



Dakhluga Gaar Ah Hawlgabka Ka Dib

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Lacagta abaal marinta, lacagta fasaxa, dulaalka, lacagta fasaxa bukaanka, magdahwga ceymiska, miraha loo keydiyo sii iibinta iyo lacago kale oo gaar loo bixiyo

Waa maxay "dakhluga gaarka ah"?

Xilliga hawlgabka ka dib, waxaa laga yaabaa in dakhli kaa soo galo hawl aad horey u qabatayka hor inta aadan qaadan macaashka Lambarka Bulshada. Inta badan, lacagtaaso saameyn kuma yeelato lambarka bulshada haddii ay tahay hawl aad qabatay ka hor intii aadan noqon hawlgabka. Shaxda hoose ayaa faahfaahin ka bixineysa noocyada la yaqaan ee lacag bixinta gaarka ah, taasoo kaa caawineysa in aad go'aan ka gaarto haddii aad qaadatay iyo talaabooyinka aad qaadi akto haddii aad qaadato.

Maxaa noqon kara dakhli gaar ah?

Haddii aad mushahar ku shaqeyso, lacagta lagu siiyo hawlgabka ka dib waxa ay noqoneysaa dakhli gaar ah haddii hawsha aad lacagta ku qaadneyso aad qavatay ka hor intii aadan noqon hawlgabka. Dakhluga gaarka ah qaarkiis waa kan la siiyo shaqaalaha oo ay ka mid yihiin abaal marinta, fasaxa caadiga ah iyo kan caadiga ah ee keydka ah, dulaalka iibinta, iyo dakhluga hawlgabka ama lacago dib loo dhigay oo lagu sheegay W-2 sanad gudahiis, laakiin dakhlugu soo galay sanadkii hore. Lacagta lagu siiyo **waxaa laga yaabaa** in lagu caddeeyo W-2 iyada oo laga dhigay "dakhli aan xisaabta lagu darin."

Haddii aad iska u shaqeyneysay, dakhliga saafiga ah ee aad ku soo gala **ka dib sanadka ugu horeeya ee hawlgabka** waxa loo tixgelinayaa dakhli gaar ah haddii sababta uu kugu soo galay tahay adeeg aad qabatay ka hor intii aadan xaqa u yeelab macaashka hawlgabka. "adeeyada" hawl aad si caadi ah u qabatay ama mid taaban karo oo ka mid ah hawshii aad qaban jirtay.

Qaar ka mid ah dakhliga gaarka ah ee dadka iskoo u shaqeysta waxaa ka mid ah barnaamijka beeraleyda lacagta laga siiyo, miraha la keydiyey oo la gado sanadka xiga ama dakhli soo gala mulkiilaha ganacsiga oo aanb hawl sidaa u badan ka qaban ganacsiga.

Sidee xadidaadda dakhliga saameyn ugu yeelnayesaa macaashka?

Haddii qof qaato macaashka lambarka bulshada oo ka yar yahay da'da lagu noqon lahaa hawlgabka, waxaa la xadidayaa dakhliga ka soo geli kara shaqo uu qabto. Da'da aad ku noqon karto hawlgab buuxa way kala duwanaan kartaa taasoo ku xiran hadba sanadka aad dhalatay. Waxa aad soo booqan kartaa www.socialsecurity.gov/planners/retire/ageincrease.html si aad u ogaato da'da aad hawlgab buuxa ku noqon karto. Macaashka hoos ayaa loo dhigaa dakhliga ka badan xad u go'an.

- Haddii ay da'daadu ka yar tahay da'da hawlgabka buuxa, \$1 ee macaash ah waxaa loo goynayaa \$2 kasta ee dakhliga shaqada kaa soo gala wixii ka sareeya lacagta u go'an. Sanadka 2018 xadku waa \$17,040.
- Sanadka aad gaarto hawlgabka buuxa, \$1 ee macaash ah waxaa loo goynayaa \$3 kasta ee dakhliga shaqada kaa soo galaya wixii ka sareeya lacagta u go'an. Sanadka 2018 xadku waa \$45,360.
- Laga bilaabo bisha aad gaarto hawlgabka buuxa, waxa aad qaadan kartaa macaashka hawlgabka buuxa iyada oo aan la eegin dakhliga ku soo gala bil aksta.

Haddii aad u maleyneyso in dakhli gaar ah ku soo galay

Haddii aad qaadato macaashka Lambarka Bulshada oo dakhliga ku soo gala kor u dhaafo xadka u go'an oo uu ku jiro dakhliga gaar ah eee ku soo gala, la soo xiriir Lambarka Bulshada. Nala socodsii haddii aad u maleyneyso in dakhli gaar ah ku soo galay. haddii aan kugu raacno, ma xisaabeyno dakhliga gaarka ah inuu qeyb ka noqdo dakhliga guud ee ku soo gala sanadka oo dhan.

Tusaale ku saabsan dakhliga gaarka ah

Tusalahan waxa uu muujinayaa sida dakhliga gaarka ah loo xisaabay sharciyada Lambarka Bulshada.

Ninka la yiraahdo DeSilva waxa uu gaaray 62 jir bisha Nofeembar ee 2017 waxaana uu qaataa macaashka Lambarka Bulshada. Bishii Jaanyo 2018kii DeSilva waxa meeshii uu ka shaqeyn jiray looga soo diray \$17,000 oo ah fasaxii u ururay. Maadaama tani ay tahay lacag laga siiyey fasaxa u ururay ka hor intii aanu hawlgabka noqon, Lambarka Bulshada waxa uu u tixgelinayaa dakhli gaar ah looma xisabayo xadka u go'an dakhliga soo gala 2018.

Dadka iibiya ceymiska iyo beeraleyda

Laba kooxood oo inta badan soo galo dakhliga loo aqoonsa karo dakhli gaar ah waa dadka iibiya ceymiska oo dakhli ka soo galo marka la cusbooneysiyo ceymiska iyo beeraleyda oo dakhli ka soo gala miraha loo keydiyo in la iibiyo snadaha soo socda.

Ceymiska dadka wax iibiya

Qaar ka mid ah dadka iibiya ceymiska waxaa dakhli ka soo galaa ceymiskii iibiyeen ka dib hawlgabka ka hor. Dakhligaas saameyn kuma yeelanayo macaashka Lambarka Bulshada, tan iyo inta uu dakhligaasi yahay mid ka dhashay ahwshii ay horey uq abteen.

Beeraleyda

Qaar badan oo beeraleyda ka mid ah ayaa miraha keydiya oo dib u iibiya. Haddii miraha la soo gooyey oo la keydiyey ka hor ama bisha uu xaqa u yeeshay macaashka Lambarka Bulshada oo sanad xiga la iibiyey, dakhliga ka soo gala saameyn kuma yeelanayo macaashka sanadka uu soo galay dakhliga.

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. 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 xaqiijinta 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 lagu 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 weydiyo; 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 tihiin 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.



Securing today
and tomorrow

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Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha