

GOBOLKA VERMONT

**MAXKAMADDA SARE
Qayb**

**WAAXDA QOYSKA
Lambarka Kiiska**

Magaca Dhibbanaha	Taariikhda dhalashada	V.	Magaca Eedaysanaha	Taariikhda dhalashada
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DHAARTA DHAQAALE (400-813A)

Waxa aan ahay: Dhibanaha Eedeysanaha Wax kale: _____

Magaca				
Cinwaanka Jidka				Cinwaanka Boosta (haddii uu ka duwan yahay Cinwaanka jidka)
Magaalada	Gobolka	Boostada	Magaalada	Gobolka
Lambarka Taleefanka (maalin)				Lambarka Taleefanka (habeenka)
Cinwaanka limeylka				

TILMAAMAH: Waxaa kugu waajib ah inaad buuxiso oo aad xarayso 813A hadii-

1. Aad qayb ka tahay is furida, kala taga lamaanaha wada daganaa, kala taga sharci, kala taga ama talaabada waalidnimo ee dhawaanta la xareeyay oo adiga iyo dhinaca kale aad leedihiin caruur yaryar; AMA
2. Adiga ama dhinaca kale aad doonaysaan inaad wax ka badashaan amar hore loo soo saaray oo ku saabsan taageerada ilmaha ama biilka xaaska (biilka caruurga); AMA
3. Aad adigu tahay qofka looga baahan yahay inuu bixiyo lacagta taageero, oo talaabo dhaqan gelin oo adiga kaa dhan lagaa xareeyay; AMA
4. Ilmahaaga ay gacanta ku hayso Waaxda Caruurga iyo Qoysaska oo taageero lagaa dalbaday; AMA
5. Waxa ay Maxkamadu kugu amartay inaad buuxiso oo aad xarayso foomkan ama wixii dalab ah ee dhinaca kale ee ah in aad buuxiso foomkan taas oo qayb ka ah nidaamka ogaanshaha.

MUDADA AY KU EEG TAHAY XARAYNTU: Foomkan waa in lagu xareeyaa maxkamada kahor ama marka la gaadho shirka maamulaha kiiska ee kowaad. Hadii aan la qaban balan shir waa in lagu xareeyaa ugu yaraan todoba (7) maalmood kahor dhagaysiga maxkamada ugu horeeya wakhtiga laguu qabtay.

WAA INAAD U DIRTAA NUQUL FOOMKAAGA BUUXA CIDA KALE ISLA WAKHTIGA AAD KU XARAYNAYSO MAXKAMADA.

Marka aad buuxiso foomka oo aad xarayso dhamaan macluumaadka loo baahan yahay, waa inaad saxeexdaa qaybta Qiraalka ee hoose oo waa in saxeexaagu uu noqdaa nootaayo.

BAYAANKA DHAARTA

Waxa aan akhriyay oo aan xareeyay dhamaan macluumaadka la iga dalbaday.

Waxa aan halkan ku qirayaa waxa aan ka ogahay macluumaadka iyo xogta dhaqaale ee aan sheegey inay tahay run oo saxan tahay laga bilaabo taariikhda Bayaanka oo aanan ka reebin wax ilo ama wax dakhliga ah ama wixii kale ee macluumaadka ah ee foomkan loogu baahan yahay. Waxa aan fahansanahay in wixii macluumaad been ah in la igu ciqaabi karo. Waxa aan sidoo kale fahansanahay in hadii aan bixin waayo macluumaad loo baahan yahay ama aan bixiyo macluumaad qaldan, xaakinku inuu amri karo in xanibaad la i saaro.

Saxeexa qofka dhaaranaya

Waxaa la igu dhaarshay _____

Saxeexa Sarkaalka Nootaayada
Dadweynaha

Bixintaydu Waxay Ku Eeg Tahay: _____

QAYBTA I - DAKHLIGA

MAGACA LOO-SHAQEYAH AYO CINWAANKA	LOO-SHAQEYAH LABAAD

- Wuxaan u shaqaysaa iskay (ganaci si qayb kasta oo hoose) _____
 Wakhtigan ma shaqeeyo maadaama oo _____

A. DAKHLIGA GUUD EE BISHII EE SHAQADA - Dakhliga kahor inta aan laga jarin cashuurta ama gunooyinka. (Hadii dakhligaagu uu is badbadalo sanadkii, xisaabi dakhligaaga sanadkii oo waxaa aad u qaybisaa laba iyo tobani si aad u hesho dakhligaaga bishii qayb kasta oo hoose.)

Si aad u xisaabiso xadiyada BISHII ee mushaharkaaga:

Hadii todobaadkii aad ku qaadato mushaharka, ku dhufo celceliska mushaharka todobaadkii 4.333.
 Hadii laguu siiyo mushaharka todobaad dhaaf, ku dhufo celceliska mushaharka labadii todobaad 2.165
 Hadii lagu siiyo laba jeer bishii, ku dhufo celceliska mushaharka bisha barkeed 2

KU LIFAAQ 4 WARAAQADOO EE MUSHAHAR EE UGU DANBEEYAY.

1. MUSHAHARKA AMA MUSHQAAYADDA

Wuxaan ku daray lacagta
 saacadaha dheeraadka ah ee
 aan shaqeeyo Haa Maya

2. BAKHSHIISHKA, DILAALKA, GUNOOYINKA, KHIDMADA

3. DAKHLIGA ISKAA U SHAQAYSIGA

(Buuxi Lifaaqa Iskaa U Shaqaysiga ee boga 11 ama ku lifaaq JADWALKA IRS C ee cashuur xaraynta)

4. Kharashka Shaksi Ahaaneed ee LOO-SHAQEYUHU BIXIYO

(tusaale ahaan: taleefanka, gaadhiga, gunada guryaynta, cuntooyinka, gunada ciidanka)

Wadarta Dakhliga Shaqada laga helo _____

B. ILAHA KALE EE DAKHLIGA (Muuji Xadiga Dakhliga Bishii)

1. DAKHLIGA KIRADA

(Buuxi Lifaaqa Dakhliga Kirada ee boga 10 ama ku lifaaq JADWALKA IRS E ee cashuur xaraynta)

2. HAWLGABKA/LACAGTA HAWLGABKA

3. GUNOOYINKA CAYMISKA BILAA SHAQADA

4. MAGDHAWGA SHAQAALAH AYO/AMA CAYMISKA LAXAAD LA'AANTA

5. GUNOOYINKA SOOSHIYAAL SIKIYURITIGA (Nooc gaar ah)

6. GUNOOYINKA CIIDANKA HAWLGABAY (VA)

7. DAKHLIGA RIBADA AMA SAAMIGA

8. DAKHLIGA AMAANADA AMA ANNUITY-GA

9. LACAG HADYAD AMA ABAALMARIN (Oo ay ku jirto bakhiyaa nasiibka lagu guulaystay)

10. BIILKA XAASKA (Biilka caruurta)

(Ka timid dhinaca kale ee ficilkan)

11. BIILKA XAASKA (Biilka caruurta)

(Ka timid qofka aan ka ahayn dhinac ficilkan)

12. WAX KALE: Fadlan sheeg

(Tusaale ahaan, maalka la heley)

Wadarta Dakhliga ee Ilaha Kale _____

WADARTA DAKHLIGA BISHII

(Shaqada iyo Ilaha Kale)

QAYBTA II - GUNOOYINKA DADWAYNAHA

MIYAAD QAADATAA GUNOOYINKA DADWAYNAHA?

Haa Maya

Hadii ay haa tahay, fadlan sax dhamaan sanduuqyada ay khusayso oo ku muuji xadiga lacagta, halka ay ku munaasabka tahay

Reach Up, RUFA, TANF _____
 Dr. Dynasaur _____
 Kaalmo Shidaal _____

Kaalmo Guud _____
 Medicaid/Medicare _____
 Kaalmo Cunto _____

SSI _____
 VHAP _____
 Kaalmo Guri _____

QAYBTA III - DAKHLIGA/KHARASHKA CARUURTA YARYAR

"Caruurta Yaryar" waxaa looga jeedaa caruurta ka yar 18 jir ama caruurta ka wayn 18 jirka laakiin welii ku jirta dugsiga sare.

A. LIIS GAREE DHAMAAN CARUURTA YARYAR EE IDINKA DHAXAYSA DHINACA KALE

MAGACA	Taariikhda Dhalashada	Guriga Uu Deggan Yahay Hadda

B. LIIS GAREE DHAMAAN CARUURTA KALE EE AAD BIILISO

MAGACA	Taariikhda Dhalashada	Waxaad isku tiihiin	Guriga Uu Deggan Yahay Hadda

C. LIIS GAREE DHAMAAN CARUURTA LAGUGU AMRAY INAAD BIILISO

MAGACA	Xadiga La Amray	Xadiga La Bixiyay	Amarka Gobolka/Degmada

D. CAYMISKA CAAFIMAAD EE AAD KU HELEYSO LOO-SHAQEYAHAGA:

Waa inaad buuxisaa qaybtan hadii *aad ku heli karto caymiska noocan ah shaqadaada xataa hadii ayna caruurtaadu ku jirin.*

Waydii Waaxdaada Mushahar ama Shaqaalaha si aad u hesho xadiga qaybta mushaharkaaga bishii ku kordhiyo kharashka.

WADARTA KHARASHKA CAYMISKA CAAFIMAADKA QOYSKA BISHII EE SHAQAALAHAA

WADARTA KHARASHKA BISHII EE LABA RUUX EE SHAQAALAHAA

WADARTA KHARASHKA BISHII EE CAYMISKA QOKFA KALIYA EE SHAQAALAHAA

MIYAA CARUURTA DACWADAN KU JIRTAAN KU JIRTAAN CAYMISKAAGA?

Haa

Maya

E. KHARASHKAAGA DARYEELKA ILMAHA EE CARUURTA XIDHIIDHKAN

(Hadii xadiyada bishii is badasho sanadka, isticmaal wadarta lacagta sanadkii oo loo qaybiyay 12)

WADARTA KHARASHAADKA DARYEELKA ILMAHA BISHII (kahor kaabista)

KAABISTA

KHARASHKA JEEBKA KA BAXAYA (Wadarta kharashka oo laga jaro kaabista)

U wareejinta kharashka jeebka ka baxaya Boga 9, khadka 51.

F. KHARASHKAAGA AAN CAADIGA AHAYN EE CARUURTA XIDHIIDHKAN

	Nooca kharashka	Kharashka bishii
Kharashaadka Caafimaadka Caruurta Bilaa Caymiska ah		
Kharashaadka Waxbarashada Ilmaha		
Kharashaadka Ilmaha Baahiyaha Gaarka ah Qaba		

G. DAKHLIGA BISHII UU KU HELO ILMUHU XIDHIIDHKAN

ISHA DAKHLIGA	Magaca Ilmaha	Xadiga
1. GUNOOYINKA LAXAAD LA'AANTA		
2. GUNOOYINKA SOOSHIYAAL SIKIYUURITIGA		
3. WAX KALE		
Magaca Waalidka qaata gunada ilmaha: _____		

QAYBTA IV - AMAAHADA IYO DAYMAHA

AMAAHDA

A. Amaahda Guriga Aad Degan Tahay:

Nooca Amaahda	Daymiyaha	Baaqiga kugu hadhsan	Lacagta bishii	Sax halkan hadii AAD lacagtan bixinayso
1. Guriga Aad Degan Tahay				
2. Daynta Labaad				
3. Raasamaalka Guriga				
Wadarta Guriga Aad Degan Tahay				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 7, Khadka 1

B. Daymaha Kale ee Hantida Maguurtada ah - HAKU DARIN daynta hantida ganaci ama kiro

Sharaxa Hantida	Daymiyaha	Baaqiga Kugu Hadhsan	Lacag-bixinta Bishii	Sax halkan hadii AAD lacagtan bixinayso
Wadarta Hantiyo Kale oo Maguурто ah				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 8, Khadka 38

C. Amaahda Gaadiidka

Nooca Gaadiidka (Sanadka, Nooca, Shirkada)	Daymiyaha	Baaqiga Kugu Hadhsan	Lacag-bixinta Bishii	Sax halkan hadii AAD lacagtan bixinayso
Wadarta Amaahda Gaadiidka				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 7, Khadka 14

D. Amaaho Kale

Nooca Amaahda	Daymiyaha	Baaqiga Kugu Hadhsan	Lacagta bishii	Sax halkan hadii AAD lacagtan bixinayso
Amaahda Shakhsı Ahaaneed				
Amaahda Dugsiga/Kuuliyada				
Wax kale				
Wax kale				
Wadarta				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 8, Khadka 38

DAYMAHA**A. Daynta Kiridhit Kaadhka**

Kaadhdh Sitaha	Shirkada	Baaqiga Kugu Hadhsan	Lacagta bishii	Sax halkan hadii AAD lacagtan bixinayso
Wadarta				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 8, Khadka 43

**B. Daymaha Kale (tusaale ahaan daymaha cashuurta, kharashaadka isbitaalka, daymaha hay'adaha dayn uruurinta loo
xilsaaro)**

Nooca Daynta	Shirkada Lagu Leeyayah	Baaqiga Hadhsan	Lacag-bixinta bishii la bixiyo hadii ay jirto	Sax halkan hadii AAD lacagtan bixinayso
Wadarta				

U Wareeji Wadarta Lacagta Bishii Aad Bixiso Boga 8, Khadka 38

QAYBTA V - KHARASHAADKA

KHARASHAADKA BISHII:

Liis garee kharashaadkaaga bishii. Wixii kharash ah ee la bixyo ee kale ee aan ahayn kuwa bishii, soo qaado xadiga sanadkii oo u qaybi 12. Hadii xadiga la bixyo ay is badbadasho bilaha, isticmaal xadiga sanadkii oo u qaybi 12.

KHARASHAADKA QOYSKA-	Xadiga aad bixiso	Xadiga ay bixiso cid kale	Wadarta Qoyska
1. Kirada ama Daynta Guriga, oo ay ku jirto Amaahda Guriga			
2. Cashuuraha Hantida			
3. Caymiska Mulkiilaha Guriga ama Kiraystaha			
4. Laydh/Korontada			
5. Taleefan (Taleefanka Gacanta iyo Kan Xarigga)			
6. Biyo			
7. Gaasta guriga			
8. Saliida, Xaabada ama shidaal kale oo aan kor lagu qorin			
9. Qusaynta Dooga, Beerista, Qashinka			
10. Raashinka			
11. Talafiishinka/Internetka			
12. Dharmaydhka/Dharmaydhka Qallalan			
13. Hagaajinta/dayactirkha			
WADARTA KHARASHAADKA QOYSKA			

KHARASHAADKA GAADIIDKA	Xadiga aad bixiso	Xadiga ay bixiso cid kale	Wadarta Qoyska
14. Wadarta Amaahda Gaadiidka			
15. Caymiska Gaadhiga			
16. Gaasta			
17. Hagaajinta/Dayactirrada			
18. Macluumaadka duwaangalinta			
WADARTA GAADIIDKA			

KHARASHAADKA CAYMISKA	Xadiga aad bixiso	Xadiga ay bixiso cid kale	Wadarta Qoyska
19. Caymiska Nolosha			
20. Caymiska Laxaad La'aanta			
21. Caymiska Caafimaadka			
22. Dhakhtarka Ilkaha/Indhaha			
WADARTA CAYMISKA			

KHARASHKAAGA SHAKHSI AHAANEED	Xadiga aad bixiso	Xadiga ay bixiso cid kale	Wadarta
23. Kharashaadka Caafimaadka Bilaa Caymiska ah			
24. Dharka/Kabaha			
25. Agabka Nadaafada/Waxyaabaha La Isku Qurxiyo			
26. Cuntada/Cuntada fudud ee suuqa laga cuno			
27. Daryeelka Timaha			
28. Majaladaha, Wargeesyada, Buugaagta, waxyaabaha kale ee la akhriyo			
29. Tukaabada iyo Khamriga			
30. Kharashaadka caafimaadka xayawaanka iyo kharashaadkooda kale			
31. Madadaalada (filimaanta, boolinka, matxafka, imw.)			
32. Hadyadaha dadka kale la siiyo			
33. Kaalmada Samafal			
34. Fasaxa			
35. Kharashaadka Ururada Shaqaale			
36. Kaalada Bishii ee Kaydka			
37. Kaalada Bishii ee Lacagaha Hawlgabka (401K, IRA, iwm.)			
38. Daynta & Amaahda Bishii La Bixiyo (<i>haku darin amaahda guriga aad degan tahay, kiridhit kaadhada, ama lacagta gaadiidka</i>)			
39. Kharashaadka Caruurta kula degan laakiin aan ahayn xidhiidhkan			
40. Biilka Ilmaha ee Maxkamadu Amartay ee aad siiso caruurta aad si kale wax iskugu tiihin.			
41. Biilka Xaaska ee Maxkamadu Amartay (Biilka Caruurta) ee aad bixiso			
42. Dheeraad (fadlan ku qor xaashi kale oo ku buuxi wadarta halkan)			
WADARTA KHARASHKA SHAKHSI AHAANEED			
DAYNTA KIRIDHIT KAADHKA	Xadiga aad bixiso	Xadiga uu bixiyay qof kale	Wadarta
43. WADARTA Lacagta Bishii ee Kiridhit Kaadhada			
	Xadiga aad bixiso	Xadiga uu bixiyay qof kale	Wadarta
WADARTA Qoyska, Gaadiidka Caymiska iyo Kharashaadka Shakhsi Ahaaneed iyo Lacag-bixinta Kiridhit Kaadhka			

