



## Tswv Yim Zoo rau Koj Tseg Nyiaj

Top Tips to Save You Money

### 1. Xyuas seb Koj puas Tsim Nyog tau Kev pab los ntawm Tsoom Fwv.

Tsoom fwv muaj cov khooskas pab dawb rau zaub mov, zov menyuum, tsev nyob thiab nyiaj ntsuab los pab koj. Mus xyuas ntawm [mnbenefits.mn.gov](http://mnbenefits.mn.gov) seb koj puas tsim nyog tau thiab yuav thov li cas.

### 2. Tsis Txhob Siv Payday Lenders los Qiv Nyiaj es Muab Koj Daim Tshev Tom Haujlwm Them

Muaj “payday lenders” chaw txais nyiaj nrog koj daim tshev uas muab “payday loans” pauv tshev txais nyiaj. Lawv tsis yog tsev ceev nyiaj. Lawv ua haujlwm hauv khw thiab hauv vassab. Nyiaj txais nrog koj daim tshev txhais tau tias lawv txais nyiaj rau koj nyob rau ib lub sijhawm luv kom txog koj daim tshev ua haujlwm yuav tauj tom ntej. Koj sau ib daim tshev cas rau koj daim tshev ua haujlwm tom ntej. LOSSIS koj tso cai rau lawv muab taghro tus nqi koj tiv ntawm cov nyiaj txais thiab nyiaj tsub tawm ntawm koj lub askhauj hauv tsev ceev nyiaj yog koj daim tshev haujlwm yog tso nyiaj ncaj qha. Cov nyiaj txais no muaj nyiaj tsub siab, siab heev.

Lawv qhauj tawm tias lawv yog nyiaj txais rau sijhawm xwm ceev, tabsis nws nyuaj heev los them rov qab cov nyiaj txais thiab cov nyiaj tsub thiab tseem tshuav nyiaj los them nuj nqi. Vim li ntawd, coob leej txais tas rov txais thiab, ces poob qab deb zuj zus xwb. **Cov nyiaj txais no txaus ntshai heev rau koj cov nyiaj txiag thiab ntau qho ua tsis raws kevcai.**



### 3. Txhob Yuav Khoom Muaj Nqi Ntau Nrog Nyiaj Tiv Nqi

Siv tau nyiaj tiv nqi yog koj muab nws them kom tas thaum them koj qhov nqi yuav tuaj. Qhov ntawd yuav pab tau koj nce tau koj cov qhab nias tiv nqi. Tabsis yog koj them tsis tau kom sai, nws zoo dua los tseg nyiaj kom koj ua tau ib zaug them taghro tus nqi. Coob lub tuam txhab ua txais nyiaj rau koj lossis npav tiv nyiaj tsub tus paj luam siab. No txhais tau tias txog thaum koj them tas lawm, koj twb them ntau tshaj tus nqi yuav.

### 4. Yog Koj Muaj Nuj Nqi Koj Tsis Tau Them, Nrhiav Kev Pab

Tiv nuj nqi cov nyom thiab muaj kev nyuaj siab. Tabsis koj nrhiav tau kev pab kom txawj txiav siab zoo. Muaj cov chaw pab tau koj nrog kev npaj nyiaj, kev maj mam them rov qab lossis txiav txim siab txog ua ntawv nyiaj poob tag. Tiv Tauj Lutheran Social Service of Minnesota rau kev pab tawm tswv yim txog credit.

Xovtooj: (888) 577-2227

Email: [lssfinancialcounseling@lssmn.org](mailto:lssfinancialcounseling@lssmn.org)

Vas sab: [www.lssmn.org/financialcounseling/contact/contact-financial-counseling](http://www.lssmn.org/financialcounseling/contact/contact-financial-counseling)

Lossis hu lub [National Foundation rau Credit Counseling](http://NationalFoundationrauCreditCounseling) (kev pab tawm tswv yim txog credit) ntawm (800) 388-2227.

Ceev faj cov “credit repair” tswv yim dag kho kev tiv nqi uas qhia koj txog tej yam yuav txhaum cai lossis kom koj them rau tej yam uas koj ua tau pub dawb.

Yog koj xav paub ntiv txog koj cov nuj nqis thiab kev tiv nyiaj, mus saib koj daim ntawv keeb kwm tiv nyiaj. Koj txais tau ib daim pub dawb txhua xyoo ntawm [www.annualcreditreport.com](http://www.annualcreditreport.com). Saib peb daim ntawv qhia [Daim Ntawv Keeb Kwm Tiv Nqi](#) thiab nyeem [Minnesota Attorney General daim ntawv qhia txog Keebkwm Txais Nuj Nqi](#).

