

THE KANSAS CITY PUBLIC LIBRARY  
WOMEN'S EMPLOYMENT NETWORK

NUQUL AF-SOOMALI AH



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BAA WAXTARTA

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# BANGIGGA

## WAA MAXAY BANGI

Bangiyada iyo ururada amaahda bixiya ayaa ah labo hay'adood ee ugu caansan dhanka maaliyadda. Labaduba waa goobaha ugu amaanka badan , lana hubo xagga keydka lacagta, sidoo kale waxaa laga helaa adeegyo oo ay ka mid yihiin xisaabta socota iyo midda keydka ah, amaah bixin, Kaararka lacagaha lagula bixi karo iyo adeeg bangi oo elektaroon ah.

# BANGIYADA IYO URURADA AMAAHDA BIXIYA

Bangiyadu waxay u dhisan yihiin qaab ganacsi ah oo leh saamiley saami ku leh bangiga sida ganacsiyada kale. Dakhliguna waxaa laga soo saaraa iibinta howlaha bankiga uu qabto. Bangiyada qaarkood waxay qabtaa adeegyo kala duwan; macaamiishuna waxay badanaa booqdaan bangiyada isla markaana adeegsadaan adeegyada kala duwan ee bangiga. Bangiyada waa weyn qaarkood waxay laamo ku kala leeyihiin magaalooyinka waaweyn iyo kuwa yaryar ba xitaa dalka guud ahaanba si macaamiishu ugu fuduaato adeegsiga adeegyada bangiga.

Ururada amaahda bixiya waa ururo aan faa'iido doon ahayn, taasoo loo jeedo faa'iidooyinka ay helaan ururada noocani ah waxaa dib loogu celiyaa ururka. Ururadan waxay bixiyaan lacago amaah oo dulsaarkeedu aad u yar yahay sidoo

kale waxay bixiyaan agabyo kala duwan oo lagama maarmaanka u ah deen bixinta. Qiimaha looga mid noqon karo ururka amaahda bixiya way kala duwanta tahay waxay u dhexeysaa US\$5.00 illaa US\$25.00; iyadoo ay ku xiran tahay ururka. Ururada amaahda bixiya aad ayey uga yar yihiin bangiyada waxayna bixiyaan adeegyo aad loo isticmaalo iyo kuwo ay qoysasku aad u daneeyaan.

Ururka amaahda bixiya wuxuu yeelan karaan astaanta ururka Amaahda bixiya ee Horumarinta Bulshada (UAHB) iyo Ururada Dakhligooda aadka u yar yahay sida laga soo xigtay: [MyCreditUnion.gov](http://MyCreditUnion.gov).

Iyadoo adeegsanaya erayda UAHB, ururka amaahda bixiya waxay inta badan isu diyaariyaan in ay u adeegaan isla markaasna dib u soo nooleeyaan bulshooyinka dakhligoodu uu aad u yar yahay iyadoo xubnaha ka mid ah ururadan ay la kulmaan caqabado oo ay ka mid yihiin shaqooyinka aan tabar badnayn, kuwo ku meelgaara ah, deegaameyn aan joogto ahayn, daryeel caafimaad oo la awoodi Karin, fahamka luqadda Ingiriisiga oo xadidan, dhaqaale hadidan, waxtarka amniga bulshada, amaah xadidan ama amaahda marka qaarkood la waayo, shaqooyinka aan rasmi ahayn:

## BANGIYADA

- Saamilay baa leh
- Wuxuu badiyaa ganacsiga iyo faa'idada
- Hiigsigiisuna waa ganacsiga oo kordha
- Waa mid baahsan kana shaqeyn kara dalal kale ama gaarayaa ummadda kale

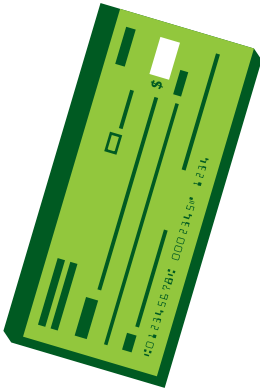
## URURADA AMAAHDA BIXIYA

- Saamiley dadban baa leh
- Waxaana loo abuuray booliska iyo macallimiinta
- Often have lower fees and interest rates
- Waa mid yar kuna eg dalka gudahiisa oo keliya

- Inta aadan ku qorin
- magacaagaa meelaha
- dhibcaysan, iska hub in
- aad heshay waxa aad
- dooratay. Ballaari waaya
- aragnimadaada bangiyeed
- adiga oo adeegsanaya
- bangiga. Booqo bangiyada
- hore iyo ururada amaahda
- bixiya ka hor intaadan
- xulan midkood.

# ADEEGYADA BANGIGA

## XISAABTA FURAN/SOCOTA



Shaqada ugu muhiimsan ee xisaabta socota (Checking Account) waa in laga caawiyo loo maacaamiisha in ay maareyaan lacagahooda si hufan oo waxtarna leh, loona suurageliyo in ay la socdaan dhaqdhaqaaqa maaliyadda (Transaction) ay sameynayaan. Xisaabta socota waxay u suuragelinaysaa qofka leh xisaabta noocani ah inuu dhigto lacag, lana baxo isagoo soo qoraya jeeg xilliga uu doono isagoo wax lacag ah ku socon.

Xisaabta socota waxay yeelanaysaa noocyo kala duwan oo dabooli kara baahiyada macaamiisha waxay noqon kartaa sida soo socota:

### XISAAB SOCOTA OO XADIDAN

Waa xisaab yar oo loogu tala galay macaamiisha dakhligooda uu yar yahay

### XISAAB SOCOTA OO ASAASI AH

Waa xisaab loogu tala galay in lagu bixiyo qarashaadka maalin laha ah

### XISAAB SOCOTA OO XIRIIRSAN

Waa xisaab xiriirisa dhammaan bangiyada iyo ururada Amaahda bixiya

### XISAABTA ARDADA AMA XISAAB DADKA WAAWEYN

Xisaab lacag la'aan ah ama adeeg ka baxsan adeeyada xisaabta furan looguna tala galay arday dugsiyada dhigta ama dadka waa weyn ee da'dooga ka badan tahay 65 sano

# ADEEGYADA BANGIGA

## XISAABTA KAYDKA AH

Xisaabta kaydka ah waxay leedahay xaddi lacageed oo xisaabta ku harta iyo lacag la bixid xadidan. Xisaabtani waxaa loogu tala galay in lagu gaaro ahdaaf maaliyadeed sida guryo gadasho lacagtiisa la yaryareynayo. Sidoo kale waxaa loogu tala galay in la bixiyo qarashaadka lama filaanka ah sida dayactir gawaarida, bedellaada adeegyada guryaha ama wax ka qabashada arrimaha degdeg ah.



## KAARKA LACAG KU SHUBASHADA AMA JEEG LACAG KU BIXINTA



Bangiyada aan caadiga ahayn ee bixiya adeegyada Kaar lacag ku shubashada ama Jeeg lacag ku bixinta waxay adeegyadaasi ku qaataan khidmad badan, haddana wax warbixin ah ma siiyaan seddex laan wakiileed ee uu bangiga u qaabilsan howlaha deyn bixinta. Bangiyada caadiga waxay macaamiishu u suurageliyaan in ka faa'ideystaan howlaha bangiga sida amaahda shaqsiga ah, rahanka, iyo deymaha gaarka balse Bangiyada aan caadiya oo ay shaqadooda tahay kaar lacag ku shubidda iyo jeeg ku lacag ku bixintu bixiyaan adeegyada rahanka iyo wixii la mid ah.

# ADEEGYADA BANGIGA

## ADEEGGA MAKIINADA BANGIGGA EE LACAG LAGALA BAXO

Adeegga Bangigga ee elekaroonikada ah waa adeeg kuu suuragelinaya inaad isticmaasho adeegga bankiga ah adigoo isticmaaliya kumbiyuutar ama qalab kale oo elektarni ah intii aad isticmaali jeeg ama warqad dhaqdhaqaaq maaliyadeed ah. Adeegga noocani ah ee la xusi karo waxaa ka mid ah : Makiinada Bangiga ee Lacagta lagala baxo. (Electronic Teller Machine-ATM) iyo Adeegyada bankiga ee loo isticmaalo Internet-ka ama Telefoonka gacanta



## ADEEGGA BANGIGGA EE CAALAMIGA AH

Waxaa aad u soo badanaya bangiyo fuliya adeega xawaaladaha caalamiga ah oo u adeega dadka doonaya in ay lacago u diraan eheladooda ku nool meelo ka baxsan dalka Mareynkanka. Bangiyadani waxay fududeeyaan diritaanka lacagaha ku socota dalka dibadiisa iyadoo qarash lagu bixinayn adeegyada ay qabtaan wakiilada xawaaladaha ee aan bangiga ahayn oo ay ka mid yihiin Isu-tagga Galbeedka (Western Union) Money Gram ama adeegyada la mid ka ah.





# MAAREYNTA

Adeegyada bangigga waxay u baahan yihiim mas'uuliyad. Macaamishu waa inay la yimaadaan mas'uuliyadda ay ku maareyn karaan xisaabaadkooda; lana yimaadaa dukumiintiyoy is waafaqsan iyo lana socdaan haraagga xisaabtooda. Badhig xisaabeedka (Disclosure statement) iyo Warqadaha heshiiska waxay muhiim u tahay adeegsiga xisaabaadka bangiga sababtoo ah banigiyada iyo Ururada Amaahda bixiya waxaa sharci ahaan lagu leeyahay in ay xisaabta u soo bandhigi karaan macaamiisha.

Erayga "Lacag Yaridda" waxaa loola jeeda marka macaamilku uu dalbado lacag ka badan inta uu bankigga u hayo. Haddii haraagga xisaabtaadu uu ka yar yahay inta aad la bixi rabto, bankigu wuu xaq u leeyahay in uusan kaa aqbalin jeegga ama kugu dalco khidmadda si uu u ogolaado lacag la bixitaankaaga. Bixinta khidmada lacag la bixidda heer dhaafka ah (Over draft), waxaad u baahan tahay inaad qorato warqadda Heer-dhaafka ee lacag la bixidda

# AMAANADA

**Shirkadda Caymiska ee lacag dhigashada Federaalka** (The Federal Deposit Insurance Corporation) waa shirkad madax banaan oo dowladda Mareynkanka wakiil uga ah nidaaminta bangiyada. Shirkadda waxay hubinaysaa xisaab bangiyeedka gaaraya US\$250,000 balse ma xaqiijiso saamiyada, dukumiintiyada dowladda ama shirkadaha deynta ku qaataan, maalgashiga, caymiska nolosha iyo lacagaha howlgabka.

**Maamulka Ururada Amaahda bixiya ee dalka** (The National Credit Union Administration) waa shirkad madax banana oo dowladda Mareynkanka wakiil uga ah nidaaminta sharciyada iyo kormeerka Ururada Amaahda bixiya ee Federaalka Mareynkanka; sidoo kale waxay maareysaa Sanduuqa Saamiga Caymiska ee Ururada Amaahda bixiya ee dalka (The National Credit Union Share Insurance Fund). Iyada oo hambaarsan sumacadda iyo kalsoonida dowladda Mareynka, **Sanduuqa Saamiga Caymiska ee Ururada Amaahda bixiya ee dalka** waxay hubinaysaa dadka xisaabta ku jirta lacag gaaraysa malaayiin ku leh Xisaabaadka ururada Amaahda bixiya ee ee Federaalka iyo kuwa ay maamulaan dowlad goboleedyada dalka mareynkan ee xisaabaadkooda yahay US\$250,000.



# MIISAANIYADDA

## WAA MAXAY MIISAANIYAD?

Miisaaniyaddu waa qorsheynta qarashaadka uu qofka galo, aad ayeyna uga duwan tahay diiwaangelinta lacagta la isticmaalo oo keliya. Qorsheynta qarashaadka waxaa ka mid ah in horay loo qorsheeyo cadadka lacageed ee la rabo in qarash ahaan loo galo. In miisaaniyada lagu shaqeeyo waxay suuragelinaysaa la socod daakhliga billa ah iyo qarash gareyntiisa, waxay na xakamaynaysaa in dakhliga oo dhan uu noqdo mid la wada isticmaalo. Si loo fahma miisaaniyada, waxaa lagama maarmaan ah in la fahmo waxa ay miisaaniyaddu ka kooban tahay oo kala: Dakhli, Qarashaad, La socodka Qarashaadka (tracking Expenses) iyo wax ka bedelidda.



## DAKHLI

Dakhligu waa lacagta qofka ama qoyska soo gasha marka laga jaro canshuurta. Inta aan la bilaabin nidaaminta miisaaniyadda, qofku waa in uu ogaadaa inta dakhli ah ee soo gasha iyo sida ay ku soo gasho. Waxaa jira qeybo kala duwan oo dakhli ah.

### DAKHLI JOOGTA AH

Waa dakhli cadadkiisu iyo waqtigiisu go'an yahay oo qofku isku halayn karo. Waxaana ka mida ah ujuuradda kala duwan ee la siiyo qofka joogt u shaqeyya, xilli kooban shaqeyya iyo qofka iskiisa u shaqeysta. Waxaan ka mid ah ajuura maalmeedka ama midka ay bixiyaan shirkadaha aan joogtada ahayn.

### DAKHLI AAN JOOGTA AHAYN

Inconsistent income. The amount and date of irregular income has change often. Payment from day labor or temporary agencies are examples of inconsistent income.

### DAKHLI XILLIYEED

Waa dakhli sanadkiiba mar soo gala qofka. Waxaana ka mid ah dakhliyada laga helo shaqooyinka maalmaha ciidaha ah iyo ku ay bixiyaan Hay'adaha u qaabilsan canshuur aruurinta(IRS).

# QARASHAADKA

Qarashaadku waa lacagaha ku baxa adeegyada ama soo iibinta adeegyada. Qarashaadka wuxuu u kala baxaa laba nooc oo kala ah Qarashaad aan is bedelin iyo Kuwa Is bedela.

Qarashaadka aan is bedelin waa qarashaad aan marna is bedeenin kaasoo lagu bixiyo xilli iyo cadad la ogyahay. Waxaana tusaale ahaa loo soo qaadan karaa qarashaadka lagu bixiyo kirada iyo lacagaha amaahda guriyada lagu gatay(mortgage).

Qarashaadka is bedela waa kana an cadad ahaan la ogaan Karin sababtuna waxay tahay iyadoo aan la ogaan Karin cadadka iyo xiliga la galayo. Waxaan tusaale u ah qiimaha badeecadaha yar yar sida bagaashka.

Marka xigta, habaynta qarashaadka waxay ku xiran tahay in la kala ogaato baahiyaha aasaasiga ah iyo kuwa aan aasaasiga ahayn(Rabitaan).

# LA SOCODKA QARASHAADKA

La socodka qarashaadku waa arrin aad muhiim u ah marka miisaaniyada la sameynayo. La socodka wuxuu ku tusinayaan daldalooladda uu leeyahay qarash garyentaada waxayna keenaysaa xisaabtan dhab ah. Dadku inta badan way iloobaan inay miisaaniyadda ku daraan waxyaabaha yaryar ka ah.

Haddaba, arrimaha hoos ku xusan waxay kuu tusaaleynayaa sida loo maareeyo qarashaadka.



- La soco qarashaadka aad bixinayso bil kasta si aa u hesho muuqaal ugu wanaagsan ee qarashaadkaaga
- Dig u eegis ku samee qarashaadkaaga, qodobeyso ka dibna fiiri caqabadaha ka jira qarashaadkaaga
- Go'aami qarashaadka la jari karo



## HADDII UU DAKHLIGAAGU KUGU FILNAAN WAAYO

Mararka qaarkood waxaa dhici karta in dakhligaagu ku filnaan waayo qaraashaadka aad galayso, haddii ay taa dhacdo, waxaa jira talaabooyin aad qaadi karto si aad isugu dheeli tirta dakhligaaga iyo qarashaadkaaga.



### **DAKHLIGAAGA KORDHI: WAXAYNA KU IMAAN KARTAA OO KELIYA**

in aad hesho shaqo ka dakhli wanaagsan mida aad haysato  
In aad kasbato si mushaharkaaga laguu kordhin lahaa  
in aad hesho shaqo xili dheeraad ah.

### **YAREE QARAASHAADKA AAN MUHIIMKA AHAYN**

Waxayna ku imaan kartaa oo keliya In aad muhimadda siiso  
waxyaamaha lagama maarmaanka ah. In aad iska joojiso qarash ku  
bixinta waxyaabaha aan muhiimka ahayn

### **MUHIIMADDA SII QARASHAADKA YARYAR**

waa inaad muhimmadda saartaa sidii aad u bixin lahad qarashaadka  
yar-yar, waana in aad fahamtaa natiijada ka dhalan karta dib u  
dhigista qarashaadka yaryare waayo haddii ay aruuraan waxay  
keeni kartaa culeys dhaqaale.

### **IS MAALGELI**

waa ku dadaashaa si aad u heli lahayd xirfad kuu keeni  
karta inaan hesho dakhli dheeraad ah.





# DEYNTA

## WAA MAXAY DEYNTA?

Deyntu waa awooda uu qofku leeyahay si uu u soo deysado lacag. Had iyo jeer macaamiisha ku wanaagsan deyn gudashada waxay bixiyaan dheef/dulsaar yar halka macaamiisha aan ku wanaagsanayn deyn gudashada ay bixiyaa dheef/dulsaar badan.

Deyntu waa hanta iyo badeeco aad u qiimo badan maxaa yeelay waxay lama huraan u tahay waxyaabaha lama filaanka ah; waxayn kuu suuragelinaysaa durba iibsato waxyaabo sanado kugu qaadan lahaa sida gaari, guri iyo waxbarashada.

# NOOCYADA DEYN TA

**DEYN WAREEGATA:** waa deyn ta loo bixiyo hal mar iyadoo aan deyn kale la qaadan Karin iyadoo midi hore taagan tahay, waxaan tusaale u ah deymaha lagu qaato kaararka ogolaanshaha deyn ta.

**DEYN LA YARYAREYNAYO:** waa deyn ta loo bixiyo in yar -in yar oo qaadanaysa waqti dheer. Waxaana tusaale u ah deyn ta gaawaarida.

Waa muhiim in aad yeelato labada nooc ee deyn ta si aad u muujiso mas'uuliyad.

Xulashada Kaarka Deyn Qaadashada:

Maamiilku waa in uu maskaxda ku haayaa seddex arrimood ee hoos ku xusan marka marka uu xulanayo Kaarka Deyn qaadashada.

- Adeegsiga Kaarka Deyn Qaadashada
- Xaddiga Deyn ta
- Dheefta ama dulsaarka

# ADEEGSIGA KAARKA DEYN QAADASHADA



Marka macaamilku uu adeegsanayo kaarka deyn qaadashada, xaddiga dheeftu muhiim ma ahan sababtuna waxay tahay kaarka deynta qaadashadu ma lahan baaqi waajib ah marka ay bishu dhamaanayso. Waxaa lagu iibsanaa karaa oo keliya waxyaabaha yar yar oo ay ka mid yihiin gaaska iyo bagaashka ama adeegyada yar yar ee durbaba la bixinayo

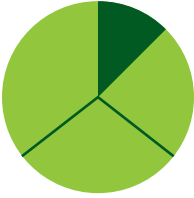
ama mudadeedu ay yar tahay. Taa ujeedadeeduna waxay tahay in la helo deyn bixin waqtiyeysan si loo suurageliyo hab dhaqan wanaagsan oo deyn bixin ah.

Dheefta saaran deyntu aad bay u badanaysaa haddii macaamilku uu doono in uu ku iibsado Kaarka badeeco waa weyn isla markaana mudadeedu ay dheer tahay.

## MACLUUMAADKA KAARKA DEYNTA

- Ku adeegu Kaarka inta aadan mid dalbanin.
- Marka kaarka lagu soo saarana, waa inaad si taxadir ku jiro u akhrisaa heshiiska kaarka.
- Mar waliba ku dadaal in aad bixiso in ka badan haraaga kaarka.
- Mar waliba adeegso qaabka lacag bixinta degdeg ah si loo xaqiijiyo lacag bixintaada.
- Mar waliba adeegso xisaabta kugu jirta kaarka ugu yaraan lixdii bilood hal si xisaabta kaarkaagu ay u sii shaqeyso.





## XADKA DEYN

Waxaa lagama maarmaan ah in aad adeegsato oo keliyo 30% oo ka mid xadka deynta ama aad wada bixiso. In aad gaarto xadka laguugu tala galay ee deynta waxay dhaawacaysaa awooda deyn bixiyayaasha.



## HESHIISKA KAARKA DEYNTA

Qodobada heshiiska ee Kaarka waxay ku qoran yihiin Warqadda heshiiska ee kaarka deynta. Waxaa waajib ah inaad dhab ah u ogaato qiimaha dheefta/dulsaarka, qiimaha ganaaxa ee dheefta, khidmada kaarka deynta, khidmada xawaaladda.



## DHIBCAHA DEYNTA

Dhibcaha Deyntu waa tiro koobaysa khatarta deynta iyadoo lagu saleynayo diiwaanka inta jeer oo aad lacagta ku bixisay waqtigii loogu talagalay oo ah inta aad leedahay iyo inta aadan lahayn. Mar waliba oo ay dhibcahaagu ay bataan isla markaana ay wanaagsan tahay waxay muujinaysaa in qatartu ay yar tahay. Xasusnow haddii aad horay ugu dhibaatootay deyn bixintana waxay halis ku tahay inaad deyn kale hesho. Haddii ay deyntana kugu dheeraato, waxay saameyn ku yeelan doontaa dhibcahaaga.

# DHIBCAHA DEYNTA EE FICO

FICO waa dhibcaha deynta oo ay isticmaalaan deyn bixiyayaasha si ay u go'aan uga gaaraan khatarta deynta. Waxaana laga soo gaabiyey Fair Isaac Corporation oo macnaheedu yahay **Shirkadda Fair and Isaac**. FICO waxay adeegsadaan xisaab iyo falanqeyn horumarsan si looga caawiyo ganacsiyada si ay go'aan quman uga qaadan lahaayeen khatarta deynta. Macaamiishu waxay dhibco kala duwan ku leeyihiin wakiilada bangiyada kala duwan. Xaddiga dhibcaha deynta ee Shirkadda FICO wuxuu u dhexeeyaa 300-850.

Macaamiilku waa in uu leeyahay waxyaabaha soo socda si uu u helo Dhibcaha FICO:

- Xisaab furan ugu yaraan muddo lix bilood ama in ka badan
- In xisaabta aan lagu helin wax dooda ah oo ay soo tabiyaan hay'adda u qaabilsan Tabinta dynta muddo lix bilood ah.
- In ay san ku muujinsanayn wax dimasho ah diiwaanka deynta
- Deyn bixiyayaashu waa in si deg deg ah u helaan dhibcaha FICO si ay u fududeeyaan ogolaanshaha ama ansixinta nidaamka deyn bixinta.
- Marka la eego Nidaamka FICO, go'aanada deynta waa mid loo wada siman yahay. Iyadoo aan loo eegayn Jinsi, midab, diin, dhalasho iyo xaaladda gurka.
- Mararka qaarkood, Dhibaatooyinka deynta ee raagay waxay keenaysaa in ay yaraato.

## WANAAJINTA DHIBCAHA FICO

- Ku bixi qarashaad waqti go'an
- Soo celi lacag bixinta ku dhaaftay oo xisaab bixintaada ha noqoto mid waqtigeeda taagan
- Haraagaa waa in uu ka yaraadaa ama la ekaadaa xadiga deynta oo ah 30%
- Dalbo deyn cusub marka aad u baahana tahay
- La soco warbixina deyntaada isla markaana iska sax haddii uu qalad jiro
- La soco muddada dheer ee aad xiriirka la lahayd deyn bixiyayaasha
- In aad yeelato laba nooc ee deynta oo kala ah deynta yaryareynayo iyo midda wareegata
- Waa inaad xiran Kaararka deynta ee aan la isticmaalin muddo gaaban gudahooda
- Waa inaad furataa xisaab cusub kuna bixi qarashaada xilli go'an

# QEYBAHA DHIBCAHA FICO

## **WAQTIGA LACAG BIXINTA 35%**

Waqtiga lacag bixintu waa waxyaaba ugu badan ee wax ka tari kare dhibcaha qiimeynta khatarta deynta ee FICO. Haddii aan lacagta la bixin waxa ay keeni kartaa inaad hoos dhac ku yimaado qiimeynta.

## **CADDADKA LACAGEED**

### **EE TAAGAN 30%**

Caddadka deynta ee la heli karo iyo deynta taagan waxay saameyn ku leedahay dhibcaha qiimeynta deynta; sidaa daraadeed, waxaa haboon in macaamiishu ay isticmaalaan oo keliya 30% ama wax ka yar.

## **MUDDADA DEYNTA 15%**

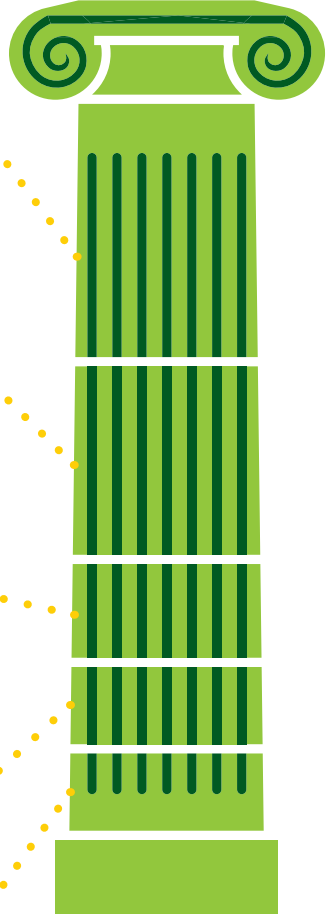
Xiriirka deyn qaadashada wanaagsan ee waqtiga fog qaata waxay astaan u tahay Maareynta Deynta. Xiritaanka xisaabta kaarka deynta ee lacag bixintiisu ay wanaagsan tahay waxay leedahay saameyn aad u xun.

## **DEYMAHA CUSUB 10%**

Dalbashada deymo kala duwan waqti gaaban gudaheeda waxay astaan u tahay dhaqaalo xumo.

## **NOOCA DEYNTA 10%**

In Deymaha Kaarka iyo Amaahda kaleba lagu baxsho waqti go'an waxay muujinaysaa badqabka ama caafimaad qabka Deynta.



# 300-850

## WAA MAXAY Dhibcaha deynta ee wanaagsan?

Macaamiishu waxay had iyo jeer is weydiiyaan dhibcaha wanaagsan ee deyn qaadashada, haddaba tani waxay ku xiran tahay cidda deynta bixinaysa. Taa bedelkeeda waxaa haboon in macaamiishu ay is weydiiyaan mid ka faa'iidada wanaagsan. Waayo dhibcaha sare aad bay u qarash yar yihiin halka dhibcaha hoose ay aad u qarash badan yihiin.

## WARBIXINTA DEYNTA

Warbixinta deyntu waa diiwaanka dh-aqdhaqaaqa deynta. Waxaana jira sed-dex hay'adood oo soo saara warbixinada deymaha oo ah: Transunion, Experian iyo Equifax. Macaamiil kastana wuxuu sanadkii-ba mar warbixin ka heli karaa mid kasta oo ka mid ah hay'adahaasi isagoo booqanayo bogga interka cinwaankeedu yahay: [annualcreditreport.com](http://annualcreditreport.com). Sidoo kale macaamilku wuxuu warbixin lacag la'aan ah ku heli karaa isagoo foomka codsiga warbixinta ku soo dirayo boost diiwaan gashan isla markaana warqadda lacag qabashadana ku soo lifaaqayo foomka. Waxaa kaloo jiri kara in macaamilku uu helo in ka badan hal fariin oo lacag la'aan ah marmarka qaarkood. Wixii faahfaahin ahna waxaa lagala xiriiri karaa hay'adaha qaabilsan deymaha ee kor ku xusan.

## SIDA DIB U EEGIS LOOGU SAMEEYO WARBIXINADA DEYMAHA

Aad bay u adag tahay in dib u eegis lagu sameeyo warbixin iyadoo aan la helin habraac. Haddaba si loo fahmo warbixinada waxaan u kala qaadaynaa afar qeybood.

### XOGTA SHAQSIGA

Qeybtani waxay ka kooban tahay xogta asaasiga ah ee macaamilka.

### DIIWAANKA WARBIXINTA GUUD

Qeybtani waxay ka kooban tahay qoraalada la xiriira musalifaadda ama xantiirid, xukunada maxkamadaha iyo rahanada.

### XISAABTA DEYNTA

Qeybtani waxay ka kooban tahay xisaabaadka wanaagsanaa iyo kuwii xumaa.

### XOG-RAADINTA /BAARITAANADA

Qeybtani waxay ka kooban tahay liiska dadka deyn bixiyaasha ee heshay warbixinta deynta ee macaamiilka iyo waliba dalacaadda uu macaamiilku gaaray.



# SIXITAANKA QALADAADKA EE WARBIXINTA DEYNTA

Waxaan shaki ku jirin in warbixinada deynta ay yeelan karaa qaldaad; hase yeesha waxaa muhiim ah in qaladka la heli isla markaana la saxo. Maamiishuna waa in ay dib u eegaan warbixinada ay helayaan isla markaana ka doodaan xogta aan saxda ahayn. Talaabooyinka la qaadayo marka laga doodayo xogta aan saxda ahayan:

- 1** La xiriir hay'adda soo saartay warbixnta marka ugu horeysa.
- 2** U gudbi Lambarka tirsiga ee qodobada aad malaynayso in ay qaldan tahay.
- 3** U Sharax sababta ay xogta u qaldantay.
- 4** Raacii nuqul ka mid ah cadeymaha aad u hayso qodobka dooda ka taagan tahay, hana dirin nuqulka rasmiga ah.
- 5** U gudbi cinwaanada lagaala soo xiriiri karo.
- 6** Nuqul ama koobi ka samee warqadda aad dirayso.
- 7** Kuna dir waraaqadaha boosto diiwaangashan adigoo ku lifaaqaya warqadda cadeynta lacag qabashada. Sida sharciga ahna, jawaabta warbixinada waxay qaadanaysaa muddo 30-45 maalmood oo ka bilaabanaysa marka ay dukumiitiyada ay helaan.

