Isticmaalidda buuxda (USCRI) ee manhajka mustaqbalka, booqo bogga www.refugees.org

Waad ka dalban kartaa karediidkaaga hay'adaha kalsoonida sheega:

Equifax
PO Box 105873
Atlanta, GA 30348
800-685-1111

Experian
PO Box 2002
Allen, TX 75013
Consumer Credit Questions
888-EXPERIAN (888-397-3742)

TransUnion
Post Office Box 2000
Chester, PA 19022
(800) 888-4213

USCRI
1717 Massachusetts Ave, NW #200
Washington DC, 20036
Phone 202.797.2105
Fax 202.347.7177

USCRI

MUSTAQBALKA ISTICMAALKA BANGIGA

Kalsooni

MUSTAQBALKA ISTICMAALKA BANGIGA

WAA MAXEY KALSOONI(CREDIT)?

KALSOONI WAA KALSOONIDA LA SIIYO QOFKA BIILBIXINTIISA MUSTAQBALKA EE KU SAABSAN AMAAH AMA IIBSASHO.

Waxaad dhisan kartaa kalsooni(credit) fiican adigoo isticmaalayo mas'uuliyada karedid kaarka.

Dhibcaha kalsoonida**(FICO)** waa nambar ey isticaasha maalaan hay'adaha kalsooni ilaaliye ey u soo bandhigaan sida taariikhdaada kalsooni.

Waa muhiim in la lahaado kalsooni dhibco fiican siaad u iibsato guri ama baabuur mustaqbalka.

Markaad codsatid amaah ama Kaarka kalsoonida Karedid kaar, amaahiyeyaasha wey codsadaan koobiga ku lifaaqan taariikhda kalsoonidaada iyo dhibcahaaga.

Taarikhdaada sidaad iskaga bixisid biilkaaga dhibcaha kalsoonidaada (credit score) waxaa diiwaan geliya hay'adda kalsoonida sheegta ee **credit reporting agency**.

Bixi amaahdaada IOM waqtigii loogu talagaley taas waxey kuu dhiseysaa kalsooni dhibco wanaagsan.

MAXAA LA IIGA BAAHAN YAHEY SI AAN U HELO KAARKA KALSOONIDA EE KAREDID KAAR?

- Cadeymo shakhsi ah sida dhalshadaada, cinwaan guri, iyo nambar taleefoon

- Dakhligaaga

- Diiwaan wanaagsan oo ah inaad ku bixisid biilkaaga waqtiga loogu talagaley.

Kaarka kalsoonida karedid kaarka wuu noqon karaa mid qaali ah!

Inaad fahamtid dulsaarka la siinayo kaarka kalsoonida karedid kaarka .

Kaarka kalsoonida karedid kaarka qaarkood waxaa la bixiyaa lacag sanadkii.

ARIMO MUHIIM AH IN LA OGAADO

Ha dalbanin arji walba oo karedid kaar ah (credit card) aad hesho.Taas waxey kuu keeni kartaa in dhibcaha kalsoonidaada(credit) ey hoos u dhacdo

Dheelitirka karedid kaarkaaga hoos u dhig. Dheelitir sare waxey kuu keeni kartaa in buundada kalsoonidaada(credit) ey hoos u dhacdo.

Waa inaad isku daydaa in lacagta laguugu leeyahey iska wada bixisaa.

ERAYO MUHIIM AH IN LA OGAADO

Dulsaarka sanadkii (APR)- Waxaa lagu cabiraa qiimaha kalsoonida uuna dulsaarku yahey sanadkii . **Caadi ahaan dulsaarka hoose baa kuu wanaagsan**. Iska hubi qoraalka farta yar yar ee hoos ku qoran hadii waqtiga la xadidey. DulsaarkaAPR wuu noqon karaa mid kordhaya kadib markuu dhamaado waqtiga.

Dheelitir- Lacagta aad isticmaashey inta ey la'eg tahey.

Lacag bixinta bisha- Waqtiga u dhexeeya maalinta aad bixisey iyo maalinta ugu danbeysa lacag bixintaada.

Kalsooni Sheega- Taariikhda kalsoonidaada ee ku qoran diiwaanka. Qoraalkan waxaa isticmaali doona Amaahiyeyaashaada si ey u ogaadaan hadii ey ku siin karaan Kalsooni deyn

Hay'ada kalsoonida sheega- Thay'ada isku dubaridda taarikhdaada sidaad u bixiid biilkaaga iyo inta deyn lagugu leeyahey.

Dhibcaha kalsoonida (FICO)- nambar bey u isticmaalaan ayagoo fiirinaya hay'adaha kalsoonida sheega si ey u dhiibaaan taarikhdaada.

