



Hadii aadan bixin karin Amaahdaada tacliinta Ardayga iyadoo Sababtu tahay Naafanimimo

If You Can't Pay Your Student Loan Because of Your Disability

Maxaa dhici haddii aanan bixin karin amaahdayda ardayda?

Hadii aad dib ula dhacdo bixinta amaahda tacliinta ardayga, cadadka lacagta ah ee lagugu yeelanaa waa uu sii kordhayaa. Deyntu is ma tagto hadii aad iska indho tirto. Dowlada dhexe amaahda waa soo ceshan iyadoo lacagta canshuur-celintaada qabsanaysa ama qayb ka goosanaysa dakhligaaga, xataa dakhliga Sooshaal Sakuuratiga (Social Security) Eeg warqadayada xogta aruursan ee [Dhibaatooyinka Amaahda Ardayda](#).

Hadii aad naafo tahay aadana waligaa kasban doonin lacag kugu filan si aad dib ugu bixiso amaahda tacliinta, waxaa dhici karta inaad xaq u yeelato Cafiska Buuxa ee Naafada Rasmiga ah (TPD). Kiisaska qaarkood, Amaahda Dowladda Dhexe iskeed ayaa loo cafiyaa. Halka kiisas kalena ay khasab tahay inaad dalbato cafiska la yiraa TPD.



Cafiska Amaahda Ardayga ee Naafanimada Awgeed ah

Hadii aadan xaq u lahayn cafiska iskii ah, waxa dhici karta inaad wali xaq u yeelato in lagaa cafiyo dayntaada tacliinta

- Naafanimadaada rasmiga ah (TPD) waa sabab lagu cafiyi karo amaahda tacliinta ardayga. Tirsiga waa ay ku jirtaa haddii amaah tacliinta ardayga ah ay kugu leedahay dowlada dhexe.
- Federal Family Education Loan (FFEL), Direct iyo Perkins waa loo cafiyi karaa naafanimada darteed. Waajibaayadaada adeega (TEACH Grant) isna sidoo kale waa la cafiyi karaa. Waalidka lagu leeyahay amaahda PLUS waxa ay codsan karaan cafis ku salaysan iyaga laftooda naafanimadooda, oo aan ahayn kuwa ilmooda. Hadii 2 waalid lagu leeyahay amaahda PLUS uuna ka dib midi naafo noqdo, waalidka kale waa inuu wali dib u bixiyaa amaahda.

Ogow: Amaaha ardayda ee gaarka loo leeyahay xaq uma laha cafiska (TPD) ka. Laakiin qaarkood waxaa dhici karta inay leeyihiin barnaamijyo iyaga u gaar ah. La xiriir Amaah Bixiyahaaga.

Amaahdayda Dowladda Dhexe iskeed miyaa loo cafiyi haddii aan leeyahay TPD?

Amaahaha tacliinta ee ardayda waxaa la cafiyaa haddii:

- aad naafo tahay taa oo si weyn u saameysa awoodaada aad ku shaqeyn karto,
- aadan awoodin inaad kasbato lacag kugu filan oo dib ugu bixin karto deynta, iyo
- aad ka soo baxdo shuruudo cayiman.

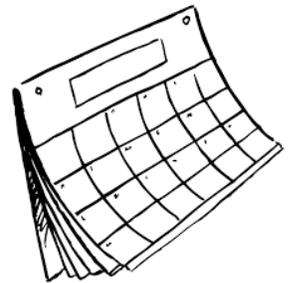
Laakiin deymaha waxaa **iskeed** loo cafiyi karaa uun haddii:

- TPD kaaga ay aqoonsan tahay Waaxda u soo Halgamayaasha Wadanka (Department of Veterans Affairs). Kolkaa deymahaaga tacliinta ee dowladda dhexe waxaa durbadiiba iskeed u cafiyi Wasaaradda Waxbarashada (Department of Education) iyadoo adeegsanaysa is-waafajinta macluumaadka.
- TPD kaaga uu aqoonsan yahay Wakaalada Maamulka Sooshal Sakuuratigu (Social Security Administration). Kolkaa deymahaaga tacliinta ee dowladda dhexe waxaa durbadiiba iskeed u cafiyi Wasaaradda Waxbarashada (Department of Education) iyadoo adeegsanaysa is-waafajinta macluumaadka.

Sida loo codsado cafiska TPD?

Haddii aadan xaq u lahayn cafis toos ah, waxaa dhici karta inaad wali xaq u leedahay cafis amaahda ardayda ah.

- La socodsii Bixiyaha Amaah (TPD) inaad doonayso inaad codsato. Waxa aad ku codsan kartaa telefanka, emayl ama boostada. Haddii aad doonayso inaad codsigaaga ka bilowdo khadka (online) ka, Booqo [TPD Discharge website](https://studentaid.gov/) ee <https://studentaid.gov/>. Riix *Loan Forgiveness* iyo *Total and Permanent Disability (TPD) Discharge*.
- Amaah bixiyeyaashu waxay ka caawiyaan Wasaaradda Waxbarashada [Department of Education (DE)] habka cafiska TPD ga. Amaah bixiyahu waxa uu maamulaa shabakada (website) cafiska (TPD) ga kalana xaajoodaa amaahdayaasha isagoo ku hadlaya magaca (DE) codsiyada quseeya cafiska (TPD) ga.
- Kolka aad la socodsiiso Amaah-bixiyaha (TPD) inaad doonayso inaad codsato cafiska (TPD), iyagu kolkaa:
 - waxa ay ku siin akhbaarta aad u baahan tahay si aad u codsato cafiska (TPD).
 - waxay dib u eegi amaahdaada ardayga ee dowlada dhexe iyo/ama waajibaadka adeega la yiraa (TEACH Grant) ee ay dhici karto inaad xaq ugu yeelato cafiska (TPD).
 - waxa ay la xiriiraan amaah-bixiyaha waxa ayna u sheegaan inuu joojiyo hawlaha lacag bixinta ah muddo gaaraysa ilaa iyo 120-cisho. Taa macnaheedu waa mudadda 120-cisho ah ma aad bixin doontid amaahdaada.
- Joojinta hawlaha bixinta amaahdu waxa ay adiga ku siin waqti aan ku dhamaystirto codsiga cafiska (TPD) aadna ugu soo celiso Amaah bixiyaha (TPD) si ay u dhameeyaan hawshiisa. Haddii qolada amaahda bixisaa aysan ku helin codsigaaga 120-cisho gudahood, amaah bixiyahaagu waxa uu bilaabi hawlihii bixinta amaahda ahaa.



Sidee ayaan ku tusi karaa inaan gabi ahaan iyo rasmi ahaanba aan naafo u ahay?

- **Haddii aad tahay askari soo halgamay**, deyn bixiyahu waa inuu ka helaa akhbaar Wasaaradda Arrimaha Halgamayaasha ee (U.S.) ee (VA) taa oo cadeynaysa inaad shaqo la'aan tahay iyadoo sababtu tahay naafanimo la xiriirta halgankaa. Kolkaa waa in deyn-bixiyahu uu warqad kugula soo xiriiro si uu kuugu sheego inaad xaqu leedahay cafis (TPS) la yiraa.
- **Haddii aad tahay askari soo halgamay**, aadna is leedahay xaq baad u leedahay saamaxa (TPD), laakiin deyn-bixiyaashu aysan kula soo xiriirin, waxa aad uga baahan tahay kolkaa qoraalo Wasaarada Halmagayaasha (VA). Waydiiso iyaga dukumiintiyada cadeynaya inay go'aamiyeen inaan lagu shaqaaleyn karin naafanimo la xiriirta halgankaaga awgeed. U dir qoraaladda deyn-bixiyahaaga.
- **Haddii aad qaadato lacagta Naafadda ee Sooshal Sakuuratiga [Social Security (SSDI)] ama Dakhliga Kabida Kaalmadda ah (SSI)** ayna
 - marka xigta ee loo qabtay in kiiskaaga dib loo eego ay tahay ugu yaraan 3 sanno laga bilaabo taariikhda markii ugu dambaysay ee lagu qoray SSA naafada,
 - amaah-bixiyahu waa inuu ka soo helaa akhbaartaa Maamulka Sooshal Sakuuratiga [Social Security Administration (SSA)].



Kolkaa amaah-bixiyaha ayaa kugula soo xiriiraya warqad si uu kuu ogaysiiyo inaad xaqu u leedahay cafiska (TPD) ga.

- **Haddii aad qaadato manfacyada (SSDI) ama (SSI)** ayna
 - marka xigta ee naafanimadaadda dib loo eegayaa ay tahay 5 ilaa 7 sanno laga bilaabo taariikhda markii ugu dambaysay lagu qoray SSA naafada, aadna
 - amaah-bixiyahuna uunsan kuula soo xiriirin saamaxida deynta TPD da, waxa aad u baahan tahay inaad ka hesho qoraalo hay'ada SSA.
- Waydiiso iyaga dukumiintiyada cadeynaya ogaysiiskaaga naafanimada ee laguugu xukumay manfacyada (SSDI) ama (SSI). Waa inuu sidoo kale sheego in marka xigta ee dib loo eegayo naafanimadaadu ay tahay 3 sanno gudahooda.
- **Hadii aadan haysan ogaysiiska naafanimada ee kuu ogolaanaya manfacyada**, waydii hay'adda SSA inay sameyso waxa la yiraa Baarida Qorshaha Manfacyadda ah (BPQY). Waxaad kaloo codsan kartaa tan haddii aad haysato ogaysiiskaaga laakiin aadan hubin inay leeyahay naafanimadaadu waa mid rasmi ah. Waxa aad u baahan tahay Foomka SSA-2459 (Form SSA-2459) si aad u codsato waxa la yiraa (BPQY). Ka hel mid xafiiska deegaankaaga ee hay'adda SSA. Ama waxa aad wici kartaa lambarka weyn ee hay'ada (SSA) ka dibna codso in laguugu soo diro boostada. Lambarkaasi waa: 1-800-722-1213.
 - **Waxa aad ka keeni karaa cadeyn dhaqtar oo sheegaysa inaad gabi ahaanba aad rasmi naafo u tahay.** Dhaqtarku waa inuu cadeeyaa inaad ka qaybgali karin wax hawl ah oo wax kaa soo geli karaan oo weyn iyadoo sababtu tahay cudur lagaa helay oo jirka ama miyirka ah oo:
 - La fili karo inuu geeri keeno,
 - Socday muddo joogta ah oo aan ka yarayn 60 bilood, ama
 - La fili karo inuu socdo muddo muddo joogta ah oo aan ka yarayn 60 bilood.

Waxa la fili karo kolka la codsado

- Amaah bixiyeyaashu waxa ay dib u eegaan codsigaaga. Codsiyada la ansaxiyo waxaa loo diraa Wasaaradda Waxbarashada (Department of Education) si loo helo ansaxin ugu dambaysa. Haddii Wasaaradda Waxbarashadu (Department of Education) ay ansaxiso codsiga, waxaa aad heli ogaysiis sheegaya in amaadaadii lagaa cafiyey.
- hadii lagu ansaxiyo, cafisku waxa uu dhaqangeli laga bilaabo:
 - maalinta dhaqtarku saxiixo foomka ama
 - maalinta Wasaaradda Waxbarashadu (Department of Education) ay hesho ogaysiiska lacag u xukumida ee Maamulka Sooshal Sakuuratariga (Social Security Administration's) ama
 - maalinta uu dhaqangeliyo go'aanka xukumida naafanimada ee (VA's) ee qofka lacagta bixiyey.

Wixii lacag bixin ah ee aad sameysay ka dib xilliyadaa waa khasab in lagu soo celiyo adiga.