# WANAAJINTA DEYNTA

## JIHADDA UGU WANAAGSAN

Waxaa muhiim ah in la ogaado in deyntu ay tahay wax noloshu ay ka maarmeyn iyo dukumiinti wax tar maaliyadda. Hadda dadka dhibcohooda deynta ay hoosayso waxay awoodaan in ay wanaajiyaan ama sare u qaadaan, laakiin ma ahan mid si sahlan ku iman karta, waxay qaadanaysaa waqti badan.

## DHISIDDA DEYNTA

In aadan helin dhibco waxay la mid tahay in ay khatar jirto. Haddii aadan lahay warbix-in deyn qaadasho oo aad horey u soo martay, deyn bixiyayaashu kuma siin doonaan wax deyn ah. Sidaa daraadeed, dadka doonaya in ay qaataan deyn waa in ay maskax-du ku hayaan arrimahan soo socda:

- In ay ka fakaraan in ay helaan Kaar deyn qaadasho oo la hubo ama rasmi ah.
- In ay deynt ku dalbadaan kaar leh saxiix la wadaaga ah.
- In ay dalbadaan kaararka tafaariiqda.
- In ay deynta ka qaataan ururada deynta bixiya.
- In ay noqdaan adeegsadayaal sharciyeysan.

## LA MACAAMILKA AMA TACAALIDDA DEYNTA

Deyntu waa lacagta aa d ka soo deynsatay qof ama ganacsi. Waxayna deyntu ula baxdaa laba qeybood oo kala ah:

- Deyn la hubo ama damaanad leh: Deyntani waa mid leh rahan ama hanta kale, hantidaasoo ama rahankaasoo loola wareegayo haddii macaamilku uu iska bixin waayo deynta.
- Deyn aan la hubin ama mid damaanad lahayd: Deyntani waa mid rahan ama hanti kale midna lahayn.

# DARIIQAHA LACAG BIXINTA

- Qofka doonayo inuu iska bixiyo deyn waa in uu: Yeeshaa qorshe ama istiraatiyad
- Qaataan mas'uuliyadda deenta.
- Samaystaana miisaniyad.
- Keysadaana lacag si uu hal mar deynta isaga bixiyo.
- Kana faa'ideystaa fursadaha lagu heli karo lacag dheeraad ah sida deymaha laga baxsho canshuurta mushaaraadka.
- La xiriiraana deyn bixiyayaasha isla markaana kala xaajootaa qorshaha lacag bixinta.

**DARIIQA DEYMAHA YAR-YAR** Dariiqani wuxuu diiradda saaraysaa daymaha yaryar. Marka uu macaamiilku uu iska wada bixiyo deytan, wuxuu heli karaa inuu qaato deyn kale.

**DARIIRA DEYMAHA DHEEFTA BADAN LEH** Dariiqani wuxuu diiradda saarayaa deymaha dulsarkooda aad u badan yahay, waxay na baaba'aysaa sida ugu dhakhsiyaha badan waayo way lacag badan tahay. Marka uu macaamiilku uu iska wada bixiyo deytani, wuxuu isna heli karaa inuu qaato deyn kale.

## SHURUUCDA DEYN

Iyadoo la tixraacayo, shirkadda falanqeysta Xogta ee FICO, Sharuucda Deyn aruurinta ee loo siman yahay ah waxay qusaysaa dhammaan deymaha ay qaataan shaqsiyaadka iyo qoy aska. Sida deymaha lagu iibsaday baabuurta, daryeelka caafimaadka iyo bedelaadda xisaabaadka ama koontooyinka. Shuruucdani waxay ka rabaysaa dadka deymaha aruuriya in ku talaabaan habdh-qano aan sharciga waafaqsanayn inta lagu guda jiro deyn aruurinta.

## XUQUUQDA UU KU SIINAYO SHARCIGA DEYN ARUURINTA LOO SIMAN YAHAY:

- Deyn ururiyaashu waxay kuula soo xiriiri karaan oo keliya inta u dhaxaysa 8:00 subaxnimo iyo sagaalka fiidnimo.
- Deyn ururiyaashu kula ma soo xiriir doonaan adigoo shaqo ku jira waa haddii qof aad u shaqeyso uu diidayo.
- Deyn ururiyaashu kuma handadi waxna kuuma dhimi doonaan.
- Deyn ururiyaashu been kuuma sheegi doonnaan marka ay deyn qadayaan sida in ay dusha kaa saaraan dambi aadan gelin.
- Deyn ururiyaashu waa in ay isku kaa sheegaan marka ay telefoonka kaala soo xiriirayaan.
- Deyn ururiyaashu kaalama soo xiriiri karaan telefoon haddii aad u horey u codsatay in qoraal lagula soo xiriiro.



# AMAAH XADDIDAN

## WAA MAXAY AMAAH XADDIDAN?

Deynta xaddidan waa deyn mudadeeduna ay yar tahay oo qiimo ahaan gaaraysa illaa US\$500.00 lana bixinayo xilliga uu qofka mushaar qaadanayo.



# NOOCYADA DEYMAHA XADIDDAN AND DEYMAHA KALE EE LACAGTEEDU BADAN TAHAY

**DEYN TA XADDIDAN EE CAADIGA AH** Waa lacag hormaris ah oo lagu bixinayo jeeg shaqsi ah ama hab xawaaladeed oo elektarooni ah taaso la bixinayo waqtiga xiga ee mushaar la qaadanayo. Deyntani waxaa kagu bixiyaa bakhaarada hortooda waxaana sharciyeeya dowlad goboleedka.

**DEYN XAMBAARSAN MAGACA GAARIGA** Waa deyn yar, muddadeeduna gaaban tahay, dulsaarkeeduna badan yahay oo lehna rahan am carbuun. Mar allaale markii deynta la ogoaado, deyn bixiyuhu wuxuu dalbanayaa rahan. Rahankuna waa sheegasho hantiyeed oo sharci ah una suuragelinaysa deyn bixiyaha inuu sheegto milkiyadda hantida haddii uu deyn qaatuhuu deynta iska bixin waayo. Mararka qaarkood amaahsaduhu waxaa ku waajibaya khidmad lacageed oo la siinayo Waaxda Gaadiidka (Department of Motor Vehicle-DMV) si loo celiyo rahankii loo haystay deynta gaariga.

Haddii macaamiilku uu bixin kari waayo deynta, gaariga waxaa lagu wareejinayaa shirkadda qaabilsan deyn muddada gaaban. Shirkadaha qaarkoodna waxay gaariga ku xiraan sababo amaan darteed Aaladaha lagu ogaado goobaha (Global Positioning System-GPS) iyo Allaadaha lagu hakiyo socodka gawaarida (Starter interrupt devices) si gaarigu uu san meel fog u gaarin. Deymaha gawaaridda lagu qaato waxay ku eg yihiin 30 maalmood.

**DEYMAHA XADDIDAN EE LAGU BIXIYO QADKA INTERNETKA** Waa deyn cadaan ah oo lagu bixiyo Qadka internetka. Dadka ama shirkadaha bixiya deynta noocani ah waxay doonayaa inay helaan xisaabta bangiga ee deyn qaatuhu leeyahay si ay lacagta deynta ahi marka hore ugu shubaan isla markaana kala baxaan deynta marka la soo celinayo. Shirkadaha noocani oo dhan ma ahan kuwa sharciyeysan laakiin waxaa jiri kara kuwo kale oo sharciyeysan.

**DEYMAHA LA YARYAREEYO** Waa deyn muddo gaaban, oo aan damaanada lahayn laguna soo celin karo xiliyo kala gedisan oo qaadanaysa muddo dhowr bilood. Deymaha noocani ah waxay leeyiin dulsaar ama dheef sanadeed kuna salaysan boqoley.

**DEYMAHA LAGU BAXSHO RAHANKA** Shirkadda noocani ahi waxay bixisaa deyn damaanada leh iyadoo rahan ahaan u qaadanaysa hanta qiimo leh ee uu leeyahay macaamilka deynta qaadanayo waxayna bixinaysaa oo keliya saami boqoley ah oo u dhiganta hantida rahanka loo qaadanayo. Deynta oo dhamaystiran waxaa lagu bixinayaa waqtiga lagu heshiiyey. Haddii macaamiilku uu bixin kari waayo, Shirkadu waxay macaamiilku siinaysaa waqti kordhin.

## SEDEX ASTAAMOOD OO AY LEEDAHAY DEYNTA XADDIDAN:

- Caddadkeedu oo yar.
- In hal mar la bixiyo iyadoo dhamaystiran.
- Deyn bixiyayaasha oo u baahanaya in eletaroon ahaan u heli karaan xisaabta macaamilku uu ku leeyahay bangiga. Isla markaana Jeeg ay ku qoran tahay lacagta oo dhan ayaa carbuun ama dibaaji ahaan loo siinayaa deyn bixiyaha illaa laga gaaro muddada deynta.

## XUQUUQDA MACAAMIILKA

Sharciga Deymaha ee Dalka mareynkana wuxuu u aqoonsan yahay deymaha xaddidan ama muddada gaaban nooc ka mid ah deymaha lagu macaamilo dalka Mareykanka. Deyn bixiyuhuna waa in uu qoraak ku soo bandhigaa caddadka lacagta deyna ah, lacagta Khidmada adeegga iyo Xaddiga dheef/dulsaar sanadeedka.

### KA LAABASHADA

Ka laabashada Heshiiska deynta xaddidan ama muddada gaaban waxay keeni kartaa in macaamiilku uu wajaho caaqibad xun. Deyn bixiyayaashu waxay sharci ahaan sheegan karaan ujuuro ama hanti kale oo ay ka mid yihiin Xisaabta furan. Waxaa laga yaabaa in warbixinno aan fiicanayn lagu daabaco warbixinnada deynta isla markaana laga iibiyo hay'adaha deymaha qaada; sidoo kale waxaa suuragal ah in macaamiilku uu ku waayo xisaab ama koonto bangiyeedkiisa taaso horseedi karta in uu noqdo qof ku eedeysan inuu iska bixin waayey deyn ama qarashaad lagu yeeshaya isla markaana loo aqoonsado qof musallifay ama xantiiray.



### KU HAKASHADA/DHIIQASASHADA DEYNTA

Sida uu qoray jaraadka ka hadla deymaha xaddidan ee Mareynkana ee ay soo saarto Hay'adda Sama-falka ee PEW (2012), Macaamiilku wuxuu ku bixin karaa deymaha dhexdhexaadka ee muddada gaaban waqti Shan bilood gudahood. Laba isbuuc ka dibna deyn bixiyuhu wuxuu soo dalcanayaa khidmad lacageed. Khidmadan oo soo laalaabatan waxayku keenaysaa macaamiilka lacag boqolaal doolar oo dheeraad ah oo aan ku jirin dheefta/dulsaarka lacagta la deynsaday.



# WAXYAABAHA BEDELI KARA DEYNTA XADDIDAN IYO QAABABKA LOO BIXIYO

Amaahda Xaddidan waa mid aad qaali u ah; Waxayna keeni kartaa in macaamilku ku dhibtoodo ama ku hakado deyn bixinta. Sidaa daraadeed, waxaa haboon in macaamilku uu ku fakaro qaab kale inta uu san isticmaalin adeegga deyn muddadda gaaban:

- Wada hadal badan ka gal qarash bixinta
- Ka fikir inaad lacag la deynsato qoykaaga ama saaxiibkaaga
- Ka dalbo mushahar hormaris ah qofka ama shirkadda aad u shaqeyso
- Ka dalbo bangiyada ama ururada amaahda bixiya deyn yar
- Sameyso miisaaniyada Dhab ah
- Kala xiriir dowlad goboleedkaaga ama dowladda hoose wixii ku saabsan barnaamijka kaalmada dhaqaale ee loogu tala galay xaaladaha degdega ah.

## QAABABKA LOO BIXIYO DEYNTA XADDIDAN

Deymaha xaddidan ama muddada gaaban waxay keeni kartaa dhibaato dhaqaale oo aad u adag. Hoos waxaa ku qoran dhowr siyaabood aad isaga bixin karto deyn tan.

- In aad iska joojiso qaadashada badan ee deynta noocan ah
- Kala qadal qofka aad deynta ka qaadanayso qorshaha deyn yaryareynta
- Raadi lacag caddaan ah adigoo iibinaya alaab
- Ha ceshan Canshuurta kugu waajibtay
- Raadso shaqo xiliyada dheeraadka ah
- Ka fikir xantiiridda ama musallafaadda





# XATOOPYADA MACLUUMAADKA

## WAA MAXAY XATOOPYADA SIRTA?

Xatooyada sirta waxay dhici kartaa marka uu qofi helo qeyb ka mid ah xogtaada xasaasiga ah sida lambarka sirta ee baraha bulshada, taariikhda dhalashada, lambarka telefoonka una adeegsado in uu ku sameeyo laaluush ama xatooyo adiga oo aan ogeyn.

# QAABABKA UU KU DHICI KARO XATOYADA SIRTA

**WAX RAARAADIN** Arrintani waxay dhici kartaa marka uu qof aad u doon doono kaarar horay loo isticmaalay, lambarada sirta ee baraha bulshada, xogta shaqada, warbixin maaliyadeedka bangiyada ama warbixinada kaararka deynta oo ay dadku leeyihiin.

**XATOYOY** Marka uu qof wax kala baxo boorsadaad ama gurigaada isaga oo aan fasax haysan.

**FARIIMO** Marka uu qof uu xado ama raadiyo fariimahaaga isagoo kla baxay dukumiintiyada ku qoran xogta shaqsiga ah.

## **DIIWAANKA MACAAMIISHA AMA SHAQO BIXIYAHA**

Xogta shaqsiga ah waxaa lagala bixi karaa kumbuyuutarada, shirkadaha sida kuwa ganacsiga, shaqo bixiyaha ama isbitaalada.

## **XIRIIR TOOS AH IYADOO LA ADEEGSANAYO TELEFOONKA**

Qof baa wuxuu kaala soo xiriirayaa telefoon si uu u helo macluumaadkaaga isla markaana adeesada isaga oo aan fasax kaa haysan iyagoo iska kaa dhigay ganacsade kale sida bangi ama hay'adda Canshuurta.

## **BARAHA BULSHADA IYO TELEFOONADA CASRIGA AH**

Macluumaadka shaqsiga waxaa lagala soo bixi karaa boggaga Baraha bulshada and telefoonada casriga ah.

# CALAAMADA /BAAQYADA DIGNIINTA EE XATOYADA MACLUUMAADKA

- In aadan heli wax qarashaad ama fariimo kale
- In aad hesho kaarar deynta lagu qaato oo aadan dalban
- In lagu diido deenta sababo aan la garanay danted
- Waxaa laguugu soo dalcayaa deyn aadan lahayn
- Waxaad helayso xukuno la xiriira deyn aadan lahayn
- Waxaad helayso wicitaano kaaga yimaada deyn ururiyayaasha, shirkadaha, ama adeegyada aadan diiwaan gashan

## TALAABOYINKA AAD QAADI KARTO MARKA MACLUUMAADKAAGA LA XADO:

- 1 Telefoon u dir shirkadaha ama hay'adaha ay ka dhacday xatooyada
- 2 Xir xisaabta cusub sida aan sharciga aheyn lagu furay magacaaga.
- 3 Iska hubi in aad ogeysiis ka bixiso inaad xisaabta aad xirtay isla markaana lacagaha ka waajibayna aan lagu soo dalcan Karin.
- 4 Shido digniinada lagu ogaado khiyaanada, kana codso hay'adaha qaabilsan deymaha ee dalka Mareynka nuqulo warbixinata deymaha:

**[Transunion.com/fraud](https://www.transunion.com/fraud) | 1.800.680.7289**

**[Experian.com/fraud alert](https://www.experian.com/fraud-alert) | 1.888.397.3742**

**[Equifax.com/creditReportAssistance](https://www.equifax.com/creditReportAssistance) | 1.888.766.0008**

- 5 U gudbi Warbixinta Xatooyada macluumaadka  
**Federal Trade Commission (FTC) 1.877.438.4338.**
- 6 Una gudbi warbixinta Waaxda Booliska Deegaanka.

# IS-ILAALINTA

- Mar waliba la soco boorasadaada.
- Mar waliba ha sidanin ama ha qaadnin Kaarkaaga Sirta Baraha bulshada, waraaqaaha dhalashadaada iyo dal-ku-galkaaga .
- Ha u adeegsan lambar sired ahaan qoraalada fudud sida; taariikhda dhalashadaada, magaca hooyadaada ama lambarada ugu dambeeya ee telefoonkaaga.
- Ha ku gudbin lambarka sirta ee xisaabtaada adigoo adeegsanaya telefoon ama emails illaa aad ka hubto cidda doonaysa lambarkaaga sirta.
- Ha ka qeyb gelin halxiraale lagu adeegsada baraha bulshada sida facebook-ga.
- La xiriir shirkadaha haddii aad hesho alaabo, kaarar iyo dalacaada aan baakadeysnayn
- Si joogto ah u hubi warbixinadaada deynta.
- Haddii qof kaala soo xiriiro telefoon isagaa kaa doonayaa macluumaadkaaga shaqsigu, iska hubi oo la xiriir shirkadda si aad u hesho macluumaadkooda inta aad siina midkaaga. Waayo shirkaduhu waxay hayaan dhamaan diiwaanada dadka doonaya macluumaadka.
- Jeexjeex dhammaan waraaqaha lacag qabashada, warbixin maaliyadeedka iyo kaararka dhacsan ee aad horey u soo isticmaashay.
- Ha isticmaalin qadadka internetka ee bulshada and ha ku xafidid kumbuyuutarka lambarkaaga sirta ah.
- Sameysto sanduuq aan gubanayn.
- Ka taxadir adeegsiga bogagga internetka gaar ahaan ku aadan aqoonin.
- Samayso barnaamijyada loogu talagalay ilaaladda xaddidna isticmaalka qadadka internetka ee bulshada.
- Ka digtoonow isticmaalka Alaaladaha lagula soo dego barnaamijyada kombiutarada ama telefoonada (App store Play), aad isaga hubi soo barnaamijyada noocani ah inta aadan soo dejisan ka hor.

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