



# Khayaamooyinkan

## Deeq:

Wax-kasta oo ay xayaysiisyado sheegaan, iyo haddii aad ku aragtid interneeka ama majallad, haddii lagu muujiyo sawirka Madax-weyne Obama iyo haddii kaleba, khayaamooyinka "Deeqda bilaa lacagta ee dawladdu" ma'aha kuwa sharciyeysan. Waa khayaamo lacagtaada lagaaga qaadanayo. Haddii aad adiga ama shirkaddaadu aad deeq lacageed oo nooc-kasta ah ama aad caawimaad dawladeed u qalantaan, adiga oo aan lacag hormaris ah lagaa qaadanayn ayaad iskaa u codsan kartaa. Haddii aad dareensatay in aad deeq u qalantid, waxaad ka hubisaa xafiisyada deegaanada ama kuwa horumarinta dhaqaalaha gobolka. Shabakadda keliya ee sharciyeysan ee laga helo deeqda federaalku ee ay wakaaladuhu bixiyaan waa [www.grants.gov](http://www.grants.gov).

**Daymaha Lacagta Hormariska Laga-bixiyo:** Waxaa dhici karta in ay ku soo jiitaan xayaysiisyada iyo shabkadaha interneetka ee ku-ballan-qaadaya in iyaga oo aan shuruud kaaga dhigayn taariikhdaada bixin-wanaagga daynta ay ku-siinayaan daymo ama kaararka kireedhitka. Waxaa dabinkaasi soo jiidashada la adeegsadaa marka aad codsanaysid dayn ama kireedhit kaadh, waxayna sheegaan in lagaa rabo lacag hormaris ah. Balse, waxay xaqiiqadu tahay in baananka iyo machadyada daynta bixiya ayna lacag dayn ah bixin iyaga oo aan si taxaddar leh u baadhin taariikhdaada dhinaca iska-bixinta daynta. Marka ay baadhitaankaasi fuliyaan kaddibna, lacag hormaris ah kaama qaadayaan, waxaana taasi sabab u ah in qofka hormaris laga qaado waa sharci-darro. BBB waxay ku talisaa in arrimahan hoose ay yihiin digniino qofka daynta doonays ishortaagi kara: haddii uu dayn-bixiyuhu yahay mid aan sumcad wanaagsan lahayn ama aan sumcadba lahayn, haddii uusan dayn-bixiyuhu gobolkaaga uga diiwaan-gashanayn in uu ganacsiga ka-shaqaysto; haddii uu dayn-bixiyuhu uu kaa dalbado in intuusan daynta ku siin ka hor aad lacag u xawishid ama aad u dirtid.

**khayaamada ah Daynta Illaa Maalinta La-iska-bixinayo (payday):** Kuwani way ku soo jiidan karaan. Xayaysiisyada ku-ballan-qaadaya in lacag ku siinayaan "illaa aad daynta iska-bixinaysid" ee lagu soo saaro xayaysiisyada iyo khadadka interneetka, waa kuwa dukaamo u furtay si ay kaaga lacagaystaan. Iyada oo ay u muqdaan kuwa isku-xayaysiinaya "illaa maalinta aad iska-bixinaysid" in ay ku caawinayaan, haddana waxaa loo-baahan yahay in ay macaamiishu ogaadaan halista ka iman karta. Macaamiisha dabinkaasi lacagta caddaanka ah galaya, waxay ku-danbaynayaan meero dayn-qaadasho oo aan joogsi lahayn oo uu qiimo aad u sareeya kaga baxayo. Ka-hor intaanad go'aansan in aad daynta noocan oo kale ah qaadan, waxaad xusuusnaataa in aad ka fiirsatid fursado kale. Haddii aad u baahatid in lagaa caawiyo qorshaha iska bixinta daynta ee aad daymiyayaasha la yeelanaysid ama dhinaca diyaarinta miisaaniyadda, waxaad la xidhiidhaa adeegga tala-siinta daynta ee dagaankaga ka jira.

**Khayaamada ah Gurigaaga-ku-shaqayso (Work-at-Home Scams):** Shirkado badan oo "Gurigaaga-ku-shaqayso" waxay xayaysiiyaan in adiga oo gurigaaga jooga, aad si jooto ah ama wakhtiyadaada firaaqada ah, aad toddobaad-welba shaqaysan karaysid boqolaal dollar, adiga oo gurigaaga iska-jooga. Laakiin intooda badani waxay sheegaan lacago dakhli ah oo ay aad u buun-buuniyaan. Si aad iskaga ilaalisid "fursadaha" khayaamooyinka ah ee "Gurigaa-ku-shaqayso", waxaad si foajignaan leh ula socotaa arrimahan digniinta kuu noqon kara: haddii lagu waydiisto in aad bixisid lacag hormaris ah oo warbixin lagugu siinayo; haddii laguugu ballan-qaado in aad macaash aad u weyn si degdeg ah ku helaysid; haddii uu diyaargarowga shaqadu uu noqdo mid ay shirkadda arrinta wadda ay kuugu soo dirayso jeeg, kaas oo marwelba noqdo mid been abuur ah, iyada oo sheegaysa in uu jeeggu yahay mid aad alaabooyin ku iibsan karaysid ama aad kharashyadaada ku daboolaysid; iyo in aad baaqiga iyaga dib-ugu-dirtid.

**Khayaamada Tuuganimada Aqoonsiga:** Noocyada ugu badan ee tuuganimada aqoonsiga waxaa ka mid ah farrimo email ah ama farrimo qoraal ah oo qofka loo dirayo, farrimahaasi oo loo ekaysinayo kuwa ka yimid ganacsade, bangi, hay'ad ama wakaalad dawli ah. Qofka farrimahaasi soo diraya, isaga oo sababo samaysanaya wuxuu ku weydiinayaa in aad aqoonsigaa shakhsiyeed u 'xaqijisid': sababaha uu samaysanayo waxaa ka mid noqon kara in ay xisaabtaada baanku u dhadhowdahay in la-xidho; in uu jiro dalab magacaaga ku yimid; ama in dhibaato soo-gaadhay kombiyuutarka awgeed ay xogtaadu luntay. Abid ha furin khadadka (links) email-ka ee aanad garanayn, abidna khadka email-ka ama taleefoonka qofna ha ugu sheegin xogtaada shakhsiyeed ee ay ka mid yihiin lambaradaada Dammaanadda Bulshada (Social Security) ama tan baanka iyo kireedhit kaadhka.

**Ku Bilow Aaminaad.**

**Better Business Bureau®**

[www.wynco.bbb.org](http://www.wynco.bbb.org) | 970.484.1348