

# Ha isqabin

Baro sidii aad isaga  
ilaalin lahayd in lagu soo  
dhex galo khayaanada  
caadiga ah ee loogu  
talagalay waayeelka.

Soo ogow sida aad uga  
ilaalin lahayd kuwa aad  
jeceshahay inay ku  
duufsadaan sed





# Adeegyada Gabowga & Madaxbanaanida (AIS)



Dadka waaweyn waa kuwa ugu nugul in la khiyaaneeyo sababtoo ah waa kooxda da'da inta badan la bartilmaameedsado. Kuwo badan ayaa u nugul sababtoo ah way aaminayaan. Boostada sweepstakes, qorshayaasha maalgashiga, qadada iibka-ganacsiga, wicitaannada-iyo-ayeeyo-ayowga- marka aad da' gaar ah gaadho, waxaa ku duqaynaya tuugo isku dayaya inay kugu khiyaameeyaan lacagtaada adag ee aad shaqaysatay.

In ka badan kala badh dhammaan kiisaska ay baarto Adeegyada Ilaalinta Dadka Waaweyn ee Degmada waxay leeyihiin qayb ka mid ah xadgudubka maaliyadeed. Qoortani waxay noqon doontaa oo kaliya inay sii faafto marka ay dadkeenu da'da yihiin. Way u fududdahay tuuggu inuu isku dayo inuu si fudud kuugula hadlo taleefanka, intii uu u isticmaali lahaa gardaro jidheed si uu u helo waxa uu doonayo.

Qalloocyadan waa ay adag tahay in la qabto. Kuwo badan kuma noola Mareykanka Waxay iibsadaan liisaska dhibbanayaasha suurtagalka ah ee khiyaanada kale. Waxay adeegsadaan taleefanno aan la ogaan karin. Waxay dhibanayaasha ka helaan inay iibsadaan kaararka Green Dot MoneyPak, ku daraan lacag caddaan ah, ka dibna siiya tuugta nambarada kaararka. Wax yar ka dib lacagta caddaanka ah waa laga saaray. Ma jirto fursad lagu soo celiyo.

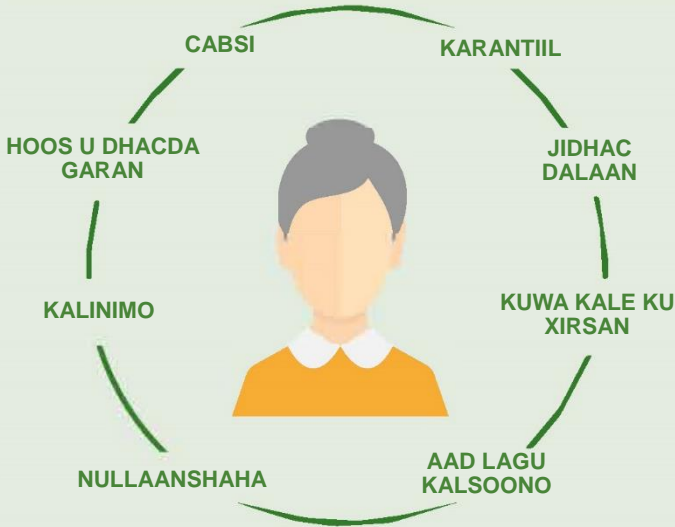
Si looga fogaado inay noqoto dhibane, dadka waaweyni waxay u baahan yihiin inay xidhaan, tuuraan, xidhaan albaabka oo ay iska indhatiraan. Taasi mar walba ma fududa maadaama ay khiyaamooyinku isku dayaan khiyaamo cusub. Laakiin xitaa haddii aysan ahayn dabeecadooda, Jiilka ugu Weyn iyo Boomers-yada Ilmaha waa inay noqdaan kuwo shaki badan oo is-ilaaliya.

Degmada San Diego Hay'adda Caafimaadka iyo Adeegyada Aadanaha iyo Xafiiska Xeer Ilaaliyaha Degmada ayaa iska kaashanaya si ay kuugu digtoonaadaan khiyaamooyinka iyo khiyaamada kala duwan ee bulshadeena, iyo bixinta agabka lagu caawinayo marka dhibtu albaabka soo garaacdo.

Qalabkan Stop Scams Toolkit waxa uu ku siinayaa macluumaad ku saabsan khiyaanada caadiga ah, tabo aad iskaga ilaalinaysa in aad dhibane noqoto iyo xidhiidho muhiim ah oo aad isticmaasho si aad wax badan uga barato ama ay kuu caawiyaan hadii lagu khiyaamo. Fadlan la wadaag macluumaadkan qoyska iyo asxaabta. Si wada jir ah, waxaan u ilaalin karnaa qaar ka mid ah muwaadiniinteena ugu nugul waxaana ka dhigi karnaa Degmada San Diego mid aan faa'iido u lahayn fannaaniintan.

# Qaybta 1: Xaqiiqooyinka Fadeexada

## Waa maxay sababta Khayaanada u Bartilmaameedsadaan



## Xaqiiqooyinka Fadeexada



1 ka mid ah 5tii qof ee Maraykanka ku nool waa da'da 60+



13kii qof ee ka weynba waa lagu xadgudbi doonaa, waa la dayacay, iyo/ama dhaqaale ahaan waa laga faa'iidayan doonaa



Keliya 1 ka mid ah 44 ka kiis ee ku xad-gudubka maaliyadeed ee oday ayaa waligiis loo soo sheegaa sharci fulinta



9% dhibanayaasha ku xad-gudbida maaliyadeed waa inay u leexdaan Medi-Cal marka maalkooda la xado

## Siyaabaha aad isku ilaalin karto

Ka digtoonow inaad halis ugu jirto shisheeyaha iyo kuwa kuugu dhow.

- Naftaada ha go'doomin - ka qayb gal.
  - Had iyo jeer u sheeg garyaqaannada: 'Weligay wax ka iibso mana siin qof kasta oo i soo wac ama i soo booqda si aan la ogeysiin. qoraal iigu soo dir.
  - Had iyo jeer hay safka labaad ee difaaca albaabkaaga hore, sida albaabka shaashadda quful ama ilaaliyaha silsiladda amniga.
  - Beddel furahaaga internetka saddexdii biloodba mar.
  - Jeex dhammaan rasiidhada uu ku jiro lambarkaaga kaarka deynta.
  - Isku qor liiska 'Ha wicin' 1-888-382-1222 iyo liiska 'Ka bixida Boostada' 1-888-567-8688.
  - U isticmaal deebaajiga tooska ah jeegaga manfaca.
  - Hel jeegaga deynta ugu yaraan laba ama saddex jeer sannadkii.
  - Ka baadh aqoonsigaga soo wacaha ee soo wacayaasha 'private' ama 'aan la garanayn'.
  - Weligaa ha ku siin kaarka deynta, bangigaaga, Lambarka Bulshada, Medicare, ama macluumaadka kale ee shakhsi ahaaneed haddii aadan wacdin.
  - Ka shaki dhammaan dalabyada aan la codsan.
  - Istickmaal kaarka deynta bedelkii kaarka deynta. Kaararka amaahdu waxay bixiyaan ilaalin dheeraad ah marka la eego magdhowga iibsashada khiyaanada ah.
  - Beddel furahaaga sirta ah ee internetka haddii kombuyuutar uu ku dhacay fayras.
  - Haddii ay kugu adag tahay inaad la socoto dhaqaalahaaga, kirayso aaminaad ama xirfadle sumcad leh si uu u qabto dhinacyo kala duwan oo arrimahaaga ah.
- Mas'uul dadweyne ayaa laga yaabaa in ay u magacawdo ilaaliye Maxkamadda Probate marka aan la helin beddelaad kale.