- Mudadda 3-sanno ahi waxa ay bilaabantaa maalinta cafiska la ansaxiyey. Deynta dib looma soo noolayn doono hadii wax deyn tacliineed oo dowladdu bixiso ah oo cusub aadan qaadan mudadda 3-sanno ah. Ama ma aadan u hogaansamin qaar ka mid ah shuruudo kale.
- Wasaaradda Waxbarashada (Department of Education) waa ay soo noolayn siin kartaa deynta marmarka qaarkood kolka ay jiraan darufo cayiman. Waa ay soo noolaysiin karaan deynta aad codsatay adigoo adeegsanaya ogaysiiska Siinta lacagta Sooshal Sakuuratiga (Social Security) ka dibna aad ka hesho ogaysiis kale Maamulka Sooshal Sakuuratiga (Social Security Administration) oo oranaya in hadda wixii hadda ka dambeeya aadan naafa ahayn ama dib eegida naafanimadaadu aysan wixii markaa ka dambeeya aysan u dhaxeyn doonin muddo 5-7 sanno ah.
- Wasaaradda Waxbarashada (Department of Education) uma dirayn codsiyo cidna ku saabsan akhbaarta lacagta la kasbado.
- Mudaddan soo noolayn siinta ahi ma quseeyso halgamayaasha wadanka u soo halgamay ee codsanaya iyadoo maraya habka goonida ah ee halgamayaasha.

DIGNIIN: Cadadyada loo cafinayo naafanimada awgeed waxay noqon karaan dakhli ay dowladda dhexe canshuurayso haddii lagaa cafiyey ka hor **bisha Janaayo 1, 2018.**



- Haddii cafiska dayntaadu uu ku salaysan yahay qoraalada VA da, wixii deyn ah ee ka badan \$600 sannadka deynta la cafiyey waa in loogu soo sheegaa hay'ada IRS dakhli ahaan canshuur celintaada.
- Haddii cafiska dayntaadu uu ku salaysan yahay qoraalada SSA da, ama warqad dhaqtar, deyntaada waxaa la cafiyi doonaa aakhirka mudadda 3-sanno ee la socodka ah ka dib. Laakiin, waxaa dhici karta inaad canshuur ka bixin. Waa fikrad fiican inaad la tashato qof sharciga canshuuraha yaqaan si aad u uga hesho akhbaar dheeraad ah.

Cadadyada amaahda ah ee loo cafiyo naafanimo awgeed, ma aha dakhli ay cashuuri dowlada dhexe hadii la cafiyey hor Janaayo 1, 2028 ama ka gadaal (ilaa iyo Deseembar 31, 2025).

Maxaa dhici hadii ay yiraahdaan maya?

- Amaah bixiyahaaga ayaa kugula socodsiin diidmada warqada boostada la soo dhigo (U.S Mail).
- Amaah bixiyahaagu waxa uu bilaabi hawlaha qaadida lacagta amaahdaada ardayga ah.
- Warqadda aad heshaa waxa ay oran sababta lagu diiday manfaca. Siddoo kale waxaa ku jira akhbaar ku saabsan sidda lagu helo tilmaamaha ku saabsan waxa la sameeyo haddii:
 - aad qabto su'aalo ku saabsan go'aanka, ama
 - aad u malaysanso inay jirto akhbaar kale oo ay tahay in hay'ada DE ay tixgeliso.
- Haddii aad hayso akhbaar kale oo gargaaraysa xaq u yeeladkaaga saamixida deynta waxa aad u geyn kartaa amaah-bixiyaha. Waa inaad ugu geysaa iyaga 1 sanno gudahooda laga bilaabo taariikhda la qoray warqadda diidmada ah. Kolkaa amaah-bixiyahu waxa uu dib u qiimeeyn codsigaaga ka saamixida TPS ah isagoon kaa rabin inaad soo dirto codsi cusub.
- Haddii aad hayso akhbaar kale oo gargaaraysa xaq u yeeladkaaga saaximida laakiin aadan ugu geyn amaah-bixiyaha waqtigii la rabay (1 sanno gudahii laga bilaabo taariikhda aad heshay warqada diidmada ah), waa inaad soo dirtaa codsi cusub oo ka saamixida TPD ah haddii aad rabto in dib loo qiimeeyo.
- Hadii codsigaaga la diido waxaa aad racfaan u qaadan kartaa maxkamaha dowlada dhexe. Waa inaad la hadasho qareen si aad u ogaato sida arrintan loo sameeyo.

Xaggee ka helaa akhbaar kale oo ku saabsan cafiska TPD?

- Wixii akhbaar buuxda ee ku saabsan cafiska (TPD) oo ay ku jiraan codsiga, Booqo [TPD Discharge website](#) ee <https://studentaid.gov/>. Riix *Loan Forgiveness* iyo *Total and Permanent Disability (TPD) Discharge*.

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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