



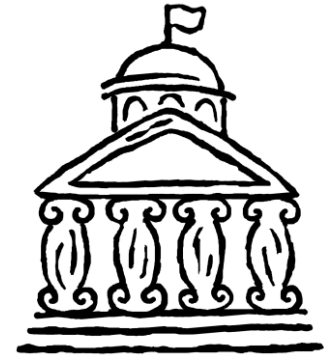
Maxaan Yeelayaa Haddii La I Dacweeyo

What to Do If You Are Sued

Dacwo qaan ah ayaa la ii haystaa. Maxaa dhici marka xigga kolkaa?

Haddii lagaa dacweeyo **Maxkamadaha Madaniga**, warqadaha waxaa kuu soo dira maxkamadda haddii lacagtu ka yar tahay \$2,500. Haddii ay ka badan tahay \$2,500, waxaa warqadaha lagu diraa boostada diiwaan gashan qofka la dacweynayo. Warqadaha maxkamadda aad ka hesho ayaa laguugu sheegaa taariikhda iyo waqtiga dhageysiga maxkamadda iyo faahfaahinta dacwadda lagu heysto.

Haddii lagaa dacweeyo **Maxkamadda Degmada**, warqadaha waxaa laguugu soo gaarsiiyaa iyada oo la adeegsado qolo sadexaad. Waxa uu noqon karaa qof ka socda xafiiska sherifka ama qareen. Warqadaha la doonayo in lagu soo "gaarsiiyo." Inta badan waxa ay taasi ka dhigan tahay in warqadaha gacanta lagaa saaro ama loo dhiibo qof kale oo qoyska ka tirsan. Qofka loo dhiibayo "waa inuu gaaray da'da ku haboon oo go'aan gaaro karo." Ma jiro sharci u degsan xagga da'da, laakiin waxaa inta badan lola jeedaa qof ay da'diisu ka weyn tahay 14 jir oo aan laheyn naafanimo u diideysa inuu fahmo ama ku soo gaarsiin karo warqadaha. Mararka qaarkood warqadaha boostada ayaa lagu soo diraa. Haddii ay ku soo gaaro, waxa lagaa doonayaa in aad saxiixdo in aad ka hartay in gacanta lagaa saaro. Warqadda ka haridda in gacanta lagaa saaro waa mid la socota warqadaha dacwada. Warqadaha lama socoto balan maxkamadeed.



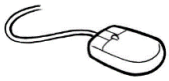
Maxkamadaha Madaniga

Maxkamadaha Madaniga ah waa kuwo dhageysta dacwadaha ku siman ilaa \$20,000. Dacwadaha macamiisha deyn bixiyaasha sida kaararka bangiyada, oo xadkoodu ku eg yahay \$4,000. Uma baahnid in aad qareen qabsato Maxkamadaha Madaniga.

Ka jawaabista iyo dacwad liddi ku ah

Waajib kuguma aha in aad Jawaab qoraal ah kaga jawaabto dacwadda Maxkamadaha Madaniga ah. Laakiin, haddii aad u maleyneyso in qofka ku dacweynaya inuu dhab ahaantii lacag kugu leeyahay, waxa aad u baahan tahay in aad diiwaan geliso "dacwad liddi ku ah" ugu yaraan 7 cisho oo maalmaha shaqada ah taariikha dhageysiga dacwadda. Booqo maxkamadda oo u waydiiso in lagu siiyo foomka Dacwada Liddi Ku Ah si aad u buuxiso.

Waxa aad [foomka ka heli kartaa barta internetka](#). Soo booqo www.mncourts.gov adiga oo:



- Guji “Forms & Instructions” (*La Soo Bax Foomamka*) ee jadwalka.
- Guji “Conciliation/Small Claims Court” (*Maxkamadda Dacwadaha Madaniga*)
- Ka eeg hoosta qaybta foomamka ee la yiraa Ka Jawaabida *Responding to a Conciliation Court Claim Forms* (*Foomamka Qaanta ee Maxkamadda Madaniga*)
- Guji “Plaintiff’s Statement of Claim” (*Warbixinta Qaansheegashada*)

FIIRO GAAR AH: haddii aadan hubin waxa aad dooneyso waxa kula haboon in aad gujiso qoraalada “Responding to a Conciliation Court Claim” (*Ka Jawaabista dacwadaha Madaniga ah*). Si taxadar leh u akhri tilmaan bixinta. (*ingiriisi kaliya*)

Heshiiska Iyo Isu Diyaarinta Maxkamadda

Warbixinada iyo sida loogu diyaargarooobo maxkamadda waxaa looga hadlay qeybta hoose ee Maxkamadda Degmada. Maxkamadaha Madaniga ah waa mid taas la mid ah.

Maxkamadaha Madaniga ah waxa aad ka codsan kartaa xogheynta inay ku siiso maxkamad uga yeeris si aad dhinaca kale ugu khasabto in ay ku siiyaan waxyaabaha caawinaya dacwadaada. Waa in aad weydiisataa waqti wax badan ka horeeya taariikhda dhageysiga maxkamadda.

Haddii aad lagaaga adkaado dacwadda Maxkamadaha Madaniga ah, waxa aad heysataa 20 cisho oo ka bilaabata taariikhda amarka in aad racfaan kaga qaadato Maxkamadda Degmada. Markiiba la xiriir qareen waayo dhageysiga Maxkamadda Degmada ma aha mid fudud. Waxaa lagu amri karaa in aad siiso lacag dhinaca kale haddii aad codsato dhageysi cusub oo lagaaga adkaado.



Akhri xogta urursan ee [Maxkamadaha Dacwadaha Madaniga](#).

Maxkamadda Degmada

Maxkamaddaha Degmadu waa mid aad uga adag Maxkamadaha Madaniga ah. Haddii ay suurogal tahay, degdeg ula tasho qareen. Haddii uu dakhligaagu yar yahay, ka wac xafiiska gargaarka sharciyada (legal aid) ee deegaankaaga 1-(877) 696-6529. Ama ka eeg caawimaad barnaamijyada kale ku jira barta: www.lawhelpmn.org/so/providers-and-clinics.

Haddii lagaa dacweeyo Maxkamadda Degmada, waxaa lagu soo gaarsiinayaa “Summons and Complaint” (*Maxkamadda uga Yeerisiyo Warqadaha dacwada.*) Haddii aad dooneyso in aad dacwada ka dagaalanto waa in aad ka “Answer” (*Jawaabtaa*) Dacwada.

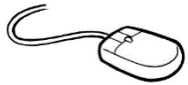
“Jawaabta”

Haddii aad heysato difaac aad isaga difaacdo Dacwadda, waa in aad ka “jawaabtaa” Dacwadda 21 cisho gudahood laga bilaabo maalinta ay warqaduhu ku soo gaaraan. Jawaabtu waa tan sharciga ah ee aad ka bixiso warqadaha maxkamadda ee ku soo gaaray.

Haddii aadan ku raacsaneyn Dacwadda, waxaa **aad** muhim u ah in aad jawaab **qoraal** ah ka bixiso. Laba baaritaan ayaa arrintaas lagu gaaraa:

Shabakadda internetka:

Waxa aad [jawaab aad qortay ku soo gudbin kartaa barta internetka](http://www.lawhelpmn.org/forms). Soo booqo www.lawhelpmn.org/forms. (ingiriisi kaliya)



- Hoos timaadda “*Debts, Fees and Deposits*” (Deymaha, Kharashka, Keydka)
- Guji “*Answer a Summons and Complaint*” - Debt Collector Lawsuits” (Ka Jawaabidda Maxkamad Uga Yeerista Iyo Dacwadda - Dacwadda Deyn Ururiyayaasha)

Tani waa wareysi talaabo talaabo ah oo kuu ogolaanaya in aad daabacdo foomka oo dhan marka aad ka jawaabto su’aalaha.

Gacan Ka Saar

Jawaabtaada waxa aad u qori kartaa sida warqad oo kale. Hubi in aadan waxyaabaha dacwadda lagu aqoonsan karo jawaabta aad qoreyso. Sida magacyada dhinacyada ama lambarka dacwadda haddii uu jiro.

Jawaabtaada waa in ay noqotaa mid run ah oo ku wajahan qodob kasta oo ka mid ah Dacwadda. Waxaa suurogal ah sadex siyaabood oo dacwad kasta aad uga jawaabi karto:

- 1) Waan ogolahay in waxyaabaha dacwaddan ku xusan ay run yihiin.
- 2) Dacwaddan ma aha run.
- 3) Ma garanayo haddii ay dacwadan run ama been tahay.

