

4 LAGU BIXINAYO KULLIYADA: FAHANKA WARQADDAHA ABAAL MARINTA KAALMADA DHAQAALAH

Ka dib markaad soo xarayso FAFSA ama WASFA, waxaad heli doontaa warqadda abaalmarinta kaalmada dhaqaalaha ee ka soo baxday kulliyad kasta oo aad codsatay. Kaalmadaada **dhaqaale** abaalmarin ka timid kulliyad kasta way kala duwanaa doontaa. Ma garan doontid ka uu yahay dugsiga ku habboon miisaaniyadaada ilaa aad dib u eegto DHAMMAAN kaalmadaada dhaqaale **xidhmooyinka** abaalmarinta.

NOOCYADA AMAAHDA ARDAYGA:

Waxaad dooran kartaa si buuxda ama qayb ahaan inaad u aqbasho noocyada kala duwan ee amaahda la bixiyo ama diid dhammaan iyaga.

Amaahda kaabbida leh: Dowladdu waxay bixisaa dulsarka marka aad ku jirto kulliyada. Haddii aad u qalanto, tani waa doorashada ugu wanaagsan.

Amaahda kaabbida aan alahyn: Dulsarka waxaa lagu daraa qadarka aad amaahdo sida ugu dhakhsaha badan ee aad bilowdo kulliyada.

Amaahda walaidka: Amaahda uu walidkaagu qaadan karo isagoo ku metelaya si uu u bixiyo **kharashkaaga kulliyada**. Walidkaagu waxay sharci ahaan ku xidhan yihiin amaahda iyo dib u bixintooda.

Amaahda federaalka waxay leedahay dulsaar aad u hooseeya iyodoorashooyinka dib u bixin kara wanaagsan amaahda gaarka ah oo waxaa go'aamisa FAFSA.

Amaahda gaarka ah waxay ka soo noqon kartaa bangiga, kulliyada iyo ururada gaarka ah. Caadi ahaan, waxay leeyihiin qiima dulsaar oo ka sareeya iyo doorashooyinka dib u bixinta ka wanaag yar. Sida amaahda aan la kaabin, amaahda gaarka ah waxay heshaa dulsarka sida ugu dhakhsaha badan ee ad ka amaahato lacagta.

Waxaan helay warqaddayda abaal marinta, MAXAY HADDA?

- 1. Dib u eeg deeqda** oo barbar dhig kharashka aad u baahantahay inaad daboosho. Kharashyada qaar ku qoran **kharashka soo xaadirka** (COA) waxaa biil u soo diri doona kulliyada (**kharashka waxbarashada**, qolka amna meelaha la wada seexdo, iwm) marka kuwa kale, sida buuggaagta iyo kharashyada gaarka ah ay yihiin qiyaaso lagu taliyay.
- 2. Ogeysii kulliyada isbadela walboo dhaqaalaha** ama deeqaha waxbarashada gaarka ah ee la bixiyay tan iyo gudbintaada **FAFSA ama WASFA**.
- 3. Aqbal abaalmarinta** kulliyada aad codsanayso si aad u xaadarto. Hubso inaad tyaqaano waktiyada ay dhacayso ee aqbalida deeqda kaalmada dhaqaale.

NOOCYADA KAALMADA DHAQAALAH:

Deeqaha waxbarasho: Lacagta lagu abaal mariyo ee ku salaysan tacliinta ama guul gaadhida kale si loo caawiyo lagu bixiyo kharashka waxbarashadda.

Deeqaha: Qaabka kaalmada hadiyada, caadi ahaan ku salaysan baahida dhaqaale.

Daraasada shaqo: Shaqada ka baxsan goobta waxbarasho ama goobta waxbarasho ee kuu oggolaatra adiga inaad shaqaysato **kharashyada waxbarashadda**.

Amaahda: Lacagta aad amaahato ee aad dib u bixinayso wakhti ka dib iyaddoo wadata dulsaar.

WANAAGSAN IN LA OGAADO:

Aqbal deeqaha, deeqaha waxbarasho iyo daraasada shaqada ka hor amaahda si loo yareeyo daynkaaga kulliyada ka dib. Iska ilaali amaahda gaarka ah iyo kaadhahka kiridhitka, haddii ay suuragal tahay.



COA (Kharashka Soo Xaadirka)
Deeqaha waxbarasho/Deeqaha

GAL DALOOLADA LACAGTA
(daraasada shaqada/amaahda/kaydka)

GAL DALOOLADA LACAGTA ugu yar =
WAXAY LA MID TAHAY DOORASHAD ALA
AWOODO

- 4. La xidhiidh** xafiiska **kaalmada dhaqaale** ee kulliyada haddii aad hayso su'aalo.

FEBRAAYO: FASALKA 12



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