



Talooyinka ugu Wanaagsan Ee Kaydsashada Lacagta

Top Tips to Save You Money

1. Eeg inaad Xaq u leedahay Adigu Manfacyada Dowladda.

Dowladdu waxa ay haysaa barnaamijyo kaa caawin kara cuntada, ilmo haynta, guryaha kuna siin kara lacag cadaan ah si aad uga soo baxdo baahida noloshaada ee aasaasiga. Gal barta mnbenefits.mn.gov si aad uga eegto inaad xaq u leedahay iyo in kale iyo sidda loo dalbado.

2. Ha isticmaalin Amaah-bixiyaasha Lacagta Jeega Shaqada laga sii Amaahdo

Waxaa jira kuwo lacag ku dayminaya “ilaa uu Jeega shaqadu kuu soo dhacayo.” Oo aan bangiyo ku xirnayn. Waxaa laga helaa oo ay ka shaqaystaan meelaha dukaamadda iyo barta internetka. Sida ay u shaqeeyaan waxay tahay lacag ayay ku dayminayaan mudo wakhti- gaaban ah oo ah ilaa inta laga gaarayo maalinta jeega shaqadu kuu soo dhacayao. Sida aad u bixinaysaa waxay tahay waxaad u sii qoraysaa jeegaaga shakhsiga ah adigoon weli lacag qaadan. AMA hadii uu jeegaagu si toos ah ugu soo dhaco bangigaaga waxaad u ogolaanaysaa inay lacagtooda iyo weliba kharash iyo dulsaar dheeraad ah oo la socota ay kala baxaan bangigaaga marka lacagtu kuu soo dhacdo. Daynta noocan ah waxaa la socda oo aad bixinaysaa dulsaar iyo kharash aad u badan.

Marka ay xayaysiinayaan waxay ku sheegaan inay tahay dayn si degdeg ah lagu siinayo, laakiin aad ayay u adagtahay inaad lacagta iyo dulsaarka iyo kharashka la socota bixisid ka dibna ay kuu soo hadho lacag aad biilasha iskaga bixisaa. Sidaa darteed dadka intooda badan waxaa ku dhacda inay iyagoon dayntii hore bixin mid kale qaataan taasina waxay keentaa inuu qofka markasta ka dib dhacsanyahay bixinta daynta lagu leeyahay. **Danyta noocan ahi khatar ayay ku tahay dhaqaalahaaga, qaar badana oo ka mid ah kuwa dayntan bixiyaana waa sharci daro.**



3. Amaahda Ha Ku Qaadanin Alaabo Qaali Ah

Waad isticmaali kartaa kaarkaga amaahda ee bangiga hadii ad biilka hal mar wada bixin kartid marka wakhtigiisa la garo. Taasi waxay kordhinaysaa sumcadaada xagga dayn bixinta buundooyin ayayna kor kuu qaadaysaa. Laakiin hadayna suurtoagal ahayn inaad daynta kaarka si degdeg ah isaga bixisid waxaa kuu wanaagsan inaad kaarka isticmaalin oo aad lacag urursataid ka dibna shayga aad rabtid sidaa ku gadatid. Inta badan ganacsiyadda daynta bixiya ama kaarka amaahda ee bangigu waxay ku saarayaan dulsaar aad u sareeya. Taasi waxay keenaysaa in marka aad daynta bixinteeda dhamaysid aad bixisay qiimo aad ugu sareeya kii uu joogay shayga aad daynsatay.

4. Hadii Lagugu Leeyahay Dayn Aad Iska Bixin Kari Wayday Caawimo Raadso

Dayn badan lagugu yeeshaa waa arin wareerkeeda iyo walwalkeeda leh. Laakiin waxaad heli kartaa caawimo si aad go'aano wanagsan u qaadatid. Waxaa jira meelo kaa caawinaya waxyaalaha ay ka mid yihiin, sidii aad miisaaniyadaada u qorshayn lahayd, sidii aad daynta isaga bixin lahayd ama go'aan qaadasho ku saabsan inaad codsatid in lagu aqoonsado qof cayroobay (bankruptcy) oo aan daynta iska bixin Karin sidaa darteedna daynta lagaa cafiyo.

