

*Isticmaalidda buuxda (USCRI) ee  
manhajka mustaqbalka, booqo  
bogga [www.refugees.org](http://www.refugees.org)*

## **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) ey hoos u dhacdo.

Dheelitirka kareedid 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](http://www.refugees.org).

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**USCRI**

**MUSTAQBALKA  
ISTICMAALKA  
BANGIGA**

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***Amaahda IOM iyo Kalsooni  
siintaada Amaah. (Your Credit)***



**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  
SIYO QOFKA BIILBIXINTIISA  
MUSTAQBALKAA EE KU SAABSAN  
AMAAH AMA IIBSASHO.**

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

Waqti ku bixi amaahdaada IOM si aad uga dhisato kalsooni fiican

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

Markaad codsato amaah ama kareddid kaar Amaahiyeaasha wey ka codsanayaan koobi oo taariikhdaada kalsooni. Oo ah sidaad wax u iibsatiid iyo sidaad iskaga bixisiid iyo dhibcahaaga kalsooni.

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

Hadii aad waqti bixin weysiid 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 caawimeysa kalsoonida (credit)! helitaan kalsooni (credit)! Bixin la'aan amaahda IOM waxey u keenaysaa dhibco hoose kalsoonida. Oo adkeyneyso helitaanka kalsooni (credit).

## Mas'uuliyada iga saaran amaahdan waa maxey?

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

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

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

**Waa muhiim inaad la socodsiisid  
USCRI markaad guureysid!**

**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 maallinta aad bixisey iyo maallinta ugu danbeysa lacag bixintaada.

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

**Hay'ada kalsoonida-** Hay'ada isku dubaridda taariikhdaada sidaad u bixiidiid biilkaaga iyo inta Amaah lagugu leeyahey.

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

**Deyn-** Inta lacag ah ey kugu leeyihiin amaahiyeaasha.

**Ganaaxa lacag la daahida-** lacagta ganaaxa oo la qiimeeynayo intraad bixisiid 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 kareddid kaarka ugu danbeysa ee laguu soo dirto.

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