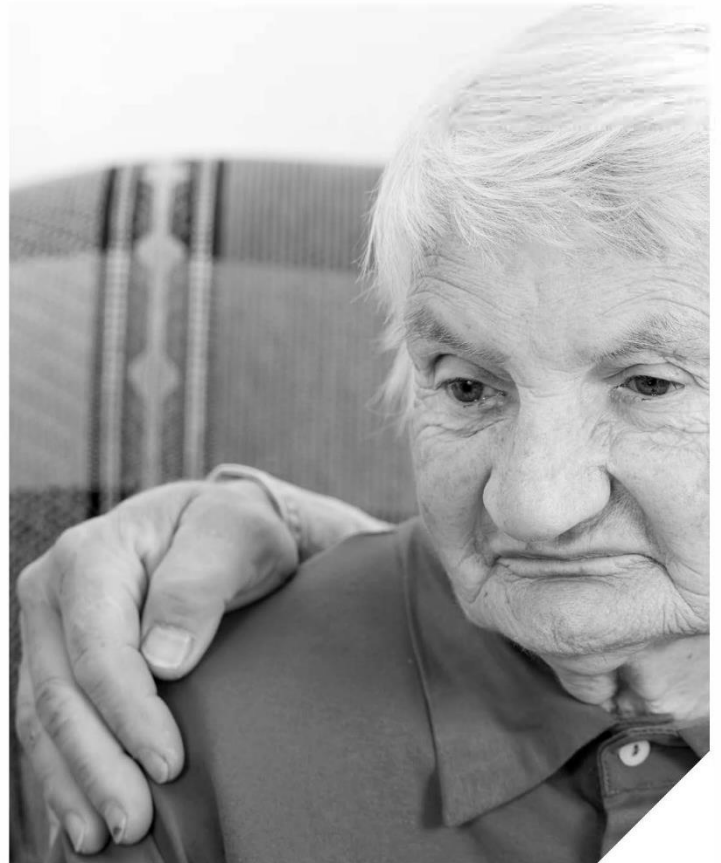
# Qaybta 1: Xaqiiqooyinka Fadeexada

## Dembiilayaasha laga yaabo

- Shisheeyaha ugaadhsanaya dadka da'da ah oo laga yaabo inay go'doonsan yihiin, cidla yihiin, jahawareersan yihiin, ama baahi u qabaan dareenka.
- Daryeel-bixiyeyaasha iyo dadka ku jira booska kalsoonida ee isticmaala cabsida ama dambiga si ay uga faa'iideystaan qof weyn.
- Xubnaha qoyska ee leh taariikh dembi iyo/ama taariikh ku-xadgudubka daroogada, qabatinka, shaqo la'aanta.

## Calaamadaha lagu garto in qof weyni uu dhib ku jiro

- Isbeddellada aan caadiga ahayn ee dhawaanahan lagu sameeyay koontada qofka, oo ay ku jiraan ka bixitaan aan caadi ahayn, qof(dadka) cusub lagu daray, ama isticmaalka lama filaanka ah ee ATM-ka waayeelka ama kaarka deynta.
- Jeeg weyn oo loo qoray qof aanad garanayn.
- Isbeddelka awooddooda qareennimo ama ka-faa'iideystayaasha caymiskooda ama akoonnada maalgashiga.
- Iibka aan caadiga ahayn ama aan loo baahnayn, sida iibsashada naadiyada golfka ee cusub ama jijin dheeman ah.
- Dayactirka guriga ee aan loo baahnayn.
- La noqoshada qof aad uga yar ama qof aan habboonayn.
- Waayeelku waxa uu u muuqdaa mid jaha-wareersan, gariirsan oo baqaya.
- Utility, kirada, mortgage, caafimaadka, ama biilasha kale ee muhiimka ah waa kuwo aan la bixin inkastoo dakhli ku filan soo galo.
- Daryeel bixiyaha uma oggolaan doono dadka kale inay la kulmaan waayeelka.
- Boostada la ururiyay, isdiiwaangelinta joornaalka, ama 'hadyada bilaashka ah;' taasoo la macno ah inay ku jiraan 'liiska nuugisyada'.



## Qaybta 2: Noocyada Fadeexada

### Khayaanada Lagu Beegsado Waayeelka

- Fadeexada Awoowe
- Qaashada iyo Bakhtiyaanasiibka Bakhtiyaanasiibka
- Khayaanada Isgaadhsiinta
- Alaabooyinka ka hortagga gabowga ee been abuurka ah
- Khiyaanada Daryeelka Caafimaadka/ Caafimaadka/Caymiska Caafimaadka
- Daawooyin been abuur ah
- Qorshayaasha Maalgashiga
- Codsiyada albaab-ilaal-alkaab
- Khayaanada Internetka
- Milkiilaha Guriga/Dib-u-noqoshada Daynta Amaahda
- Ka shaqee Fadeexada Guriga
- Xatooyada Aqoonsiga
- Fadeexad Waraaqaha Sharciga ah
- Adeegga Dakhliga Gudaha (IRS) ama Khiyaanada Wakaalada Kale ee Dawladda
- Khiyaamada Qandaraaslaha Dayactirka Guriga
- Aaska iyo Qabuuraha oo laga been abuurtay
- Khiyaamooyinka Samafalka
- Seminaaro “Qado bilaash ah” iyo kuwa kale ee xorta ah



*Ha ka baqin inaad ka hadasho oo talaabo qaado*



**IS DEJI**  
& is deji



**ISKA**  
& iska jar



**IS DEJI**  
& tirtir



**ISDEJI**  
horay u sii  
qorshee



**ISDEJI**  
& talo raadso

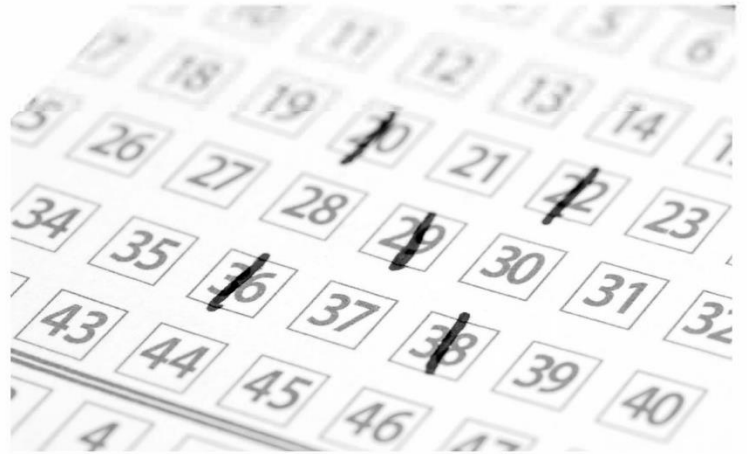
*sugitaanka ayaa ka sii dari kara*

# Qaybta 2: Noocyada Fadeexada



- Weydii su'aalo ay ku adkaan lahayd inuu ka jawaabo tuuggu.
- La xidhiidh qofka uu khiyaanada sheeganayo.

Isla markiiba la xidhiidh adeegga xawilaadda si aad uga warbixiso khayaanada. Waxa laga yaabaa in aad dib u soo ceshato lacagta haddii aanu tuuggu weli soo qaadin. Haddii lacagta la qaaday, ma awoodid inaad dib u hesho. Kaarka hore loo sii rari karo, lacagta si dhakhso ah ayaa loo lumin karaa iyada oo aan fursad loo helin in lagu soo celiyo lacagahaas.



## Fadeexada Awoowe

Khayaanada ayaa waci doona dhibbanaha suurtagalka ah oo ku odhan doona, 'Hi ayeeyo, ma garanaysaa kani kan?' Awoowga aan laga shakin ayaa qiyaasi doona magaca ubadka uu awoowaha u yahay in tuuggu u dhawaaqo, iyo khiyaanada ayaa xaqiijin doona aqoonsigaas. Ilmaha been abuurka ah ayaa caadi ahaan weydiisan doona lacag si uu u xalliyo dhibaato maaliyadeed oo lama filaan ah, in lagu bixiyo Western Union ama MoneyGram, taas oo aan had iyo jeer u baahnayn aqoonsi si ay u ururiyaan. Qaar badan oo ka mid ah khiyaameeyayaashan waxay u sheegaan waayeelka si ay u helaan kaararka dib loo rari karo, sida 'Dot Green.' Kaararka 'Green Dot' waa kaadhahka kredit-ka ee horay loo bixiyay oo laga iibsano dukaamada badankood waxaana dib loo rari karaa ilaa \$500 markiiba. Kani waa calan cas maadaama qof kasta uu heli karo lacagta ku xidhan kaadhkan ilaa inta uu haysto lambarka biinanka.