Kala xiriir Adeegyada la Talinta Kiridhidyada, Hay'ada Adeega Bulshada ee Luutarinka ee Minnesota. [Lutheran Social Service of Minnesota].

Foon: (888) 577-2227

Emayl (email): lssfinancialcounseling@lssmn.org

Shabakad (website): www.lssmn.org/financialcounseling/contact/contact-financial-counseling

Ama ka wac Hay'ada Qaranka ee Talo ka Siinta Kiridhidyada khadka ah (800) 388-2227. [[National Foundation for Credit Counseling](#)].

Iska ilaali qolyo ku oranaya "Sumcadaada dayn qaadashadda ayaanu dib u dhisaynaa" (credit repair) waa hab khiyaano ah oo ay kugula talinayaan inaad samaysid wax sharciga ka baxsan ama lacag ayay kaagaga qaadanayaan adeegyo aad lacag la'aan ku heli kartid.

Hadii aad doonaysid inaad wax ka ogaatid daynta lagugu leeyahay iyo xaaladda ay ku sugan tahay sumcadaada dayn qaadashaddu ka waxaad warbixintaa ka fiirisaa meelaha lagu kaydiyo taariikhda sumcada dayn qaadashadda. Sanad walba nuqul bilaash ah ayay ku siinayaan hadaad booqatid bartan internet ka www.annualcreditreport.com. Akhri warbixntan kooban [Warbixinta Sumcadda Deyn Bixinta](#) akhri iyana Akhbaarta ku saabsan Warbixinadda Kiridhidyadda ee Xeer-Ilaaliyaha Guud ee Minneosta [Minnesota Attorney General information on Credit Reports](#).



5. Xisaab (Akoon) ka furo Bangiga

Inaad jeega ka sarifatid meelaha jeegaga sarifa aad ayay qaaali u tahay.

Suuqa ka raadso **bangi ama bangiyadda bulshadu leedahay** kuwaas oo adeegooda xisaabta bangiga (akoon) lacagta sida ku meel gaarka ah loogu kaysado iyo kuwa sida rasmiga ah loogu kaysadaaba ay bilaash yihiin ama lacag yar lagaa qaadayo. Eeg haddii ay jiraan siyaabo la isaga ilaalin karo bixinta khidmadaha. Waxaa dhici karta inay noqon karaan sidda waxyaabaha ku dhaafida cadad go'an oo lacag ah akoonkaaga ama sameysiga nidaamka sidda tooska ah lacagtaada akoonkaaga laguugu soo ridayo. Meelo badan oo ka mid ah bangiyadda bulshadu wadda leedahay ayaa waxay aqbalaan qof kasta oo xaafadda ku nool mararka qaarkoodna waxay kuu soo bandhigayaan adeeg ka wanaagsan kan ay bangiyadda waawayni bixiyaan. Waxa wanaagsan inaad marka hore ka furatid xisaab nooca lacagta sida rasmiga ah loogu kaydiyo oo aad lacag yar dhigatid.

Hadii uu bangiga xisaab kaaga furan tahay, sida caadiga ah jeega lacag la'aan ayay kuugu sarifayaan. Kharashkii lagaa qaadi lahaa ayaa kuu baaqanaya markaad jeega ka sarifatid, sumacdaada xagga dayn bixintuna kor ayay u kacaysaa. Hadii ay bangigu ku siiyaan kaarka lacagta bangiga lagula baxo (ATM card) waa inaad xisaabisid inta aad la baxday si aad uga taxadartid inaad isticmaashid lacagtii bangiga kuu taalay lacag ka badan. Kharashka lagaa qaadayo isticmaalidda

kaarka ATM si degdeg ah ayay u kordhi kartaa!! Sida aad ugu hortegi kartid in kharashka ATM lagaa qaadaa waa inaad isticmaashid kaar uu bangigaaga ama bangigaaga bulshadu leeyahay.

Hadii aad isticmaashid jeegaaga shakhsiga ah ha qorin wax kabadan lacagta xisaabta bangiga kuugu jirta. Bangiga IYO qofka aad jeega u qortay waxa ay kugu soo dalici karaan khidmado. Khidmadahu waxa ay noqon karaan \$35 iyo ka badanba. Khidmadahaasi waa ay isgaargaari karaan waxa ayna ka dhigi karaan jeegtaada xigta ee aad qorto kuwa soo noqdo. Qorida jeega lacagtiisu ka badan tahay lacagta kuugu jirta akoonkaagu waxa ay noqon kartaa sidoo kale dambi.

6. La soco kharashaadkaaga Sameysana Miisaaniyad

Arrintaasi waxa ay kaa caawin inaad ogaato meesha dhabta ah ee ay lacagtaadu ku baxdo. Hayso dhamaan rasiidyadaada oo dhan hal bil ama 2. U kala sooc kharashyada noocyada ay yihiin. (cunto, shidaal, kharash iwm.) Koox walba isku dar si aad agaato meesha ay lacagtu ku baxdo. Ka fakar hadii ay jiraan siyaabo aad ku bedeli karto kharash gareyntaada si aad uga soo baxdo hadafyadaada dhaqaale.



Buux warqad miisaaniyadeed. La taliyaha macmilka ama mulkiilaha guri ayaa kaa caawin kara miisaaniyada, ama waa aad sameysan kartaa adigu naftaadu adigoo adeegsanaya foomka ku lifaaqan warqadan xogta aruursan ah.

7. Yaree Kharashka Kaa Baxaya

Ka fikir waxyaalaha yar yare ee aad samayn kartid si aad lacagtaada u dhaqaalaysid. Marka ay waxyaalaha yar yari is biirsadaan wax badan ayay noqdaan. Hadii aad hal dhalo oo cabitaan ah aad cabtid maalinkasta sanadkii waxaa kaa baxaysa lacag dhan \$300. Intii aad qaddo banaanka ka gadan lahayd gurigaaga qaddo ka soo qaado.

Ka hor inta aadan gadan alaabo qaali ah sida qalabka wax lagu dayactiro, alaabooyinka guriga, ama qalabka jimicsiga, waydii inay saaxiibadaa ama qaraabadaadu haystaan oo aad ka ergisan kartid. Ama ka fikir inaad alaabtaa ka maarmi kartid ilaa inta aad ka helaysid lacag kugu filan oo aad ku gadatid.

8. Lacagta Aad Gaariga Ku Gadanaysid Waxaad Ka Soo Daynsataa Bangigaaga Ama Bangiyadda Bulshadu Leedahay/ Si Wanagsan U Raadi Meesha Dulsaarka Ugu yar Kugu Siinaysa

Markaad gaariga ka daynsatid ganacsatada gawaaridda, inta badan ganacsatada gawaaridu lacag ayay ka sameeyaan dayntii ay ku siiyeen. Waxaana dhici karta inay lacag intaa ka badan kaa sameeyaan hadii daynta ay ku siiyeen uu dulsaarkeedu aad u sareeyo. Inta badan bangiga degaanka ama bangiyadda ay bulshadu leedahay ayaa waxaad ka helaysaa dayn dulsaarkeedu yar yahay. Suuqa si wanaagsan u baayac ilaa aad qiimaha ugu wanaagsan helaysid gaarigana u raadi sidii adigoo lacag cadaan ah ku gadanaya ka dibna waxaad is barbar dhigtaa midka kuu raqiisan dulsaarka bangigu kugu siinayo iyo ka ganacsatadda gawaaridu kaa doonayso.

9. Isku Day Inaad Yaraysid Biilkaaga Korontada Iyo Kulaylka

Waxaad wacdaa shirkadda korontada iyo kulaylka aad ka heshid si ay gurigaaga u xisaabiyaan inta aad ka isticmaalaysid xoogga tamarta. Gurigaaga ayay imanayaan ka dibna waxay ku tusayaan meelaha ay lacagtu kaagag khasaartay. Waxay kuu siinayaan talooyin aad biilka ku yarayn kartid iyo qalab aad guriga dugsoon kaga dhigtid. Waxaa laga yaabaa in arrintani biilkaaga aad hoos ugu dhigto. Wax ka ogow hay'adda korontada iyo kulaylka dadka ka caawiya halkan booqo mn.gov/commerce/consumers/consumer-assistance/energy-assistance.