## 5. Mus Ua Tus Askhauj Hauv Tsev Ceev Nyiaj

Cov tuam txhab pauv tshev txais nyiaj kim heev los siv. Yog nrhiav ib lub **tsev ceev nyiaj lossis tsev ceev nyiaj uas qiv nyiaj** muab pub dawb lossis tus nqi-tsawg thiab muaj askhauj tseg nyiaj. Xyuas seb puas muaj tej co kev tsis txhob tau them nqis. Tej zaum yog tej yam xws li muaj ib qho nyiaj rau hauv koj tus askhauj lossis teem kom koj cov nyiaj los ncaj nraim mus rau koj tus askhauj. Coob cov tsev ceev nyiaj (credit union) uas qiv nyiaj yeej qhib rau sawv daws hauv zej zog thiab qee zaum muab kev pab zoo dua tsev ceev nyiaj. Tej zaum koj xav pib nrog tus askhauj tseg nyiaj me.

Yog koj muaj tus askhauj hauv tsev ceev nyiaj, feem ntau koj pauv tau tshev pub dawb. Koj tseg tau nyiaj ntawm tus nqi pauv tshev, thiab koj nce tau koj cov qhab nias tiv nyiaj. Yog tau daim card ATM, ua zoo xyuas cov nyiaj koj siv kom koj tsis siv ntau tshaj qhov nyob hauv lub askhauj. Nqi ATM tsub nqi nrawm heev!! Koj zam tau cov nqi no yog koj siv cov ATM koj lub tsev ceev nyiaj lossis tsev ceev nyiaj uas qiv nyiaj muaj.



**Yog koj siv tshev, txhob sau ib daim tshev ntau tshaj qhov koj muaj hauv koj tus askhauj.** Lub tsev ceev nyiaj THIAB tus neeg koj sau daim tshev rau muaj feem ntau nqi rau koj them. Cov nqi muaj txog li ntawm \$35 lossis tshaj. Cov nqi no sib ntiv tau ces ua tau koj cov tshev raug xa rov qab tau thiab. Sau ib daim tshev ntau tshaj cov nyiaj koj muaj hauv tsev ceev nyiaj kuj yog ib lub txim thiab .

## 6. Xyuas Koj Cov Nuj Nqis Zoo thiab Ua Qhov Kev Npaj Siv Nyiaj

Nws yuav pab yog paub hais tias cov nyiaj mus rau qhov twg. Nkawv tagrho koj cov ntawv yuav khoom “receipts” li ib hli lossis ob. Muab faib raws cov nqis (zaub mov, roj sam tsheb, nuj nqi lwm yam). Muab lawv sib ntiv kom thiab paub hais tias koj cov nyiaj mus rau qhov twg lawm. Xav seb puas muaj tej co kev koj siv nyiaj los cuag koj lub homphiaj nyiaj txiag.

Sau rau daim ntawv npaj siv nyiaj. Ib tug neeg ua haujlwm nrog nyiaj txiag lossis yuav tsev muaj feem pab tawm tswv yim pab koj txog npaj siv nyiaj, lossis koj ua tau koj tus kheej nrog daim ntawv muab lo nrog daim ntawv qhia no.

## **7. Siv Nyiaj Tsawg Dua**

Xav txog cov khoom me koj tsis tas muaj. Cov khoom me sib ntxiv tau ntau heev. Ib poom dej haus ib hnub yuav ua raug ntau tshaj \$300 ib xyoo. Ntim su hauv tsev tuaj es tsis txhob yuav.

Ua ntej koj yuav ib qho khoom kim xws li twj, khoom fais fab siv lossis khoom ncaws npas, nug seb koj qiv puas tau ntawm koj tus phooj ywg lossis tus txheeb ze li. Lossis xav seb koj tsis tas muaj kom tos kom txog thaum koj muaj nyiaj ntau zog tso.



## **8. Txais Nyiaj Yuav Tsheb ntawm Koj Lub Tsev Ceev Nyiaj lossis Credit Union/ Nrhiaiv kom tau tus Paj Qi Tshaj Plaws**

Thaum koj txais nyiaj yuav tsheb nrog qhov chaw muag tsheb, qhov chaw muag tsheb feem ntau ua tau nyiaj peev ntawm cov nyiaj txais. Lawv ua tau nyiaj peev ntau heev thaum lawv muab cov nyiaj txais rau koj nrog tus paj siab. Lub tsev ceev nyiaj lossis tsev ceev nyiaj uas qiv nyiaj hauv zos muab tau ib tus paj zoo tshaj rau koj. Yog nrhiaiv tus nqi zoo tshaj rau lub tsheb cuag li koj yuav them nyiaj ntsuab, ces piv lub tsev ceev nyiaj thiab chaw muag tsheb tus paj.

## **9. Txo Koj Cov Nuj Nqis Fais Fab, Nkev thiab Dej**

Hu rau koj lub tuam txhab fais fab thiab nug txog kev kuaj ntsuas fais fab pub dawb. Lawv tuaj tom koj tsev thiab qhia koj tias koj poob nyiaj qhov twg. Lawv muab tswv yim thiab twj los pab kho koj tsev kom siv fais fab tsawg dua. Qhov no txo tau koj qhov nqi heev. Nhriav txog Energy Assistant Kev Pab Fais Fab ntawv [mn.gov/commerce/consumers/consumer-assistance/energy-assistance](https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance).

Them koj cov nuj nqis nrog kev npaj nyiaj tseg – uas koj them ib tug nqi txhua hli. Yog koj ua li no, koj yuav tsis tau ib tus nqi loj nyob rau lub caij ntuj no uas koj them tsis tau. Tua teeb, TV, computers, thiab vis thab nyuj thaum koj tsis siv lawm.

## **10. Txo Koj Tus Nqi Xov Tooj**

Yog koj muaj ib lub xovtoo ntawm tes, mus xyuas seb qhov twg yog qhov zoo tshaj. Nco tsoov muab kom tau txhua yam koj xav tau ces muab lawv los sib piv. Koj kuj xyuas seb yuav ib lub xovtoo qub es txhob yuav lub tshiab lossis xauj ib lub tshiab.

Yog koj muaj xovtoo hauv tsev, muab cov kev them tshaj li call-waiting, caller-ID, thiab qhov cav teb xovtoo tshem tawm. Mus xyuas seb leej twg muaj qhov kev hu xovtoo kev deb phee yig tshaj lossis tsis txhob yuav xwb thiab yuav cov “cards” hu xovtoo kev deb. Mus nrhiaiv seb qho twg muaj cov “card” hu phee yig dua.

Yog koj khwv tau nyiaj tsawg tej zaum koj muaj feem tau tus nqi qis zog lossis tau xov tooj hauv tsev lossis xov tooj ntawm tes pub dawb.

Mus rau [www.lifelinesupport.org](http://www.lifelinesupport.org) los saib tias koj puas muaj feem tau thiab rau npe li cas. Koj hu tau koj lub chaw muab xov tooj hauv zos thiab nug txog kev pab cuam rau xov tooj pab neeg thaum muaj teeb meem kub.

## 11. Ua kom Nqi Them Isalas Luv

Yog koj muaj isalas rau tsheb, tsev, lossis xauj tsev, hu mus nrhiav seb qhov chaw twg muag isalas qis dua txhua xyoo. Ntau cov chaw isalas nce lawm cov nqi txhua xyoo, ces nws yuav pab yog koj muab cov nqi ntawd los sib piv txhua xyoo ua ntej koj rov yuav dua tshiab.

## 12. Ua Zoo Xyuas Kom Koj Tsis Txhob Tau Them Se Ntau Ntau

Ua koj cov se kom raws sijhawm thiab kom thwj nrog kev pab los ntawm cov kev pab pub dawb. Koj nrhiav lawv tau ntawm koj thaj tsam hu rau Minnesota Department of Revenue tus xov tooj ntawm (651) 296-3781 lossis (800) 652- 9094. Lossis saib hauv online ntawm <https://www.revenue.state.mn.us/free-tax-preparation-sites>.

Koj kuj siv “software” ua se dawb los ua se koj tus kheej. Mus xyuas online seb qhov “software” twg yog dawb rau cov nyiaj khawv tau los li cas: <https://www.revenue.state.mn.us/free-electronic-filing>.

Ua zoo xyuas kom koj cov nyiaj rho tawm yog. Them qhov koj tiv thaum koj tiv kom tsis txhob raug nplua thiab tsub paj thiab raug kev txeeb koj cov nyiaj tau los thiab vaj tse. Yog koj them tsis tau tagnrho tamsim no them ib txoj kev maj mam them nrog IRS thiab/lossis lub xeev.

Yog koj tsis pom zoo nrog qhov IRS hais tias koj tiv, tej zaum Legal Aid yuav pab tau koj pub dawb. Hu rau 1-(877) 696-6529.

Ceev faj rau “tax fixer” neeg kho se tshaj tawm tias muab tau tsis txaus ntseeg vim cov kev pab ntawd tsis ua raws cai. Lawv yuav sau nqi ntau thiab tej zaum yuav tsis muab kev pab ntau.

## 13. Xav Txog Yuav Tsev

Tej zaum yuav koj lub tsev yuav tseg nyiaj rau koj. Tabsis yuav tsev yog ib lub sijhawm ntev thiab muaj kev cog lus nyuaj. Koj yuav tsum tau kev pab los ntawm tus paub txhij txog kom txais tau nyiaj zoo thiab kom paub tseeb tias lub tsev zoo thiab tus nqi yog. Yog koj tsis tau kev pab, koj muaj feem poob tau tsev thiab koj cov nyiaj.



Tham nrog qhov kev pab muab tswv yim rau tswv tsev nyob ze koj. Lawv yuav ua kom koj xyaum txog cov kev pab koj yuav tsev thiab qhia koj saib xyuas koj cov nyiaj txiag. Nrhiav seb koj yuav tsum ua li cas thiaj tau ib lub tsev, thiab txhob raw, yuav kom txog kom koj paub tseeb thiab npaj tau lawm.

Xav kawm txog Ntawv Yuav Tsev (Contracts for Deed) thiab Xauj los Yuav (Rent to Own) saib peb daim ntawv qhia [Qhov Koj Yuav Tsum Paub Txog Xauj Tsev Los Yuav thiab Ntawv Sib Cog Lus Yuav Tsev](#).

Nrhiav kev pab thiab ntaub ntawv txog yuav tsev hu:

- **United Way 2-1-1** ntaus 211 thoob xeev. Koj kuj ntau tau koj tus zauv cheem tsam rau lawv ntawm 898-211 rau kev pab hauv koj thaj tsam lossis tham hauv online ntawm [www.211unitedway.org/about-211/hmong/](http://www.211unitedway.org/about-211/hmong/).
- **Minnesota Home Ownership Center**: – (651) 659-9336 hauv nroog lossis (866) 462-6466 tawm nroog sab nraud.

#### 14. Tsis Txhob Siv Khw Txais Nyiaj Cas Khoom

Khws txais nyiaj cas khoom yauv them koj tsawg tshaj tus nqi koj qhov khoom muaj, thiab tsub paj luam siab heev. Yog koj yuav tsum tau muag, muag rau lwm qhov chaw. Muag rau tus neeg nyob ntawm koj ib sab thiab pooj ywg, tiv paib rau lub zos, lossis sim muag hauv vas sab. Thaum koj rov qab muaj nyiaj, koj mam mus yuav ib qhov los hloov.

#### 15. Tsis Txhob mus yuav khoom tom cov Khw-Xauj-Los-Yuav

Coob cov chaw xauj-los-yuav tsis zoo. Txog thaum koj them nyiaj zaum kawg, koj twb them tas 2 lossis 3 zaug kim tshaj tus nqi qhov khoom tus nqi. Zoo dua rau koj tseg nyiaj thiab them nyiaj ntsuab.

*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoo lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

© 2025 Minnesota Legal Services Coalition. Luam tau daim ntawv no los siv rau tus kheej tsis ua lag luam thiab qhia kom paub xwb. Tagnrho lwm cov cai ceev tseg. Qhov lus sau no yuav tsum nyob rau txhua daim ntawv. Txwv tsis pub muab luam, faib, thiab siv ua lag luam.

# KEV NPAJ NYIAJ TXHUA HLI

(MONTHLY BUDGET)

|                                           |  |
|-------------------------------------------|--|
| <b>NYIAJ HLI</b><br><i>MONTHLY INCOME</i> |  |
|-------------------------------------------|--|