## Isdeji oo...

- Telefoonka soo dhig!
- Ama hubi si aad u xaqiijiso in qofka soo wacay uu sharci yahay iyo qof aad taqaan ka hor intaadan dirin wax lacag ah.

## Qaadashada iyo Bakhtiyaanasiibka Bakhtiyaanasiibka

Khayaanada ayaa ku wargeliya dhibbanahooda suurtagalka ah inay ku guuleysteen bakhtiyaanasiibka ama tartanka oo ay u baahan yihiin inay bixiyaan lacag si ay u furaan abaalmarinta. Badanaa waayeelka ayaa loo diri doonaa jeeg si ay u dhigaan, kaliya in la diido dhowr maalmood ka dib. Khayaanada ayaa si dhakhso ah u ururin doona lacag loogu talagalay khidmadaha ama canshuuraha abaalmarinta, kuwaas oo ay jeebka ku shubtaan inta 'lacagta abaalmarinta' laga saaro xisaabta dhibbanaha.

## Isdeji oo...

- Telefoonka soo dhig!
- Ha bixin “abaalmarinta bilaashka ah”. Haddii qofka soo wacay uu sheego in lacag-bixintu ay tahay canshuur, isaga ama iyada waxay ku xadgudbayaan sharciga federaalka.

## Qaybta 2: Noocyada Fadeexada



### Suuqgeynta

Wicitaannadan been abuurka ah ayaa ah mid ka mid ah qorshayaasha ugu caansan oo aan suurtagal ahayn in la raadiyo. Marka heshiis guulaysto la sameeyo, magaca iibsadaha waxaa inta badan lala wadaagaa qorshayaal la mid ah kuwaas oo raadiya bartilmaameedyo sahlan, taasoo keenta in isla qofkaas si isdaba joog ah loo khiyaaneeyo.

### Isdeji oo...

- Telefoonka soo dhig!
- Ha ka iibsan shirkad aan la aqoon.
- Had iyo jeer weydii oo sug ilaa aad ka helayso qoraal ku saabsan deeq kasta ama samafal.
- Hel magaca iibiyaha, aqoonsiga ganacsiga, lambarka taleefanka, cinwaanka waddada, cinwaanka boostada, iyo shatiga ganacsiga ka hor intaadan dhammaystirin wax kala iibsigaa.
- Soo ogow qayb ka mid ah lacagta lagu bixiyo guddiyada iyo qaybta ay ku baxdo samafalka ama maalgashiga.
- Weydii naftaada, 'Waa maxay dammaanad qaadka aan ku leeyahay in qofkan wax iibinayaa uu lacagtayda u isticmaali doono qaabkii aan ku heshiinnay?'
- Horudhac ha u bixin adeegyada.
- Ka digtoonow shirkadaha doonaya inay fariin u soo diraan gurigaaga.

- Ha bixin "abaalmarinta bilaashka ah". Haddii qofka soo wacay uu sheego in lacag-bixintu ay tahay canshuur, isaga ama iyada waxay ku xadgudbayaan sharciga federaalka.
- Ogsoonow in macluumaadkaaga inta badan loo dillaaliyay kuwa telemarketers iyada oo loo marayo dhinacyo saddexaad.
- Haddii hal mar lagugu dhibaateeyay, ka digtoonow dadka soo wacaya inay kaa caawiyaan soo kabashada khasaarahaaga khidmad horay loo bixiyay.
- Had iyo jeer qaado wakhtigaaga markaad go'aan samaynayso.

Haddii aad hayso macluumaad ku saabsan khiyaano, u sheeg hay'adaha fulinta sharciga ee degaanka, gobolka, iyo/ama federaalka.

### Alaabooyinka ka hortagga gabowga ee been abuurka ah

Botox been abuur ah oo ku taal Arizona waxay ka heshay qaybiyayaasheeda \$1.5 milyan wax ka yar hal sano. Alaabooyinka sidan oo kale ah waxay daadin karaan kheyraadka mararka qaarkoodna dufcad xun waxay yeelan kartaa cawaaqib caafimaad.