Biilkaaga bixi adigoo ku jaangoynaya dakhligaaga- taasoo macnaheedu yahay inaad bil kasta lacag go'an oo isku mid ah bixisid. Haddii aad sidaa samaysid, wakhtiga qaboobaha kuuma imanayo biil wayn oo aadan bixin Karin. Marka aadan isticmaalayn dami nalka guriga, TV yadda, kombuyuutaradda iyo sameecadaha la dhegaysto.

10. Isku Day Inaad Yaraysid Biilka Tilifoonkaaga

Haddii aad leedahay telefon gacanta ah, raadi inaad hesho kan ugu fiican ee ugu jaban. Hubi inaad hesho dhamaan akbaarta aad u baahan tahay isna barbar dhig adeegyada. Waxaad kaloo eegi kartaa inaad gadato telefon gacan oo dhuug ah intii aad mid cusub gadan lahayd ama aad amaah ku soo qaadan lahayd.



Haddii telefanka guriga aad leedahay, iska goo adeeyadda dheeriga ah sida khadka labaad, sheegida (ID) qofka ku soo wacaya iyo cajaladaha fariimaha lagu dhaafo. Raadso kuwa ugu jaban wicitaanadda dibada ama samee la'aantood oo hel kaararka dibada lagu waco. Raadso kuwo qiimo fiican ah kaararka dibada lagu waco iyana.

Haddii dakhligaagu hooseeyo waxaa laga yaaba inaad buuxisay shuruudihii lagugu siin lahaa tilifoonka guriga ama ka gacanta. Oo bilaash ah

Waxaad booqataa halakan www.lifelinesupport.org si aad u ogaatid inaad shuruudihii buuxisay iyo sida aad u dalbanaysid. Waxaad wici kartaa shirkadda adeega tilifoonadda ee degaankaaga waxaanad waydiisaa adeega lagu magacaabo adeega khadkii nolosha (lifeline service).

11. Yaree Kharashaadka Caymiskaaga

Haddii gaari, guri ama caymiska kiraystaha aad leedahay, wac meelo badan si aad isu barbar dhigto qiimaha caymisyada sannad walba. Qaar badan oo shirkadaha caymiska ka mid ahí waa ay kordhiyaan qiimayaashooda sannad walba, kolkaa waa ay ku caawin kartaa inaad isbarbar dhigto qiimayaasha marka walba oo caymiskaaga la cusboonaysiinayo.

12. Hubi inaad Bixinayn Canshuur Siyaado Ah

Waa inaad canshuurtaada xaraysid wakhtigii loogu talagalay waxaanad ka xaraysan kartaa dadka lacag la'aanta ku xareeya. Adeegan lacag la'aanta ah waxaad ka heli kartaa nawaaxiga aad degan tahay hadii aad wacdid tilifoonka dadka sida Minnesota Department of Revenue halkan ka wac (651) 296-3781 ama (800) 652-9094. Ama barta internetka halkan ka gal <https://www.revenue.state.mn.us/free-tax-preparation-sites>.

Siddoo kale adiga naftaadu waa xareysan kartaa canshuurta adigoo isticmaalaya aalad (software) lacag la'aan ah oo canshuur diyaarinta loo isticmaalo. Ka eeg khadka (online) ka si aad u aragto tan ay tahay aalada (software) ee lacag la'aanta u ah dadka dakhliga yar <https://www.revenue.state.mn.us/free-electronic-filing>.

Waa inaad hubisid in lacagta canshuurta ah ee jeegaaga laga gooyay inay sax tahay. Hadii wax lacag ah lagugu yeesho bixii wixii lagugu yeesho si aad uga hortagtid in lagu ganaaxo ama dulsaar dheeraad ah lagu saaro ama in dawladdu la wareegto dakhligaaga iyo hantidaadaba ma guurtada ah. Hadii aadan hal mar wada bixin karin waa inaad laanta canshuuraha (IRS)/ ama gobolka la gashid heshiis kuu saamaxaya inaad lacagta si tartiib tartiib ah u bixisid.

Hadii aadan ku waafaqsanayn lacagta ay IRS kuu sheegeen in lagugu leeyahay, waxaad caawimo ka heli kartaa hay'adda ka caawisa xagga sharciga arrimaha canshuuraha ee Legal Aid waxaanad ka wacdaa tilifoonkan 1-(877) 696-6529.

Aad uga digtoonow qolooyinka isku magacaaba "canshuur xalinta" waxay leeyihii xayaysiis ay isku sheegaan inay yihiin mucjiso canshuurta xalisa, waxaa laga yaabaa in adeegyadda noocan ahi ay u shaqeeyaan si sharciga khilaafsan. Waxaa dhici karta inay lacag badan oo kharash ah kaa qaataan wax badana ayna kaa caawin.

13. Ka Fikir Sidii Aad Guri U Iibsan Lahayd

Waxaa laga yaabaa in hadii aad guri iibsatid ay lacagtu kuu dhaqaaloowdo. Laakiin gadashadu gurigu waa arrin adag oo u baahan ku talagal muddo dheer ah. Waxaad u baahan tahay inaad heshid qof khabiir ku ah xagga daynta oo kaa caawiya sidii aad u heli lahayd dayn wanaagsan isla markaana kaa hubiya in guriga xaaladiisu fiican tahay qiimuhuna yahay mid u qalma guriga. Hadii aadan caawimo wanaagsan helin waxaa laga yaabaa inaad guriga iyo lacagtaadaba lumisid.



La tasho xafiiska la taliya dadka guryaha leh ee degaankaaga ku yaala. Waxay kaa caawinayan sidii aad u heli lahayd barnamijka oo kaa caawinkara sidii aad guri u gadan lahayd isla markaana kaala talinaya sidii aad arrinta dayn qaadashadda u wajihi lahayd. Marka hore waa inaad ogaatid dhamaan waxyaalaha aad u baahan tahay inaad samaysid si aad guri u heshid, hana gadanin guri ilaa aad macluumaad dhamaystiran heshid oo aad diyaar garowdid.

Si aad wax uga ogaatid heshiisyada mulkiyadda guryaha iyo guryaha la kiraysto marka dambana aad Yeelanaysid bartan internetka gal ka dibna akhri xogtan kooban [Maxaad Dooneysaa Inaad Ka Ogaato Kirada Marka Dambe Aad Mulkiyadda La Wareegto Iyo Heshiiska Mulkiyadda](#).

Si aad u heshid caawimo iyo macluumaad dheeraad ah waxaad wacdaa:

- **Hay'adda United Way 2-1-1:** garaac nambarkan 211 meel kasta oo gobolka gudihiisa ah. Sidoo kale fariin qoraal ahaana ayaad uga diri kartaa tilifoonkaaga uguna sheegaysaa nawaaxiga aad degan nambarkan ku dir 898-211 si aad u heshid goobaha caawimadda bixiya ee xaafadda aad degan tahay ama bartan internetka kala xiriiir www.211unitedway.org/about-211/somali/.
- **[Minnesota Home Ownership Center](#)** (*Xarunta Dhexe Ee Mulkiilayaasha Guryaha Ee Minnesota*): (651) 659-9336 magaalooyinka mataanaha ah ama (866) 462-6466 Banaanka magaalooyinka mataanaha ah.

14. Ha Isticmaalin Dukaamadda Alaabta Rahma

Dukaamadda alaabta dadka ka rahmaa waxay ku dayminayaan lacag alaabtaada aad rahamtay qiimaheeda aad uga hooseeya, isla markaana waxay ku saarayaan dulsaar aad u badan. Hadii aad rabtid inaad alaab gadidid meel kale ka gad. Waxaad ka gadaa deriskaaga ama saaxiibkaa ama tabeele ku qor oo ku dheji meesha xaafaddu waxay gadayso ay ku soo dhejiso ama barta internetka. Markaad dhowaan lacag heshid ayaad shaygii mid la mid ah gadan doontaa.

15. Ha Isticmaalin Dukaamadda Alaabta Aad Ka Kiraysato Aad Yeelanayso.

Inta badan habka ah inaad kiraysatid-ka dibna adigu yeelataa ma wanaagsana. Waxaa laga yaabaa in marka aad bixisid intii u dambaysay ee daynta kaagaga hadhanayd inaad bixisay 2 ama 3 laab ka badan qiimihii uu shaygu joogay. Waxaa aad uga wanaagsan inaad lacag urursatid ka dibna aad hal mar lacag cadaan ah ku gadatid shayga aad rabtid.