Deyn- Inta lacag ah ey kugu leeyihiin amaahiyeyaasha.

Ganaaxa lacag la daahida- lacagta ganaaxa oo la qiimeeynayo intaad bixisid.

Inta ugu yar ee la bixiyo- waxey sheegeysaa inta ugu yar oo loo baahan yahey inaad bixiso si aad kalsoonidaada u wanaagsanaato. Waxaadna ka heli doontaa biilka karedid kaarka ugu dambeysa ee laguu soo diro.

Warqad cadeyn ah- Warqad ku tuseysa inta lagu shubey iyo inta laga bixiyey bishiiba.

Isticmaalidda buuxda (USCRI) ee manhajka mustaqbalka, booqo bogga www.refugees.org

DOORASHADA ADEEGYADA UGU WANAAGSAN

Weydii su'aalahan markaad go'aansaneysid u isticmaalidda elegtrooniga bangiga.

1. Miyaan bixin doonaa lacag dheeraad ah si aan u isticmaalo makiinadda lacagta la gala boxo ee ATM-ka?

2. Miyaa la igu soo dalacayaa lacag dheeraad ah isticmaalidda makiinadda lacagta la gala baxo ee ATM –ka oo aanan laga laheyn bangigeyga?

3. Bangigeyga isticmaalidda elegtrooniga ee interneetka ma lacag baa?

GOOR DHOW BUU IMANAYAA

Dhowaan, waxaad awoodi doontaa inaad amaahda IOM-da ku bixiso shabakadda internetka. Waxaa kuu baaqan doonta lacag, haddii aad iibsato jeega la yiraahdo (money order). Booqo boggan www.refugees.org.

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1717 Massachusetts Ave, NW #200
Washington DC, 20036
Phone 202.797.2105
Fax 202.347.7177

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MUSTAQBALKA ISTICMAALKA BANGIGA

U isticmaalida Elegtrooniga Bangiga

MUSTAQBALKA ISTICMAALIDA BANGIGA

Waa maxey isticmaalka elegtarooniga?

Isticmaalka bangiga elegtroonikadiisa waa lacagta elegtroonig ahaan loo wareejiyo. Isticmaalka bangiga elegtroonikadiisa waxaa kale oo loo yaqaanaa "elegtrooniga ku dhaqaajinta miisaaniyadda " (EFT).

Farsamada combiyuutarada iyo elegtrooniga ayaa lagu bedelay jeegyada iyo waraaqadaha. "EFT"'s ayaa la bilaabey kaarar, ama nambaro kuu ogolaanayo, iyo kuwaad u ogolaato, isticmaalka koontadaada.

Bangiga electrooniga wuu noqon karaa mid lagu wareero, sababtoo ah maad arkeysid lacagta.

MIYUU ISTICMAALKEYGA XAFIDAN YAHAY?

Haa. Falka Sanduuqa Elegtrooniga ee Xawilaadda(1978) waa sharci ka difaacaya macaamiisha oo isticmaalaya nooc walba oo ka isticmaalka elektrooniga bangiga khasaarooyin qaarkood .

MIYUU AQOONSIGEYGA XAFIDAN YAHEY?

Haa. Waxaad u baahan tahay nambar cadeyn ah oo kuu khaas ah sida PIN.

SABABTA WAA MAXEY OO AAN U ISTICMAALAYAA BANGIGA ELEGTROONIGIISA?

Waa suurogal inaad isticmaaleysid bangiga elegtroonigiisa.

- lacag baa kuugu baaqaneyso sarifka jeegagaaga.
- Si deg deg ah baad ku helaysaa lacagtaada.
- Si deg deg ah baad ku heli kartaa inta lacag ah ee kuugu jirta koontadaada.
- Lacag badanna uma aad baahnid inaad jeebka ku sidatid.

Qarso Pin nambarkaaga! Hala qaybsanin PIN nambarkaaga qof aadan u ogoleyn inuu arko koontadaada.

NOOC KA MID AH BANGIGA ELEGTROONIGIISA.

***Makiinadda Otomaaliga u xisaabisa (ATM)*:** waa makiino oo kuu ogolaaneyso inaad bangiga isticmaasho. Waad lacag kala bixi kartaa makiinadda ama aad ku ridi kartaa .

Keydin Toos ah (Direct Deposit): Jeegaaga shaqada si toos ah baad ugu shubi kartaa koontadaada furan(checking) iyo Dhigaalka(savings). Intaad gacanta ku soo qaadan laheyd jeegaaga shaqada, Waxaa laguu soo dirayaa jeega dabadiisa oo keliya.

Kaarka keydka (Debit Card): karaka bangiga ayaa bedelay jeega la qoro ama caddaan. Kaaraka bangiga wax baad ku iibsan kartaa. Karaka wuxuu ku xiran yahay koobtadaada furan checking-ka. Kaarka keydka wuxuu moqon karaa kaarkaaga ATM ka.

U isticmaalidda interneedka Bangiga: Waad ku bixin kartaa biil-kaaga shabakadda interneedka koontadaadana waad kala socon kartaa 24 kii saac.

Kaarar qiimo xadidan ku jiraan (pre-paid cards): Kaarka lacagta xadidan lagu shubo wuxuu leeyahay qiimo gaar ah. Maad ka isticmaali kartid in ka badan qiimahiisa. Manaafacaadyada dowlada qaarkood waxaa lagu bixiyaa kaarka lacagta xadidan ku jirta (Wareejinta Manaafacaadyada Elektrooniga EBT). Barnaamijyada (food stamp) ka waxaa lagu diraa. (EBT).

Iska jir! Ha kala bixin lacag ka badan inta baniga kuugu jirta! Waxaa laguugu soo dalici doonaa lacag ganaax ah. Lacagta ganaaxa ah waxey noqon kartaa lacag badan. Kala wareejin lacag waqti bey qaadan kartaa. Koontadaada bangiga wey ku tusi kartaa lacag ka badan lacagta runtii kuugu hartey.

ARIMO MUHIIM AH IN LA OGAADO

- Qarso PIN nambarkaaga.
- Markaad sameysaneysid PIN nambarkaaga, Ka kaaftoon nambarada sida waqtiga aad dhalatey.
- Weligaa ha ku qorin PIN nambarkaaga karaka bangiga ama ATM kaaga.
- Si toos ugu shubida jeega shaqada koontada, waa lacag la'aan.
- Waraaqahaaga isticmaalka bangiga ururso, Dhamaadka bisha marka laguu soo diro sidaad u isticmaashey, Isu fiiri labada warqadood.
- Haddii uu kaa lumo karaka bangiga, Si deg deg ah ula soo xiriir bangigaaga. Lacagtaada wey kuu soo celinayaan.

Isticmaalidda buuxda (USCRI) ee manhajka mustaqbalka, booqo bogga www.refugees.org

ARIMO MUHIIM AH IN LA OGAADO

Ha dalbanin arji walba oo karedid kaar ah (credit card) aad hesho.Taas waxey kuu keeni kartaa in dhibcaha kalsoonidaada(credit) ey hoos u dhacdo.

Dheelitirka karedid kaarkaaga hoos u dhig. Dheelitir sare waxey kuu keeni kartaa in dhibcaha kalsoonidaada (credit) ey hoos u dhacdo

Waxaad ka dalban kartaa kalsooni siintaada amaah hay'adaha haysa kalsooni sheega ee (credit reporting agencies):

Equifax
PO Box 105873
Atlanta, GA 30348
(800)-685-1111

Experian
PO Box 2002
Allen, TX 75013
Consumer Credit Questions
888-EXPERIAN (888-397-3742)

TransUnion
Post Office Box 2000
Chester, PA 19022
(800) 888-4213

Imanaya Goor dhow…..

Badbaadi lacag hadii aad bixiso deenta safarka elegtroonig ahaan:
Booqo USCRI @ www.refugees.org.

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1717 Massachusetts Ave, NW #200
Washington DC, 20036
Phone 202.797.2105
Fax 202.347.7177

USCRI

MUSTAQBALKA ISTICMAALKA BANGIGA

Amaahda IOM iyo Kalsooni siintaada Amaah. (Your Credit)

MUSTAQBALKA ISTICMAALKA BANGIGA

WAA MAXEY KALSOONI (CREDIT)?

KALSOONI WAA KALSOONIDA LA SIIYO QOFKA BIILBIXINTIISA MUSTAQBALKA EE KU SAABSAN AMAAH AMA IIBSASHO.

AAD BEY U MUHIIM TAHEY INAAD LEEDAHEY KALSOONI (CREDIT) DHIBCO SARE WAAD IIBSAN KARTAA GURI AMA BAABUUR MUSTAQBALKA.

Waqti ku bixi amaahdaada IOM si aad uga dhisato kalsooni fiican

Dhibcaha kalsoonida **(FICO)** waa nambar ey isticmaalaan hay'adaha kalsoonida ilaaliya ey u soo bandhigaan sida taariikhdaada kalsooni tahey.

Markaad codsato amaah ama karedid kaar Amaahiyeyaasha wey ka codsanayaan koobi oo taarikhdaada kalsooni. Oo ah sidaad wax u iibsatid iyo sidaad iskaga bixisid iyo dhibcahaaga kalsooni.

Taarikhdaada iyo sidaad u bixisid biilkaaga waxaa diiwaangeliya hay'adda kalsoonida (**credit reporting agency**). Hay'addani waa tan isku ururiyo iibsashada iyo bixinta biilka.

Hadii aad waqti bixin weysid amaahda IOM dhibcaha kalsoonidaada aad bey u saameyn doonta.

AMAAHDA SAFARKEYGA (IOM) WAA MAXEY?

Dowladda Mareykanka ayaa dhiibto amaah aanan dulsaar laheyn eyna siisaa qaxootiga iyo ajnabiga ey keento.

Waxaana maamula amaahda Ururka Caalamiga ee ajnabiga iyo qaxootiga.

Amaahda IOM iskabixin wanaagsan wey kaa caawimeysaakalsoonida (credit)! helitaan kalsooni (credit)! Bixin la'aan amaahda IOM waxey u keeneysaa dhibco hoose kalsoonida. Oo adkeyneyso helitaanka kalsooni (credit).

<u>Mas'uuliyada iga saaran amaahdan waa maxey?</u>

Intaadan imaanin Mareykanka., waxaad saxiixdey warqad heshiis ah inaad bixisid amaahdan. Masuul baad ka tahey bixinta Amaahda bil walba.

Warqada ugu horeysa bixinta amaahda waxaad heli doontaa biil markaad joogtid seddex bilood mareykanka.

Lacag bixinta bil walba waxaa lagaa rabaa ugu dambeyn 10 ka bisha.

<u>Waa muhiim inaad la socodsiisid USCRI markaad guureysid!</u>

Kala xiriir USCRI at 202.797.2105

Amaah IOM bixintaada waxaa la socon doona hay'ada kalsoonidasheega *Credit Reporting Agency*.

ERAYO MUHIIM AH IN LA OGAADO

Dheelitir- Lacagta aad isticmaashey inta ey la'eg tahey.

Lacag bixinta bisha- Waqtiga u dhexeeya maalinta aad bixisey iyo maalinta ugu danbeysa lacag bixintaada.

Kalsooni Sheega- Taariikhda kalsoonidaada ee ku qoran diiwaanka. Qoraalkan waxaa isticmaali doona Amaahiyeyaashaada si ey u ogaadaan hadii ey ku siin karaan Kalsooni amaah.

Hay'ada kalsoonida- Hay'ada isku dubaridda taarikhdaada sidaad u bixiid biilkaaga iyo inta Amaah lagugu leeyahey.

Dhibcaha kalsoonida (FICO)- nambar bey u isticmaalaan ayagoo fiirinaya hay'adaha kalsoonida sheega si ey ugu dhiibaan taarikhdaada.

Deyn- Inta lacag ah ey kugu leeyihiin amaahiyeyaasha.

Ganaaxa lacag la daahida- lacagta ganaaxa oo la qiimeeynayo intaad bixisid bishii ganaax.

Inta ugu yar ee la bixiyo- waxey sheegeysaa inta ugu yar oo loo baahan yahey inaad bixiso si aad kalsoonidaada u wanaagsanaato. Waxaadna ka heli doontaa biilka karedid kaarka ugu dambeysa ee laguu soo diro.

Warqad cadeyn ah- Warqad ku tuseysa inta lagu shubey iyo inta laga bixiyey bishiiba.

Isticmaalidda buuxda (USCRI) ee manhajka mustaqbalka, booqo bogga www.refugees.org

ARIMO MUHIIM AH IN LA OGAADO

Weydii su'aalahan markaad go'aansaneysid bangi:

1. Bangiga ceymis miyuu ku jiraa?

2. Miyey ku gudoominayaan koontooyinka biilka(checings)/dhigaal (savings) oo lacag la'aan ah?

3. waaxyada bangiga miyey ku yaahaan guriga ama shaqada agtooda?

4. Miyey ku yaalaan makiinada ATMyada guriga ama shaqada agtooda?

5. Miyaa la iiga baahan yahey in lacag yar aan ku shubo si aan u furto koonto?

6. Imisa jeeg ayaan qori karaa bishii?

7. Miyaan ku khasbanahey inaan ku dhaafo xoogaa lacag ah koontadeyda?

8. Miyaa lacag la iga rabaa isticmaalka makiinada ATM ka?

9. Koontada miyey bixineysaa dulsaar?

10. waa maxey dulsaarka ugu badan ey bixiyaan?