| <b>NQI RAU KHOOM TSEEM CEEB TXHUA HLI</b> <i>(BASIC MONTHLY EXPENSES)</i>                             |  |
|-------------------------------------------------------------------------------------------------------|--|
| Nqi Tsev <i>(Rent / House Payment)</i>                                                                |  |
| Cua Sov <i>(Heat)</i>                                                                                 |  |
| Fais Fab <i>(Electric)</i>                                                                            |  |
| Xov Tooj <i>(Phone)</i>                                                                               |  |
| Dej/Khib Nyiab <i>(Water / Trash)</i>                                                                 |  |
| Internet / Wi-Fi                                                                                      |  |
| Tu Tsev (tu, kho)<br><i>(Home Maintenance (cleaning, repairs))</i>                                    |  |
| Nqi Them Tsheb <i>(Car Payment)</i>                                                                   |  |
| Tsheb Isaslas (faib rau 12 lub hli)<br><i>(Car Insurance (divide by 12 months))</i>                   |  |
| Tu Tsheb <i>(Car Maintenance)</i>                                                                     |  |
| Ntaub Ntawv Ua Npe Rau Tsheb (faib rau 12 lub hli)<br><i>(Car Registration (divide by 12 months))</i> |  |
| Sam Roj Nres Tsheb <i>(Gas / Parking)</i>                                                             |  |
| Nqi Caij Npav thiab Tsheb Nqaj Hlau<br><i>(Bus and Train Fare)</i>                                    |  |
| Nqi Nyiaj Hli Yug Menyuam)<br><i>(Child Support Payments)</i>                                         |  |
| Zov Menyaum <i>(Child Care / Babysitting)</i>                                                         |  |
| Zaub Mov <i>(Food / Groceries)</i>                                                                    |  |
| Khoom Siv Kawm Ntawv <i>(school supplies) /</i><br>Kev uasi rau menyuam yaus <i>(kid activities)</i>  |  |
| Nuj Nqis Kho Mob <i>(Medical Bills)</i>                                                               |  |
| Nuj Nqis Maj Mam Them Rov Qab<br><i>(Debt Repayment)</i>                                              |  |
| Ntxhua Khaub Ncaws <i>(Laundry)</i>                                                                   |  |
| Tsiaj <i>(pets)</i>                                                                                   |  |
|                                                                                                       |  |
| <b>SUAV TAS NRHO NQI RAU KHOOM TSEEM CEEB</b><br><i>TOTAL BASIC EXPENSES</i>                          |  |

| <b>NQI HLOOV YOOJ YIM</b> <i>FLEXIBLE EXPENSES</i>                                                               |  |
|------------------------------------------------------------------------------------------------------------------|--|
| Noj Mov Tom Khw / Xa zaub mov mus<br><i>Restaurants/Fast Food/Food delivery</i>                                  |  |
| Cawv<br><i>Beer, Wine, Liquor</i>                                                                                |  |
| Koj Cov Khaub Ncaws<br><i>Your Clothes</i>                                                                       |  |
| Menuam Khaub Ncaws<br><i>Children's Clothes</i>                                                                  |  |
| Tv Raug Them ( <i>cable TV</i> ) / Kev Rub Yeej Yaj Kaib<br>Hauv Computer Los Saib ( <i>Streaming Services</i> ) |  |
| Yuav khoom / <i>Shopping</i>                                                                                     |  |
| Khoom Plig<br><i>Gifts</i>                                                                                       |  |
| Kev Lom Zem<br><i>Entertainment</i>                                                                              |  |
| Txiav Plaub Haus, Khob Pias<br><i>Haircuts, Beauty</i>                                                           |  |
| Twv Txiaj<br><i>Lottery/ Bingo, Gambling</i>                                                                     |  |
| Luam Yeeb<br><i>Cigarettes</i>                                                                                   |  |
| Kev Pab Dawb, Nyiaj Pub Dawb<br><i>Charity, Donations</i>                                                        |  |
|                                                                                                                  |  |
|                                                                                                                  |  |
|                                                                                                                  |  |
|                                                                                                                  |  |
| <b>SUAV TAS NHRO COV NQI HLOOV YOOJ YIM</b><br><i>TOTAL FLEXIBLE EXPENSES</i>                                    |  |

|                                                                                                                                              |  |
|----------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>TAGNHRO COV NUJ NQI</b><br><b>(suav tagnrho tom ntej thiab tom qab)</b><br><i>TOTAL EXPENSES</i><br><i>(add totals on front and back)</i> |  |
|----------------------------------------------------------------------------------------------------------------------------------------------|--|

Rho tawm TAGNHRO COV NUJ NQI ntawm koj cov nyiaj hli tau los. Yog tagnrho koj cov nuj nqi siab tshaj, koj yuav tsum siv nyiaj kom tsawg dua. Pib rho tawm cov nqi nyob hauv koj cov nqi hloov yooj yim, tej zaum txhob koj sab nraud lossis tua koj tv raug them.