

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

USCRI
MUSTAQBALKA
ISTICMAALKA BANGIGA

Waad ka dalban kartaa kareididkaaga 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

Kalsooni



USCRI

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

MUSTAQBALKA ISTICMAALKA BANGIGA

WAA MAXEY KALSOONI(CREDIT)?

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

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

Dhibcaha kalsoonida(FICO) waa nambor ay
isticasha maalaan hay'adaha kalsooni ilaaliye ay u
soo bandhigaan sida taariikhdaada kalsooni.

Waa muhiim in la lahaado kalsooni dhibco fican
sigaad u iibsato guri ama baabuur mustaqbalka.

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

Taariikhdaada 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 KAREEDID KAAR?

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

- Dakhligaaga

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

**Kaarka kalsoonida kareedid kaarka wuu
noqon karaa mid qaali ah!**

**Inaad fahamtid dulsaarka la siinayo
kaarka kalsoonida kareedid kaarka .**

**Kaarka kalsoonida kareedid kaarka
qaarkood waxaa la bixiyaa lacag
sanadkii.**

ARIMO MUHIIM AH IN LA OGAADO

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

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

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

ERAYO MUHIIM AH IN LA OGAADO

Dulsaarka sanadkii (APR)- Waxaa lagu cabiraa
qiimaha kalsoonida uuna dulsaarku yahay sanadkii .

Caadi ahaan dulsaarka hoose baa kuu wanaagsan.
Iska hubi qoraalka farta yar yar ee hoos ku qoran hadii
waqtiga la xadidey. Dulsaarka APR wuu noqon karaa
mid kordhaya kadib markuu dhamaado waqtiga.

Dheelitir- Lacagta aad isticmaashay inta ay la'eg tahay.

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
Amaahiyeyashaada si ay u ogaadaan hadii ay ku siin
karaan Kalsooni deyn

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

Dhibcaha kalsoonida (FICO)- nambor bey u
isticmaalaan ayagoo fiririyaya hay'adaha kalsoonida
sheega si ay u dhibbaaan taariikhdaada.

Deyn- Intra lacag ah ay kugu leeyihiin amaahiyeyasha.

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 yahay inaad bixiso si aad
kalsoonidaada u wanaagsanaato. Waxaadna ka heli
doontaa biilka kareedid kaarka ugu danbeysa ee lagu
soo dirto.

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