***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.*

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QORSHAHA MIISAANIYADDA EE BILLAHA AH

(MONTHLY BUDGET)

DAKHLIGA BILLAHA AH

MONTHLY INCOME

KHARASHKA ASAASIGA AH EE BILLAHA AH

(BASIC MONTHLY EXPENSES)

Kiradda/ Kharashka Billaha ah ee Guriga
(Rent / House Payment)

Kulayliyaha (Heat)

Korontadda (Electric)

Tilifoonka (Phone)

Biyaha/Qashinka (Water / Trash)

Barta (Internet) / Wi-Fi

Dayactirka guriga (nadiifinta, dayactirka)
(Home Maintenance (cleaning, repairs))

Lacagta aad bishii ka bixisid gaariga
(Car Payment)

Caymiska gaariga (u qaybi 12 bilood)
(Car Insurance (divide by 12 months))

Dayactirka Gaariga (Car Maintenance)

Diiwaangelinta Gaariga (u qaybi 12 bilood)
(Car Registration (divide by 12 months))

Shidaalka gaariga/ Baarkinka (Gas / Parking)

Lacagta Baska iyo Tareenka aad ku raacday
(Bus and Train Fare)

Lacagta lagaaga gooyo caruurtaada
(Child Support Payments)

Lacagta ilmaha/laguugu hayo
(Child Care / Babysitting)

Cuntadda/adeega dukaanka cuntadda
(Food / Groceries)

Alaabooyinka Iskuulka (School Supplies) /
Xarakaadka ilmaha (kid activities)

Biilasha Caafimaadka (Medical Bills)

Bixinta Daynta (Debt Repayment)

Dhar dhaqidida (Laundry)

Xawayaanka yaryar (pets)

Isugaynta guud Ee Kharashaka Asaasiga ah
TOTAL BASIC EXPENSES

KHARASHKA LAGA MAARMII KARO <i>FLEXIBLE EXPENSES</i>	
Maqaaxiyaha / meelaha cuntadda degdega ah / Cunto geynta <i>(Restaurants/Fast Food/ Food delivery)</i>	
Biirta, Khamradda, Alkaholka <i>(Beer, Wine, Liquor)</i>	
Dharkaaga <i>(Your Clothes)</i>	
Dharka Caruurta <i>(Children's Clothes)</i>	
Lacagta TV lagu soo daysto <i>(Cable TV)</i> / Adeegyada Durdurka ah <i>(streaming services)</i>	
Dukaamaysiga <i>(Shopping)</i>	
Hadiyaddaha <i>(Gifts)</i>	
Madadaaladda <i>(Entertainment)</i>	
Timo jaridda, is Qurxinta <i>(Haircuts, Beauty)</i>	
Bakhtiyaa Nasiibka/Shardigga, Khamaarka <i>(Lottery/ Bingo, Gambling)</i>	
Sigaarka <i>(Cigarettes)</i>	
Sadaqo, Yabooha <i>(Charity, Donations)</i>	
ISU GAYNTA GUUD EE KHARASHKA LAGA MAARMII KARO <i>TOTAL FLEXIBLE EXPENSES</i>	

ISU GAYNTA KHARASHKA GUUD (isku dar kharashyadda guud ee hore iyo dambaba) <i>TOTAL EXPENSES - (add totals on front and back)</i>	
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Waxaad kala jartaa KHARASHKA GUUD EE KAA BAXA iyo dakhliga bishii ku soo gala. Hadii uu kharashka kaa baxaa ka bato,dakhliga ku soo gala waxaad u baahan tahay inaad yaraysid lacagta aad kharash garaysid. Waxaad u bahan tahay inaad yaraysid kharashka laga maarmi karo sida inaad yarasiid makhaayad wax ka cunidda, inaad jartid adeega TV.

(Subtract your TOTAL EXPENSES from your monthly income. If your total expenses are higher, you need to start spending less. Start by cutting back on things on your flexible expenses list, maybe eat out less or cut off your cable TV.)