



Social Security

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. Waxaa muhim ah in aad ogaataan, in macaashka hoos loo dhigay aanu aheyn mid adiga khasaare kugu ah. 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 shaqeyneyso (ama aad qorsheyneyso in aad shaqeyso) meelo ka baxsan waddabka.*

Intee ayaad dakhligaagu noqon karaa adiga oo weli qaadanaya macaashka?

Hadii aad dhalatay 2da Janaayo 1955kii ilaa 1da janaayo 1956, 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 2017 waa in aan \$1 ee macaash ee aad qaadataba u jarnaa \$2 oo dakhliga ku soo gala ah wixii ka sareeya \$16920.

Haddii aad gaartay da'da hawlgabka buuxa inta lagu jiro 2017, waa in \$1 oo macaasha ahba aan u jarnaa \$3 oo dakhliga ku soo gala ah wixii ka sareeya \$44,880 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 2017 macaashkaaguna wuxuu noqonayaa \$600 bishii (\$7,200 sanadkii). Haddii aad qorsheyneyso in aad shaqeyso sanadka 2017ka oo dakhliga gaaraya \$22,000 ku soo gala

(wax ka sareeya \$5,080 ee acagta xadka au ah ee \$16,920). Waxaab kaa jareynaa \$2,540oo 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 2017 - Maajo 2017. Laga bilaabo Juun 2017, waxa aad qaadaneynsaa \$600 oo macaash ah waana ay kuu soconeysaa ilaa dhamaadka sanadka. Sanadka 2018, waxaan ku siineynaa \$460 oo ah lacagta lagaa jaray bishii Maajo 2017.

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 2017. Dakhliga ku soo galay waxa uu noqday \$45,900 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 \$44,880) Si sidaa loo sameeyo, waxa aan heyneynaa jeegga ugu horeeya ee sanadka. Laga bilaabo Juun 2017, waxa aad qaadaneynsaa \$600 oo macaash ah waana ay kuu soconeysaa ilaa dhamaadka sanadka. Sanadka 2018, waxaan ku siineynaa \$260 oo ah lacagta lagaa jaray bishii Janaayo 2017.

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.

Dadka da'doodu ka yar tahay hawlgabka buuxa sanadka oo dhan

<i>Haddii macaashka Lambarka Bulshada ee bil kasta uu yahay</i>	<i>Dakhligaaguna yahay</i>	<i>Macaashka sanadka ku soo galay waa</i>
\$700	\$16,920 ama ka yar	\$8,400
\$700	\$18,000	\$7,860
\$700	\$20,000	\$6,860
\$900	\$16,920 ama ka yar	\$10,800
\$900	\$18,000	\$10,260
\$900	\$20,000	\$9,260
\$1,100	\$16,920 ama ka yar	\$13,200
\$1,100	\$18,000	\$12,660
\$1,100	\$20,000	\$11,660

Daxhligee 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 shaqeesay 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 siiyosanad ka dib marka aad xaqa u yeelatay Lambarka Bulshada oo aad lacagta shaqeesay 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 2014ka, qof hawlgalka buuxa ah sanadka oo dhan waxa loo tixgeliyaa hawlgab haddii dakhligiisu yahay \$1,290 ama ka yar.

Tusaale ahaan, Joh Smith haddii uu ku noqdo hawlgab da'da 62 30ka Oktoobar 2017. 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 2017ka uga sara marayo xadka u go'an ee loo gol yahay (\$16,920), waxa la siinayaa macashka Lambarka Bulshada bisha Nofeembar iyo Diseembar. Tani waxa ay ku dhacday isaga oo bilahaas uu dakhligiisu ahaa \$1,410 ama ka yar, xadka dakhliga ee u go'an dadka gaara da'da hawlgabka buuxa. Haddii dakhliga soo gala Mr. Smith uu ka bato \$1,410 mid ka mid ah bilahaas (Nofeembar iyo Diseembar), ma helayo macaash bilahaas. Laga bilaabo 2018, 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 maareyneeyso ganacsi heer dhexe ah.

Miyaad soo sheegeysaa isbedel ku yimaada dakhligaaga?

Waxaanu wax ka bedeleynaa macaashka aad qaadato Lambarkaaga Bulshada ee 2017 taasoo ku saleysan waxyaabaha aad nooga sheegto dakhliga ku soo gala 2017. Haddii aad u maleyneeyso in dakhliga ku soo gala 2017 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 qaadaneyso 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 2017 iyo macaadhka la siinayana waa \$964 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 2 bilood taasoo lagu siinayo \$1029 bishii (lacagta doolarka ee maanta). Ama, ama uu dakhli badan ku soo galayo inta u dhaxeeyso 62 ilaa 66 sano iyo 2 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.

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 2017 waxaa lagu siinayaa korodhka dakhliga 2016 haddii ay taasi kordhineyso macaashkaaga. Korodhkaas waxaa dib looga soo bilaabayaa bishii Janaayo 2017.

La Xiriirka Lambarka Bulshada

Soo booqo www.socialsecurity.gov markii aad doonto si aad u codsato mcaashka, kana furo *my* **Social Security** si aad u hesho daabacaadaha ugu dambeeyey, una akhrisato su'aalaha inta badan la is weydiiyo. Ama, nagala soo xiriir **1-800-772-1213** (ee dhagaha la'a ama maqalku ku adag yahay, waxay soo wici karaan lambarka TTY, **1-800-325-0778**). 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. Waxa aan ka jawwbi karnaa su'aalaha aad qabtaan 7 subaxnimo ilaa 7da fiidnimo Isniinta ilaa Jimcaha. Guud ahaan, muddo gaaban ayaad sugeysaa in laga jawaabo telefoonka haddii aad soo wacdo wixii ka dambeeya talaadada. Telefoonada oo dhan waa qarsoodi We also want to make sure you receive accurate and courteous service, so a second Social Security representative monitors some telephone calls. Macluumaadka waxa telefoonka ku heli kartaa 24 saac ee maalintii. Xusuusnaada, bogeena internetka ee, www.socialsecurity.gov, oo meel kasta iyo xilli kasta soo booqan kartaan!



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Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha