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.

USCRI
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.