11. Koontada miyuu la yimaadaa kaarka makiinadda ATM ka?

12. Miyey ku hadlaan luqad aanan ka aheyn Ingiriis?

13. Lacag miyaan reekeyga uga xawili karaa bangigan? Hadii ey taas sax tahey imissa ayey noqon doontaa?

14. Waa maxey howlaha ey kuu qabanayaan iyo ganaaxa waa imissa?

Waydii su'aal walba oo aad dooneysid. Hadii eynan ka jawaabin su'aalahaaga, Dooro bangi kale!

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1717 Massachusetts Ave, NW #200
Washington DC, 20036
Phone 202.797.2105
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USCRI

MUSTAQBALKA ISTICMAALKA BANGIGA

Isticmaalka Bangiga

MUSTAQBALKA ISTICMAALKA BANGIGA

BANGI WAA MAXEY?

BANGI WAA MACHAD MAALIYAD OO KUU OGOLAANAYO MEEL XAFIDAN OO AAD LACAGTA KU KEYDSATID. DOWLADDA MAREYKANKA AYAA ILAALINAYSA LACAGTA AAD DHIGATID BANGIGA

SABABTA WAA MAXEY OO AAN U ISTICMAALAYO BANGIGA?

1. Waa sahal . biil bixinta, lacagtaada la soco iyo ka sarifasho jeegag.

2. Wey xafidan tahey. Waa laga xafidey gubasho, xatooyo, iyo lumid.

3. Waa laguu xafidayaa lacagtaada. Isticmaalka bangiga wuu kaaga fiican yahey inaad isticmaasho dukaamada lagu sariffo.

4. Wey kuu fiican tahey inaad sameysato mustaqbal fiican. Waad u baahan tahey bangi aad ka amaahato. Waxaad heleysaa dulsaar lacagta aad dhigato bangiga.

MAXAA LA IIGA BAAHAN YAHEY SI AAN U FURTO KOONTO?

- Teesaro sida Batante ama kaarka Sooshaal sikuuritiga. Hay'ada ku keentey ayaa laga yaabaa iney kaaga sameeyeen bangiga waraaqo kale oo cadeyn ah.

-Cadeymo shakhsi ah sida dhalashadaada, cinwaan guri, iyo nambar taleefoon

- Dakhligaaga

- Lacag yar aad dhigato

Iska hubi oo faham shuruucda koontadaada bakgiga! Bangiga wuu kugu dalacayaa lacag shaqada uu kuu qabto iyo ganaax khaladaadka aad sameyso.

Noocyada koontada

Koontada biilka: Koontadan waa koontada lagu bixiyo biilalka. Markaad jeeg qorto waxaad bangigaaga u ogolaaneysaa in lacag laga bixiyo koontadaada waxaa lagu siin doonaa kaarka makiinadda. ATM si aad lacag uga baxsatid. Waa iney lacag kuugu jitaa si aad jeeg u qorto ama ula baxdid.

Koontada keydka: Koontada keydka waxaa ka heleysaa dulsaar. Haddii aad lacag ku keydsatid, waxaad maalgelin kareysaa mustaqbalkaaga iyo lacag aad u baxsato beritto. koontooyinka keydka waxey helayaan dulsaar..

ERAYO MUHIIM AH IN LA OGAADO

Koontada Bangiga- Lacag lagu keydiyey oo hey'adaha maaliyada ey maalgeliyaan ama keydiyaan.

Dheelitir- Inta lacag ee kuugu jirta koontadaada.

Dulsaarka bangiga- Lacagta uu ka baxsado kontadaada uu kuugu shaqeeyo iyo ganaaxyada.

Jeeg- Warqad qoran oo u sheegeysa bangiga inuu ka bixiyo koontada qoraha

Kalsooni- Kordhinta dheelitirka koontada.

Deyn- hoos u dhiga dheelitirka koontada.

Dhigid- Lacagta aad ku shubtid koontadaada

Dul saar- Bangiga wuxuu ku siinayaa lacag ku dhaafida aad ku dhaaftey lacagta . caadi ahaan waxaad dulsaar heleysaa markey koontada ey tahay dhigid (savings).

Ganaax- Lacag ku filan ku jirin [NSF], jeega soo noqdo lacagta jeega iyo ka baxsasho lacag ka badan inta kugu jirta ganaaxana wuxuu noqon karaa ilaa 35 doolar. ISKA JIR!!

Xisaabiye- Xisaabiyeyaasha waa kuwa lala kulmo oona fadhiya maqalka ama miiska hore

Kala bixid- Lacagta aad ka baxsaneysid koontadaada.