LACAG-BIXINTA CASHUURTA DAKHLIGA

KA JARISTA MUSHAHARKA BISHII AMA CASHUURTA LA QIYASAY	
44. FEDERAAL	
45. FICA	
46. MEDICARE	
47. GOBOLKA VERMONT	
48. CASHUURTA KALE EE LA JARAY/LA BIXIYAY	

KHARASHAADKA CARUURTA

KHARASHKA BISHII EE CARUURTA XIDHIIDHKAN EE AAD BIXISO	
49. Dharka iyo Kabaha	
50. Xafaayada	
51. Kharashka Daryeelka Ilmaha Jeebkaaga Ka Bixiso ee la xidhiidha shaqadaada (oo ay ku jiraan daryeelka ilmaha ee la xidhiidha ee waxbarashada la xidhiidha shaqadaada)	
52. Qadooyinka dugsiga	
53. Agabka waxbarasho	
54. Kharashaadka/khidmada hawla gaarka ah (sida, duruusta biyaanada, isboortiga)	
55. Xarunta Xagaaga	
56. Kharashka Waxbarashada Dugsiga Gaarka ah	
57. Kharashaadka Caafimaadka/Daryeelka Ilkaha Bilaa Caymiska ah	
58. Biilka Ilmaha ee aad u siiso caruurtaada xidhiidhkan	
59. Dheeraad: Fadlan hoos ku ugu qor shayshay.	
Dheeraad 1	
Dheeraad 2	
Dheeraad 3	
Dheeraad 4	
WADARTA KHARASHAADKA BISHII EE CARUURTA	

B. KHARASHKA KIRADA SANADKII

1. Nadiifinta iyo Hagaajinta	
2. Khidmad	
3. Caymiska	
4. Kharashaadka Sharciga iyo Xirfadlaaha ee Kale	
5. Ribada Daynta Guriga ee Bangiga Aad Siisay	
6. Ribo Kale	
7. Dayactirrada	
8. Agabka	
9. Cashuurta	
10. Biyaha, laydhka iwm	
11. Mushahar	
12. Wax kale (fadlan liis garee)	a. _____ b. . _____ C. . _____ d. . _____
13. Kharashka Duugawga Shayga	
WADARTA KHARASHAADKA SANADKII (Ku Dar Khadadka 1 ilaa 13)	Khadka B
WADARTA DAKHLIGA SANADKII (Khadka A laga jaray Khadka B)	Khadka C
WADARTA DAKHLIGA BISHII (Khadka C loo qaybiyay 12)	

Geli xadigan Boga 2, B.
 Khadka 1,
 Qaybta I) ee Foomka 813A

A. WARAAQAH A HELITAANKA AMA IIBKA GUUD EE BISHII

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B. KHARASHAADKA GANACSIGA BISHII

1. Kharashka alaabta la iibyo iyo/ama shaqada		14. Kharashka Xafiiska & Agabka	
2. Xayaysiis		15. Dhar Maydhka iyo Nadiifinta	
3. Dayn raagta wixii la iibiyay ama adeega		16. Caymiska hawl gabka iyo/ama faa'ido qaybsiga	
4. Kharashka Gaadhiga: Gaasta _____ Caymiska _____ Hagaajinta _____ Macluumaadka duwaangalinta _____		17. Kirada guriga ganaci ee la kiraysto	
		18. Mishiinadaa ama Agabka	
		19. Hantida Ganaci ee Kale	
5. Khidmad		20. Dayactirrada	
6. Yaraanta		21. Agabka	
7. Duugawga Shayga		22. Cashuurta	
8. Khidmadaha & Daabacaada		23. Safarka	
9. Barnaamijka Gunada Shaqaalaha		24. Cuntooyinka & Madadaalada	
10. Caymiska (<i>aan ahayn Caafimaadka</i>) (<i>Sheeg</i>) a.		25. Biyaha, laydhka iwm. & Taleefanka	
b.		26. Mushaharka	
11. Ribada aad bixiso Daynta Guriga (<i>aad siiso bangiyada</i>)		27. Wax kale (<i>Qor oo Sheeg</i>) a.	
12. Lacag-bixinta Ribada ah ee Kale (<i>Sheeg</i>)		b. c.	
13. Adeegyada Sharciga & Xirfadle		d. e. f. g.	
		WADARTA KHARASHKA GANACSIGA BISHII (isku Dar Khadka 1 ilaa 27)	
		DAKHLIGA RASMIGA AH EE GANACSIGA EE BISHII (Wadarta Waraaqaha Helitaanka/libka laga jaray Kharashaadka)	

Geli xadigan Boga 2 A Khadka 3 (Qaybta I) ee Foomka 813A