



# Sidee Ayaa Shaqadu Saameyn Ugu Yeeleneysaa Macaashka

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Waad qaadan kartaa macaashka Lambarka Bulshada ama macaashka dadka leh dhaxalka welina waad sii shaqeyn kartaa. Laakiin, haddii aad ka yar tahay da'da hawlgabka ama dakhliga ku soo galo ka badan yahay xadka loo gooyey, macaashkaaga hoos ayuu u dhacayaa. Macaashka lagu siinayo wuu yaraanayaa, hase yeeshee, dhab ahaantii lama wada goynayo. Macaashkaagu wuu kordhayaa marka aad gaarto da'da hawlgabka buuxa si loogu xisaabo macaashkii lagaa jaray dakhligii horey kuu soo galay. (Xaaska/sayga iyo dadka leh dhaxalka ee qaata macaashka sababtoo ah waxa ay koriyaan ilmo aanw eli qaangaarin ama naafo lama siinayo macaash dheeraad ah marka ay gaaraan da'da hawlgabka haddii macaashka ay qaadanayeen ku saleysnaa shaqada.)

**FIIRO GAAR AH:** Sharciyo kala duwan ayaa loo adeegsadaa haddii aad qaadato macaashka Lambarka Bulshada ee dadka naafada ah ama Macaashka kabitaanka dakhliga. Waa in Lambarka Bulshada soo gaarsiisaa dhamnaan dakhliga ku soo gala. Sidoo kale sharciyo gaara ah ayaa loo adeegsadaa dakhliga ku soo gala haddii aad ka shaqeyso meelo ka baxsan Mareykanka. Nala soo xiriir haddii aad ka shaqeyneyso (ama aad qorsheyneyso in aad ka shaqeyso) meel ka baxsan waddanka.

Intee ayaad dakhligaagu noqon karaa adiga oo weli qaadanaya macaashka?

**Hadii aad dhalatay 2da Janaayo 1956 kii ilaa 1da janaayo 1957,** ka dib marka aad gaarto da'da hawlgabka buuxa ee 66 sano. *Haddii*

aad shaqeyso oo aad gaartay da'da hawlgabka buuxa ama ka weyn, macaashkaaga oo dhan waad heysan kartaa, iyada oo aan la eegin dakhliga ku soo galay. Haddii aad ka yar tahay da'da hawlgabka buuxa, waxaa jira xad u go'an dakhli ku soo geli kara welina aad macaashka qaadan karto.

**Haddii aad ka yar tahay da'da hawlgabka buuxa sanadka 2018** waa in aan \$1 ee macaash ee aad qaadataba u jarnaa \$2 oo dakhliga ku soo gala ah wixii ka sareeya \$17040.

Haddii aad gaartay da'da hawlgabka buuxa inta lagu jiro 2018, waa in \$1 oo macaasha ahba aan u jarnaa \$3 oo dakhliga ku soo gala ah wixii ka sareeya \$45,360 ilaa laga gaaro bisha aad gaarto hawlgabka buuxa.

### Tusaalayaasha soo socda ayaa muujinaya sharciyada saameynta kugu yeelan kara:

Ka soo qaad in aad codsatay macaashka Lambarka Bulshada adiga 62 jir ah Janaayo 2018 macaashkaaguna wuxuu noqonayaa \$600 bishii (\$7,200 sanadkii). Haddii aad qorsheyneyso in aad shaqeyso sanadka 2018 ka oo dakhliga gaaraya \$22,000 ku soo gala (wax ka sareeya \$4,960 ee acagta xadka au ah ee \$17,040). Waxaab kaa jareynaa \$2,480oo macaashka Lambarkaaga Bulshada (\$1 ayaan u jareynaa \$2 ee aad ka sareeyso dakhliga kuu go'an). Si taas loo xisaabo, waxaan joojineynaa macaashkii aad qaadan laheyd Janaanyo 2018 - Maajo 2018. Laga bilaabo Juun 2017, waxa aad qaadaneynsaa \$600 oo macaash ah waana ay kuu soconeynsaa ilaa dhamaadka sanadka. Sanadka 2018, waxaan ku siineynaa \$520 oo ah lacagta lagaa jaray bishii Maajo 2018.

Ama, haddii aan si kale u dhahno ma aadan gaarin da'da hawlgabka buuxa bilowga sanadka, laakiin waxa aad gaareysaa da'daas bisha Nofeembar ee 2018. Dakhliga ku soo galay waxa uu noqday \$46,380 mudada 10ka bilood ah ah tobanka bilood ee u dhaxeysa Janaayo ilaa Oktoobar. Inta lagu jiro mudadaas, waxa aan kaa jareynaa \$500 (\$1 oo loo jaro \$3 ee dakhligaagu ka sareeyo xadka \$45,360) Si sidaa loo sameeyo, waxa aan heyneynaa

jeegga ugu horeeya ee sanadka. Laga bilaabo Juun 2018, waxa aad qaadaneynsaa \$600 oo macaash ah waana ay kuu soconeynsaa ilaa dhamaadka sanadka. Sanadka 2019, waxaan ku siineynaa \$260 oo ah lacagta lagaa jaray bishii Janaayo 2018.

### Dakhligaaga iyo macaashka – imisa ayaa lagu siinayaa?

Jadwalka hoose waxa uu fikrad kaa siinayaa imisa ayuu noqonayaa macaashka aad qaadaneyso 2017 ee taasoo ku saleysan qiyaasta macaashka bil kasta iyo dakhliga ku soo gala.

<b>Dadka da'doodu ka yar tahay xilliga hawlgabka buuxa sanadka oo dhan</b>		
<i>Haddii macaashka Lambarka Bulshada ee bil kasta uu yahay</i>	<i>Dakhligaaguna yahay</i>	<i>Macaashka sanadka lagu siinayo waa</i>
\$700	\$17,040 ama ka yar	\$8,400
\$700	\$18,000	\$7,920
\$700	\$20,000	\$6,920
\$900	\$17,040 ama ka yar	\$10,800
\$900	\$18,000	\$10,320
\$900	\$20,000	\$9,320
\$1,100	\$17,040 ama ka yar	\$13,200
\$1,100	\$18,000	\$12,720
\$1,100	\$20,000	\$11,720

### Dakhligee ayaa la xisaabaa... goorma ayaanu xisaabeynaa?

Haddii aad cid kale u shaqeyso, musharkaaga oo kaliya ayaa la xisaabayaa marka la eego xadka u degsan Lambarka Bulshada. Haddii aad iskaa u shaqeysato, waxaan xisaabeynaa dakhliga saafiga ah ee kaa soo gala ganacsigaaga. Dakhli ahaan uma xisaabno macaashka ay dawladda ku siiso, dakhli kaa soo gala maalgelinta, dulsaarka, hawlgabka

shaqada, dulsarka kuu urura iyo macaashka raasul maalka. Hase yeeshee, waan xisaabeyna lacagta ay shaqaaluhu ku daraan hawlgabka ama qorshaha hawlgabka ee ku jira mushaharka inta aan laga jarin canshuurta.

Haddii aad mushahar ku shaqeyso, dakhliga waxaa la xisaabayaa marka aad shaqyesay (kasbato), ee ma aha marka lagu siiyey. Haddii uu jiro dakhli aad shaqeysay sanadkii hore, laakiin lacagtiisa lagu siiyey sanadka xiga, waa in loo xisaabaa sida dakhli sanadkii hore. Tusaale wanaagsan waxaa noqon kara fasaxa caafimaadka iyo kan sanadka iyo gunada ururtay ee lagu siiyo.

Haddii aad iskaa u shaqeysato, dakhliga waxaa la xisaabayaa marka uu ku soo galo — marka laga reebo haddii lacagta lagu siiyosanaad ka dib marka aad xaqa u yeelatay Lambarka Bulshada oo aad lacagta shaqeysay ka hor intii aadan xaqa u yeelan.

## Sharciyada gaarka ee sanadka ugu horeeya hawlgabka

Mararka qaarkood dadaka hawlgabka noqda bartamaha sanadka waxa ay qaateen wax ka badan dakhligii loo gooyey sanadka oo dhan. taas weeye sababta ay u jiraan xeerar gaar ah oo loo adeegsado dakhliga sanadka, inta badan sanadka ugu horeeya ee hawlgabka. Sida uu dhigayo sharcigan, waxa aad qaadan kartaa jeega Lambarka Bulshada oo aan wax laga jarin, iyada oo aan loo eegin dakhliga sanadka oo dhan.

Sanadka 2018ka, qof hawlgalka buuxa ah sanadka oo dhan waxa loo tixgeliyaa hawlgab haddii dakhligiisu yahay \$1,420 ama ka yar.

Tusaale ahaan, Joh Smith hadii uu ku noqdo hawlgab da'da 62 30ka Oktoobar 2018. Dakhligiisu waxa uu noqonayaa \$45,000 ilaa Oktoobar. Haddii uu helo shaqo waqtiga dhiman oo uu bilaabo Nofeembar waxa uu dakhligiisu noqonayaa \$500 bishii. Inkasta oo dakhliga soo galay uu si la taaban karo ee 2018ka uga sara marayo xadka u go'an ee loo gol yahay (\$17,040), waxa la siinayaa macashka

Lambarka Bulshada bisha Nofeembar iyo Diseembar. Tani waxa ay ku dhacday isaga oo bilahaas uu dakhligiisu ahaa \$1,420 ama ka yar, xadka dakhliga ee u go'an dadka gaara da'da hawlgabka buuxa. Haddii dakhliga soo gala Mr. Smith uu ka bato \$1,420 mid ka mid ah bilahaas (Nofeembar iyo Diseembar), ma helayo macaash bilahaas. Laga bilaabo 2019, sharciga u degsan ee xadka sanadka ayaa lagu qaadayaa (dhaqayaa).

Sidoo kale haddii aad iskaa u shaqeysato, waxa aan tixgelineynaa inta ay le'eg tahay hawsha ay ganacsigaaga ka qabato si aan u ogaano inaad hawlgab tahay iyo in kale. Mid ka mid ah sida loo fiiryo waa in aan eegno mudada aad ka shaqeyso ganacsiga. Guud ahaan, haddii aad ka shaqeyso ganacsigaaga in ka badan 45 saacadood bishii, ma tihid hawlgab; haddii aad ka shaqeyso ganacsigaaga wax ka yar 15 saacadood waxa aad tahay hawlgab. haddii aad ganacsigaaga ka shaqeyso inta u dhaxeysa 15 ilaa 45 saacadood bishii laguuma tixgelinayo in aad tahay ahwlgab haddii ay shaqadu tahay mid u baahan xirfad gaar ah ama aad maareyneysa ganacsi heer dhexe ah.

## Miyaad soo sheegeysaa isbedel ku yimaada dakhligaaga?

Waxaanu wax ka bedeleynaa macaashka aad qaadato Lambarkaaga Bulshada ee 2018 taasoo ku saleysan waxyaabaha aad nooga sheegto dakhliga ku soo gala 2018. Haddii aad u maleyneysa in dakhliga ku soo gala 2018 uu ka duwan yahay wixii aad noo dheegtay markii hore, durbadiiba noo soo sheeg.

Haddii uu xubno kale oo qoyska ka tirsan qoyska ay qaataan macaash ku saleysan shaqada, dakhliga ku soo gala ka dib marka aad qaadato macaashka hawlgabka waxa ay hoos u dhigeysaa macaashka ay qaadanayaan sidoo kale. Hase yeeshee, haddii xaaskaaga/seygaaga iyo caruurtaada ay qaataan macaashka sida xubnaha qoyska, dakhliga soo gala waxa uu saameyn ku yeelanayaa macaashka ay qaataan iyaga oo kaliya.

Haddii aad dooneyso in lagaa caawiyo dakhliga ku soo gala, nala soo xiriir. Marka aad nala soo xiriireyso horey u soo qaado Lambarkaaga Bulshada.

## Macaashka aad qaadata aad ma u kordhayaa kolka dambe haddii lagaa gooyo macaashka shaqada darteed?

Haa Haddii qeyb ka mid ah macaashkaaga lagaa gooyo dakhliga ku soo gala dartiis, macaashka aad qaadaneysa waa kordhayaa xilliga aad gaarto hawlgabka buuxa iyada oo la tixgelinayo bilaha macaashka lagaa gooyey.

Tusaale ahaan, ka soo qaad in aad codsatay macaashka hawlgabka markii aad gaartay 62 sanadkii 2018 iyo macaadhka la siinayana waa \$953 bishiiba. Intaa ka dib, waxa aad ku noqotay shaqada iyo 12 bilood oo macaashka lgaa goynayo.

Waxa aan dib u xisaabeynaa macaashkaaga marka ay da'daadu gaarto da'da hawlgabka buuxa ee 66 iyo 4 bilood taasoo lagu siinayo \$1018 bishii (lacagta doolarka ee maanta). Ama, ama uu dakhli badan ku soo galayo inta u dhaxeeyso 62 ilaa 66 sano iyo 4 bilood iyada oo macaashka lagu siin lahaa oo dhan lagaa heynayo. Marka ay sidaa tahay, waxa aan bishiiba ku siineynaa \$1,300 bishii laga bilaabo da'da 66 sano iyo 4 bilood.

## Ma jiraan habab kale oo shqadu ay u kordhineyso macaashkaaga?

Haa Sanad kasta waxa aan dib u eegnaa diiwaanka dhamaan dadka qaata macaashka ee qaata hawlgabka. Haddii dakhligii u dambeeyey ee ku soo galay sanidihii ugu dambeeyey uu noqdo kan kuugu badan, waxaanu xisaabnaa macaashkaaga taasoo kordhineysa macaashka lagu siinayo. Nidaamkaas waa mid si toos ah u dhaca macaashkana waxaa la bixiyaa bisha Diseembar ee sanadka soo socda. Tusaale ahaan, Diseembar 2018 waxaa lagu

siinayaa korodhka dakhliga 2017 haddii ay taasi kordhineyso macaashkaaga. Korodhkaas waxaa dib looga soo bilaabayaa bishii Janaayo 2018.

## La Xiriirka Lambarka Bulshada

Waxaa jira dhawr hab oo loola xiriiri karo Lambarka Bulshada, oo ay ka mid tahay barta internetka, telefoonka iyo in aad tagto xafiiska. Halkan waxa aan u joognaa in aan ka jawaabno su'aalahaaga oo aan kuu adeegno. In ka badan, Lambarka Bulshada waxa ay caawiyeen si ay maanta iyo mustaqbalka ugu guuleystaan iyagoo u fidiyey gargaar dhaqaale malaayiin dad ah oo halgan ugu jira nolosha.

## Booqo bartayada internetka

Sida ugu haboon ee meel kasta loogala soo xiriiro kaaro Lambarka Bulshada waa adiga oo soo booqda [www.socialsecurity.gov](http://www.socialsecurity.gov). Halkaas oo aad:

- Ka sameysan *my Social Security* xisaab oo aad kala socoto *Social Security Statement (Warbixinta Lambarka Bulshada)*, ka hubiso lacagta aad shaqeysay, aad ka daabacan karto warqada xaqijinta macaashka, ka bedeli karto lacagta bangiga laguugu shubo, aad ka daabacan karto foomka SSA-1099/1042S iyo kuwo kale;
- Ka codsan karto caawinaad dheeraad ah (Extra Help) ee ku saabsan daawada laguugu qoro ee ceymiska caafimaadka ee Medicare;
- Waxa aad ka coddsan kartaa hawlgabka, naafada, iyo macaashka Medicare;
- Aad ka hesho nuqul ka mid ah daabacaadaha aan soo saarno;
- Aad ka hesho jawaabaha su'aalaha markasta la is weydiiyo; iyo
- Iyo kuwo kale oo dheeraad ah!

Adeegyada qaarkood waxa aad ku heli kartaa afka Ingiriisiga oo kaliya. Soo booqo barta Luqadaha kala duwan oo aad macluumaadka ku heli karto Af Soomaali. Waxaanu idiin heli karnaa tarjubaano lacag la'aan ah oo idinka caawin kara waxyaabaha aad uga baahan

tihin Xafiisyada Lambarkaaga Bulshada Waxa aan kuu heli karnaa tarjubaan haddii aad na soo wacdaan ama aad soo booqataan Xafiiska Lambarka Bulshada.

### **Nagala soo xiriir**

Haddii aadan heli karin internetka, waxaa jirta adeegyo dhameystiran oo aad telefoonka ku heli karto, 24ka saac, 7da cisho ee todobaadka. Nagala soo xiriir telefoonka lacag la'aanta ah ee **1-800-772-1213** ama numberka TTY, **1-800-325-0778**, haddii aad dhagaha la' dahay ama maqalku kugu adag yahay.

Haddii aad dooneyso in qof aad la hadasho, waxa aan telefoonka ka jawaabnaa inta u dhaxeysa 7da aroornimo ilaa 7da fiidnimo Isniinta ilaa Jimcaha. Waxaanu ku weydiisaneynaa in aad dulqaadato mudada aan mashquulsanahay oo telefoonadu badan yihiin ama aad mudo dheer khadka ku jirto. Waxaanu rajeyneynaa on aan kuu adeegno.



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