

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 dhaqidda (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. Haddii 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.)