waxay isku dayaan in dib u bixinta amaahda ay u maraan maxkamad ay kaa dacweeyeen, mar ka dambena ay la wareegaan mushaharkaaga. Haddii taasi dhacdo, fiiri xogta urursan [Maxaan Yeelayaa Haddii La I Dacweeyo](#).

Haddii amaah bixiyuhu la yimaado xukun maxkamadeed oo lid kugu ah, waxaa laga yaabaa in ay kari karaan in ay la wareegaan mushaharkaaga, ama xisaabta bangiga. Fiiri xogta urursan [Qafaalashada Mushahar/Xisaabta Bankiga Iyo Xuquuqda Aan Leeyahay](#). Amaah bixiyah gaarka loo leeyahay ma qaadan karaan cashuur celint ama isis dhelidirid 15% ka ah Gargaarka Badbaadada Bulshada.

4. Si ka duwan amaahda dawladda dhexe, Amaah bixiyaha gaarka loo leeyahay waxay leeyihiin waqti kama dambays ah oo ay ku dacweeyaan (“taalo xadidan”) ka dib marka aad la timaado fulin la'aan amaahda. Minnesota, xadiga ugu dheer waa 6 sano.

5. Haddii aad ku jirto fulin la'aan, Amaah bixiyaha gaarka loo leeyahay sharcigu kama rabo in aad ka baxdo fulin la'aan ("baxnaanin") amaahda. Si kastaba ha ahaatee, qaarkood waa sameeyaan sidaan, marka waxaa wanaagsan in aad iska hubiso amaah bixiyaha.
6. Fursadda keliya ee kuu furan in laga siidaayo amaahda waxa weeye cayroow , – tan waxaa la rabaa in aad muujin kartid in ay ku haystaa dhib weyn oo adag. Kala hadal garyaqaan arrintaan. Ma aha wax fudud in la sameeyo.



Ka waran haddii dhib iga haysto amaah-bixiyahayga ama Adeegahayga?

Ardayda intooda badan daymahooda waxaa ka “shaqeeya” shirkad ka duwan amaah-bixiyaha Shirkadahaasi waxa ay qabtaan lacagaha, ka jawaabaan su’aalaha amaahaha, waxay kaloo sameeyaan hawlo kale oo maamul ah oo amaahda ku shaqa leh.

Adeegayaasha qaabilsan deynta ardayda ee Minnesota waa khasab inay ka sharciyeysan yihiin Waaxda Ganacsiga (Department of Commerce). Haddii aad ka ashtakoonayso adeegahaaga, kala xiriir waaxda khadka ah 651-539-1600 ama ka xareyso ashtako khadka (online) ah ee ah <https://mn.gov/commerce/consumers/file-a-complaint/complaints/>. Waaxdu waxa ay ku khasbi kartaa adeegaha inuu lacag kuu soo celiyo (la yiraa “qaan”) oo ah khaladka lagugu sameeyey.

Minnesota sidoo kale waxa ay meel marisay sharci la yiraa “Xaquuqda Amaahdayaasha Deynta Ardayda.” Waa sharci-darro inay khaldaan ama ay ku khaa’imaan. Sidoo kale Adeegayaashu waa khasab inay eegaan xaq u yeeladkaaga barnaamij lacag bixin ah oo dakhliga qofka ku salaysan.

Waxaad kaloo ka wici kartaa Wakiilka Ardayda ee Deymaha Ardayda ee Dowlada dhexe Khadka: 1 (877) 557-2575 ama ka eeg erayga Wakiil “Ombudsman” khadka caawimaada ee ah: <https://studentaid.gov/feedback-ombudsman/disputes/prepare>.

Haddii aad rabtid in la xaliyo murran addiga iyo amaah bixiyaha ardayda ee federaalka ah ama aad u malaynayso in amaah bixiyuhu ku xadgudbo xuquuqdaada, la kulan kooxda kugu matali karta amaahda ardayda ee dawladda dhexe ah.

U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1854
Monticello, KY 42633

Telefoonka tooska ah: 877-557-2575
Fax number: 606-396-4821

Ururka difaaca macaamiisha waxay leeyihiin foom aad u isticmaali karto si aad ugu sheegto cabashada la xiriirta **amaah bixiyah gaarka loo leeyahay** ama adeega bixiyaha iyo soo ururiyaha amaahda noocyada kala duwan ee amaahda ardayda . Tag halka: www.consumerfinance.gov/complaint.

Ma u baahantahay macluumaad siyaado?

Hadii aad qabtid su'aalo la xiriira amaahda ardayda, qorshaha dib u bixinta amaahda, ama macluumaad dheeraad ah, tag wareegta Waaxda Waxbarashada halka: <https://studentaid.gov/>.

Ama wac Xarunta Macluumaadka Gargaarka Ardayda Dawladda Dhexe (FSAIC) halka: 1-800-4-FED-AID (1-800-433-3243) (TTY) 1-800-730-8913.

Haddii aadan aqoon cidda ku siisay amaahda, waa aad ogaan kartaa adiga oo galaya akoonkaaga Taakuleynta Ardayda ee dowladda Federaalka (Federal Student Aid) ee <https://studentaid.gov/> ama wac telefoonka 1-800-4-FED-AID.

Macluumaad dheeraad ah ee ku saabsan amaahda ardayda:

Xarunta mashruuca sharciga gatayaasha qaranka: <http://www.studentloanborrowerassistance.org/>

Ururka difaaca maaliyadda gatayaash (macaamil): <http://www.consumerfinance.gov/paying-for-college/>

Habka Xogta Kaydsan ee Amaahda Ardayda Qaranka: <https://studentaid.gov/>

Waaxda Wabarashada U.S. A : <https://www.ed.gov/>



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.

© 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.