



Seattle-King County

Asset-Building Collaborative



Ma rabtaa in maaliyadaada laguu habeeyo? Kaalay Maalinta Fayaqabka Maaliyadda oo **BILAASHA**

Sabtida, Maarso 31, 2012
10 subax. Ilaa 2 galabtii
(imow ilaa 2:00 oo waa laguu adeegi)

Rainier Community Center

4600 38th Avenue S, Seattle

(Ka imanayso Rainier Ave S, bari ugu leexo S Alaska St
dabeedna bidix 38th Ave; Bus routes #7, #39 iyo #42)

**Ha lumin fursaddan aad kula hadlayso
xirfadyahan wixi la xidhiidha:**

- Amaahda iyo Deynta
- Qorshaha maaliyadda iyo maamulka maalgelinta
- Deynta guryaha iyo xaraashka guryaha
- Kicitaanka iyo xuquuqda iibsadaha
- Bilaabista ganacsi
- Soosiyal Sekuyuurati, Medicare, iyo Medicaid
- Amaahda Ardayda iyo FAFSA

Maalinta Fayaqabka Maaliyadda:

- In laguu diyaariyo cashuur celintaada (qof ahaaneed, ganacsi yar & danwadaag)
- In laguu daabaco warbixin qaaneed oo bilaasha
- Inaad furato xisaab bank – haddii xataa aanad weligaa mid hore u lahayn
- Inaad abuurto miisaaniyad guri oo kobciso qorshe aad ku yarayso deynta
- Codso dheefta dadweynaha (cunto, tamar, xanaano ilmo, caymis caafimaad)
- Jeexjeex dhokomentiyada maaliyadda si aad u dhawrto aqoonsigaaga

Kulanhawleed bilaahs maalinta oo dhan ee maaraynta arrimaha lacagta!

Wixii macluumaad dheeraada iyo waxaad soo qaadanayso booqo www.skcab.org/fitness_fair
(iskasajil haddii aad u baahan tahay xanaano ilmaha, tarjumaad ama adeegyada Farokahadalka Maraykan.)

Waxa mahad leh kafiilada soo socda:



Ururada kaqaybgalaya:

- Aging and Disability Services
- American Financial Solutions
- American Red Cross
- Apprisen Financial Advocates
- Bank on Seattle-King County
- Brain Injury Association of Washington
- BECU
- CARES of Washington
- CENTS
- Central Area Motivation Program (CAMP)
- City of Seattle Human Services Department
- ClearPoint Credit Counseling Solutions
- College Success Foundation
- El Centro de la Raza
- Express Credit Union
- Family Finance Resource Center
- Financial Planning Association of Puget Sound
- Internal Revenue Service
- KeyBank
- King County Community and Technical Colleges
- King County Housing Authority
- NELA Center for Student Success
- Northwest Justice Project
- Pacific Associates
- Parkview Services
- PeoplePoint
- Public Health - Seattle & King County
- SeaDruNar Recycling
- Seattle Goodwill
- Seattle Housing Authority
- Seattle Jobs Initiative
- Senior Services
- Small Business Administration
- Solid Ground
- StartZone
- Urban League of Metropolitan Seattle
- UW Entrepreneurial Law Clinic
- Washington C.A.S.H.
- Washington Department of Financial Institutions
- Washington Homeownership Resource Center (WHRC)
- YWCA

Samee dhaqaalaha caafimaad ee ugu badan maalintii

Waxaa waajiba in lala yimaado arrimaha soo socda...

Helitaanka war bixinta daynta

Ueedooyin la xidhiidha caddaynta waa in la diyaariyaa si loo oggaado:

- Lambarkarkaaga amniga bulshada
- Ciwaanadii hore
- Macluumaad ku saabsan daymaha ee laga yaabo inaad hadda hesho ama aad qaadatay waqtiyo hore (magaca amaahiyaha, qadarka lacagta)

Talooyinka la xidhiidha lacagaha

Waraaqaha khuseeya qadarka:

- Qorshahaaga hawlgabka (401(k))
- Bisil
- Xisaabta Gaarka ah ee Hawlgabka (IRA)
- Xisaabaadka Maalgalinta
- Kawarixinta daynta, oo ay ka mid yihiin kaadhahka daynta, dayn baabuur iyo ka warbixinta xisaabaadka haafto ku bixinta

Cashuur diyaarin

- W-2s ama ka warbixinta xisaabaadka gunnooyinka dhammaadka sannadkii ee adiga iyo lamaanahaagu aad ka hesheen dhammaan loo shaqeeyayaashiina
- Aqoonsi sawir leh
- Nuqul ka mida cashuurta sannadkii ugu danbeeyesay inaan iska bixiso haddii aad hayso
- Kaadhka Amniga Bulshada ama lambarka Aqoonsiga Gaarka ah ee Cashuur -bixiyaha (ITIN) ee loogu talagalay qof kasta oo qoyskaaga ka tirsan oo aad taageerto
- Taariikhda dhalashada loogu talo galay qof kasta oo sheeganaya in lacag loo soo celiyo
- Foomkii kasta 1099 ee loogu talagalay sannadka 2010 ee aad hesho. Waxaa laga yaabaa inaad hayso 1099 foomamka haddii aad ka hesho Amniga Bulshada, Hawlgabka Jidka Tareenada ay maraan, Shaqo la'aanta, Dulsaar ama dakhli ama saamiyada
- Magac, cinwaan iyo lambarka amniga bulshada ama lambarka warqada aqoonsiga cashuurta ee loogu talagalay daryeel bixiyaha cunnugaaga, iyo kalkaaliyahaaga daryeel –maalmeedka sannadka 2011
- Haddii aad lagaa bixiyey waxbarasho sare, sida kuliyad ama dugsi xirfadaha laga barto, la kaalay foom 1098-T muujinaya caddaynta lacag bixinta
- Xisaabaadka dulsaarka haafto ku bixinta iyo ka warbixinta xisaabaadka cashuurta hantida haddii aad guri leedahay
- Hubinta iyo kaydinta lambarada xisaabaadka ee lacag dhigashada tooska ah
- Shay kale se ee laga yaabo inaad u malaynayso inay saamayn ku yeelato lacag soo celintaada, xaataa haddii aanad hubin
- Haddii si wada jira loo buuxiyo, labada fabo both fayl ama labada lamaane waxaa waajiba inay saxiixaan

Si aas u dalbato dhaafta dadwenaha (cunto, kornto/biyo iwm., xanaanada ilmaha, caymiska caafimaadka)

- Caddaynta dakhli ee 3 bilood ee ugu danbaysay la dhammaystiray: Ka keen caddayn dhammaan ilaha dhaqaalaha oo ay ka mid yihiin shatiyada lagu bixiyo jeegaga, dakhliga lacagaha gaarka loo xoogsaday, taageerada cunnuga, shaqo la'aanta, caawimaada ku meel gaadhka ah ee loogu talagalay qoysaska baahan TANF, Amniga Bulshada, SSI, SSDI, L&I, GAU/GAX/Caawimaada Naafada, hawlgabka/bisilka, IRA, dakhliyada bisilka, dakhliga dulsaarka/saamiga, lacagaha waxtarka VA, dakhliga hantida kirada, daryeelka barbaarinta, taageerada korsashada, iwm.
- Aqoonsiga dhamman loogu talagalay dadka waawayn 18 jirka ah iyo wixii ka wayn: Warqada Aqoonsiga Gobolka, liisanka baabuur- wadista, baasaboorada, iwm.
- Heshiisyada kirada/guryaha/ ama caddaynta lahaanshaha guri (haafto lacag ki bixin ama ka warbixinta xisaabaadka cashuurta hantida)
- Rasiidhka kirada kirada bishii ugu danbaysay
- Caddaynta ardayda: Waraaqaha abaalmarinta caawimaada lacagta, daymaha, lacagaha caawimaada, shaqo darsid, waxbarashada gaarka ah, waqtiga rasmiga ah ee fasalka, iwm.

Haddii aad bixiso kharashaadka soo socda, waxaad u baahan doontaa inaad keento caddaynta waraaqaha sidoo kale:

- Lacag bixinta taageerada cunnuga
- Lacagaha Caymiska Caafimaadka

Si aad u codsato hubinta iyo kaydinta xisaabaadka

- Warqad Aqoonsi oo sawir leh (liisanka baabuur-wadista, baasaboora, kaadhka Mexican Matricula)
- Foomka labaad ee Warqada aqoonsiga (Isticmaalka ama biilka telefoon-gacmeedka)
- Lambarkaaga amniga bulshada ama lambarkaaga aqoonsiga cashuur-bixiyaha
- Lacag dhigashada! (Ha u yaraato \$10 lacag cadaan ah ama jeeg)

Si caawimaad looga helo arrimaha lacag haafto ku bixinta

- Warqad aqoonsi sawir leh
- Kaadhka Amniga Bulshada
 - 2 sanno ee ugu danbeeyey W-2's iyo cashuur soo celinta
 - Shatiyadii lacagt bixinta ee 2 bilood ee ugu danbeeyey
- 2 Xisaab warbixinta ee baanka
- Dhammaan waraaqaha lacaga haafto ku bixinta oo ay ku jiraan soo xidhista waraaqaha iyo ka warbixinta xisaabaadka
- Oggaysiiska shaqo ka sii dayn ka socota loo shaqeeyaha (haddii aad mid hayso)
- Warqad caafimaad oo ka socota dhakhtar (haddii aad mid hayso)