Difaaac KUUMA noqoneyso in aad tiraahdo anigu ma bixin karo deynta la ii heysto.

Haddii aad aaminsan tahay in dhinaca kale lacag kugu leeyahay, qor sababta qeyb ka mid ah jawaabtaada iyo Dacwadda Liddiga ku ah.

MUHIM: Telefoon aad dhinaca kale u dirto ama qareenka **marna** ma noqoneyso jawaabta sharciga ah **waligeed**.

Marka aad dhameystirto warqadda Jawaabta ah, waa in aad taariikhda ku qortaa oo saxiixdaa. Oo aad boostada ugu dirtaa dhinaca kale ee warqadaha ku soo gaarsiiyey ama qareenkooda. Macluumaadkaas waxa aad ka heli kartaa Maxkamad Uga Yeerista iyo dacwadda asalka ah. Qor taariikhda aad boostada u dhigtay ama aad gaarsiisay. **Hayso nuqulka asalka ah ee Jawaab-celinta, waxaa dhici karta inaad u baahato inaad maxkamadda ka xareyso.**



Maxaa dhacaya haddii aanan jawaab soo dirin?

Haddii aadan ka Jawaabin Dacwadda waa lagaa adkaaday ka jawaabid la'aanta waana loo xukumayaa dhinaca kale.

Haddii aad dooneyso in aad ka Jawaabto laakiin la dhaafay 21 cisho, weli waa in aad jawaabta soo dirtaa sida ugu dhaqsaha badan.

Haddii lagu dacweeyey oo lagaa adkaaday jawaabta oo aadan waqtigii ku haboonaa ku soo dirin darteed, oo aad heysato difaac aad dacwadda isaga difaacdo, la xiriir qareen sida ugu dhaqsaha badan. Maraka qaarkood waxaa lagu ogolaan karaa in dawcadda dib loo furo.



Maxaa dhacaya haddii aan jawaab soo diro ?

Ka dib marka aad ka jawaabto, waxaa suurogal ah in warqado kale lagu soo diro. Ka jawaab DHAMAAN warqadaha xitaa haddii aad ka jawaabtay Dacwadda. Warqadahaas waxaa lagu magacaabaa "Interrogatories," "Requests for Documents," ama "Requests for Admission" (su'aalo Weydiin, Jawaabaha Qoraalada ama Codsii Ogolaasho.) **Ha iska dhago tirin warqadahan. Waa in aad ka jawaabtaa.** Waa in jawaabta aad ka bixiso su'aalaha noqotaa mid run ah oo dhameystiran. Asalka adiga reebo oo sawir aad ka qaaday u dir dhinaca kale.

Waad isku dayi kartaa in aad dhinaca kale heshiis la gaarto.

Tusaale ahaan, waxa aad ogolaan kartaa in aad dhinaca kale qaar lacagta ka mid ah siiso, laakiin aadan wada sii inta ay weydiisanayaan. Waxaa suurogal in aad ku heshiisaan in aad tartiib tartii u bixiso. Dhinaca kale la xiriir ama waraaq ugu qor sida aad ku talineyso. Nuqulka (koobi) ka reebo wax kasta oo aad dirto. Ha gaarin wax heshiis ah haddii aadan fulin karin.

Haddii ay labada dhinac isku raacaan, waxa ay lawada kulmi karaan dhexdhexaadiye balanta maxkamadda ka hor. Dhexdhexaadiyayaasha waxaa loo tababaray in ay xaliyaan khilaafaadka. Waxaa laga yaabaa in lacag lagaa qaado.

Si aad u hesho dhexdhexaadiye:

- Ka hubi Dhexdhexaadinta Bulshada ee Minnesota (Community Mediation Minnesota) ee <https://communitymediationmn.org/>.
- Waxa kale oo aad soo wixi kartaa 2-1-1 ama fariin qoraal ah ugu soo diri kartaa nawaaxiga aad degan tahay 898-211 ama kala hadli kartaa barta internetka <https://www.211unitedway.org/about-211/somali/>.
- Bogga internetka ee maxkamadda waxa aad ka heli kartaa macluumaadka iyo liiska dhexdhexaadiyayaasha: <http://www.mncourts.gov/Help-Topics/AlternativeDisputeResolution.aspx>.

Heshiis kasta oo aad gaartaan waa inuu noqdaa mid qoraal ah! Labada dhinac waa in ay saxiixaan oo taariikhda ku qoraan. Inkasta oo laga yaabo in aad heshiis gaartaan hadana waa inuu noqdaa mid qoraal ah, si ay maxkamaddu amar uga soo saarto. Tani waxa ay kaa caawineysaa in ay xaqaaga ilaaliso haddii hadhow khilaaf soo baxo.

Haddii aadan ku raacsaneyn ama aadan isku dayin in aad heshiis gaartaan, waa in aad tagtaa maxkamadda.

Xusuusin: waa in aad maxkamadda tagtaa xitaa haddii aad heshiis gaartaan. Taas waxaa lagu magacaabaa “diiwaangelinta” amarka. Maxkamaddu waxa ay soo saartaa amar.

Isu diyaarinta maxkamadda:

- Maxkamadda ayaa kuu soo direysa taariikhda iyo waqtiga dhageysiga.
- Si wanaagsan isugu diyaari maxkamadda ka hor inta aan la gaarin dhageysiga maxkamadda.
- Waa in aad ogsoon tahay waxyaabaha dhageysiga looga hadlayo - akhri warqadaha lagu soo diray ee ku saabsan dhageysiga. Waxaa suurogal ah in aad maxkamadda tagto dhawr jeer. Waxaa suurogal ah in la qabto dhageysi ka horeeya dhageysiga ay markhaatiyaashu ka hor furaan maxkamadda.
- Daawo dhageysi maxkamadeed iyo dhageysiga ugu dambeeya maxkamadda iyo sida ay u shaqeyso. Waxa aad daawan kartaa fiidyowga [Conciliation Court in Minnesota: How to Prepare for Your Hearing](#) (Dhageysiga Dacwadaha Maxkamadaha Madaniga ee Minnesota: Sidee La Isugu Diyaariyaa Dhageysiga Maxkamadda) ee YouTube. (ingiriisi kaliya)
- Qor wax kasta oo aad dooneyso in aad maxkamadda ka sheegto.
- La hadal markhaatiyaasha oo weydiiso in ay yimaadaan dhageysiga maxkamadda. Markhaatiyaasha oo maxkamadda yimaada ayaa ka wanaagsan qoraal ay maxkamadda u soo qoraan. Waxaa suurogal in qaaligu aanu eegin warqadaha ay markhaatiyaasha soo qoraan. Haddii markhaati muhim ah aanu dooneyn inuu maxkamadda yimaado, weydiiso xogheynta “Maxkamad uga yeerid (subpoena).” Maxkamad uga yeeris waa amar maxkamadeed oo amraya markhaatiga in ay yimaadaan dhageysiga ama cadeynta keenaan maxkamadda.
- Haddii aad ogsoon tahay in qofka ku dacweynaya uu hayo warqado ama cadeymo aysan dooneyn in maxkamaddu aragto, waxa aad u diri kartaa “su’aalo weydiin” ama “Codi Ogolaasho ama Qoraalada” oo aad adigu diyaarisay.



- Saaxiibadaa u sharax sida dacwadaada aad isugu diyaarineyso adiga oo tababar ku qaadanaya.
- Waa in aad heysataa nuqul ka mid ah jawaabtaada iyo warqadaha kale ee jawaabaha. Warqadahaaga u diyaarso oo aqoonsi aad ku kala garato u samee.
- Soo ururso cadeymaha oo dhan sida sawirada, warqadaha, lacag qabashada, qiimeynta iyo heshiiska kirada. Waxaa lagaa doonayaa in aad cadeyso dacwadaada oo soo bandhigto cadeyn taageereysa dacwadaada.
- La xiriir maamulaha maxkamadda dhageysiga ka hor haddii adiga ama qof markhaati ah u baahan yahay tarjubaan.
- Haddii aadan laheyn qareen, tag maktabadda si aad u hesho macluumaad dheeraad ah oo ku saabsan nidaamka maxkamadda iyo sharciyada lagu qaado dacwadaha. Haddii aad leedahay saaxiib aad ku kalsoon tahay, ama la taliye, weydiiso in ay kaa cawiyaan dhageysiga iyo nidaamka.

Tag Maxkamadda Waqtiga Laguu Qabtay

Haddii aadan imaan, dacwadda waa lagaaga adkaaday. Haddii aadan maxkamadda ama dhageysiga, markiiba maxkamadda waxc oo weydiiso in taariikhda labedelo. Waxaa suurogal ah in maalin kale laguu qabto.

Haddii aad maxkamadda ka maqnaato xaalad degdeg ah darteed ama aanay warqadaha marna ku soo gaarin waxa aad weydiisan kartaa in laguu qabto dhageysi kale adiga oo maxkamadda taga. Waa in aad cadeysaa sababta aad uga maqneyd dhageysiga. Keen cadeyn muujineysa sababta aad uga maqneyd maxkamadda.

Tusaale ahaan, haddii aad uga maqneyd dhageysiga adiga oo isbitaalka lagu dhigay, keen cadeyn muujineysa in isbitaalka lagu dhigay. Haddii aanay marna ku soo gaarin warqadaha oo aad mar dambe ogaatay dacwada, sidaas la socodsii maxkamadda. Inta badan qareen ayaad u baahan tahay si dacwadda dib loogu furo.



Dhageysiga

Inta uu socdo dhageysiga, waxa aad la timaadaa oo aad maxkamadda tustaa ixtiraam **aad u fara badan Haka dhex gelin hadalka** marka uu dhinaca kale hadalayo. Ha xanaaqin. Qaaliga toos ula hadal. **Dacwadaadu waxa ay ku xiran tahay sida aad u dhaqanto.**

Haddii aadan ku guuleysan Maxkamadda Degmada

Haddii aadan ku guuleysan Maxkamadda Degmada, waxa aad qaadan kartaa racfaan laakiin inta badan racfaanka laguma guuleysto. Waxa aad u baahan tahay qareen ku caawiya marka aad qaadaneyso racfaanka. Haddii lagaa adkaado, dhinaca kale ayaa hela Xukunka. Xukunku waa amar maxkamadeed oo ku faraya in aad dhinaca kale siiso lacag ama aad sameyso waxa lagu farayo.

Haddii aadan bixin, dhinaca kale waxa uu isku dayayaa inuu kaa qaado. Waxa ay ka jartaan ama kala baxaan (lacagta ka qaataan) mushaharkaaga ama xisaabtaada bangiga. Waxa kale oo ay ka qaadan karaan mushaharkaaga ama xisaabtaada bangiga haddii aadan ka jawaaabin Dacwadda mudada lagu qabtay ama aadan imaan maxkamadda. **Ha iska dhaga tirin dacwad lagu qabsaday.**

Waxaa suurogal ah in aan laga qaadan karin lacagta ay ku siiyaan ceymiska bulshada, macaashka dadka ka tagay ciidamada, hawlgabka, ama gargaarka dadweynaha. Waxaa jira talaabooyinka aad qaadi karto si aad kaga badbaaddo. Lacagtaadda shaqada la taaban mayo haddii lacagta aad kasbataa asbucii ay ka yar tahay 40 x lacagta ugu yar ee looga shaqeeyo gobolka ama \$1,520 bishii. Akhri warqadda xogta urursan ee,

[Qafaalashada Mushahar/Xisaabta Bankiga Iyo Xuquuqda Aan Leeyahay.](#)

La taliyaha deyn qaadashada ayaa kaa caawin kara in aad sameyso qorshe aad si tartiib tartiib ah lacagta ku siiso dhinaca kale. Waxa aad raadisaa la taliye xagga deyn qaadashada oo aan faa'iido doon aheyn. Ka digtomoow dadka ku weydiisanaya inaad lacag siiso si ay kaaga caawiyaan deymaha.

Cayroobida waa hab kale oo wax looga qabto deymaha. La hadal sharci yaqaan aqoon u leh cayroobiida si aad u hesho macluumaad dheertaad ah.

La soo xiriir 2 - 1-1 gobolka oo dhan. Waxa kale oo aad fariin qoraal ah ugu soo diri kartaa nawaaxiga aad degan tahay ama kala hadli kartaa barta internetka www.211unitedway.org/about-211/somali/ waxa ay kaa caawin karaan in ay kugu xiraan la taliyaha deyn qaadashada ama cayroobidda.



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 dambaysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2026 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.