### Isdeji oo...

- Telefoonka soo dhig!
- Haddii ay aad ugu wanaagsan tahay inay run noqoto, waxay u badan tahay inay tahay.
- Weydii su'aalo ku saabsan alaabta oo samee baaritaan adiga kuu gaar ah ka hor inta aadan iibsan.
- Ka digtoonow badeecooyinka sheeganaya inay yihiin 'horumarin;' 'qaababka qarsoon' iyo/ama sheegashada inay daaweeyaan cudurro kala duwan oo aan xiriir la lahayn.
- Weydii dhakhtarkaaga alaabta.





## Qaybta 2: Noocyada Fadeexada



### Khiyaanada Daryeelka Caafimaadka/ Caafimaadka/Caymiska Caafimaadka

Khiyaanada noocaan ah waxaa ka mid noqon kara biilasha adeegyada aan waligeed la helin, iibinta aaladaha ama adeegyada aan loo baahnayn ka faa'iidaystayaasha, qof u isticmaalaya kaarka caafimaadka qof kale si uu isagu ama iyada u isticmaalo, ama shirkad adeegsata macluumaad been ah si ay dhibbanaha ugu soo biiraan qorshe.

### Khiyaanada Caymiska Caafimaadka:

#### Isdeji oo...

- Weligaa ha saxiixin foomamka sheegashada caymiska madhan.
- Weligaa ha siin oggolaansho buste bixiye caafimaad inuu biil ku bixiyo adeegyada la qabtay.
- Weydii bixiyeyaashaada caafimaad waxa ay ku dalaci doonaan iyo waxa lagaa filayo inaad jeeb ka bixiso.
- Si taxadar leh dib ugu eeg sharaxaada caymiskaaga ee ku saabsan Bayaanka Faa'idooyinka oo wac caymiskaaga iyo bixiyahaaga haddii aad wax su'aalo ah qabtid.

- Ha ku ganacsan guri-ka-albaab ama taleefoon dadka ku iibiya kuwaas oo kuu sheegaya in adeegyada qalabka caafimaadku ay bilaash yihiin.
- Aqoonsiga caymiskaaga/Caafimaadka sii kaliya kuwa bixiye adeegyadaada caafimaad.
- Hayso diiwaanada saxda ah ee dhammaan ballamaha daryeelka caafimaadka.
- Ogow haddii dhakhtarkaagu qalab kuu dalbay.

### Khayaanada Medicare:

#### Isdeji oo...

- Ilaali lambarkaaga Medicare marka aad samaynayo lambarada kaadhka deynta oo ha u ogolaan qof kale inuu isticmaalo.
- Dib u eeg bayaannadaada Medicare si aad u hubiso inaad runtii heshay adeegyada lagu soo dalacday.
- U soo sheeg dhaqdhaqaaqyada laga shakiyo 1-800-MEDICARE
- Wixii macluumaad dheeraad ah: booqo u doodayaasha caafimaadka California ee:

[www.cahealthadvocates.org/fraud-abuse/](http://www.cahealthadvocates.org/fraud-abuse/)

# Qaybta 2: Noocyada Fadeexada

## Daawooyin been abuur ah

Waayeel badan ayaa xiiseynaya alaabooyinka bixiya si ay u kordhiyaan shaqada garashada, virility, xaaladaha jireed iyo ka hortagga kansarka. Khiyaamooyinkani waxay ka shaqeeyaan internetka halkaasoo waayeelka ay sii kordhayaan si ay u helaan qiimo ka wanaagsan daawooyinka gaarka ah.

## Isdeji oo...

- Tirtir!
- U isticmaal taxaddar aad u daran wax iibsiga dibadda ah; maaddooyinka aan la garanayn FDA ma ogola.
- Ka baadh baakadda wixii isbeddel ah ee ka yimi hal dawo oo ta xigta.
- Ka taxaddar markaad internetka ka dalbanayso dawooyinka dhakhtarku qoray.
- Ka digtoonow badeecooyinka sheeganaya inay yihiin 'heshiis gaar ah'.
- La tasho dhakhtarkaaga ka hor inta aanad iibsana warqad cusub.
- Ka digtoonow badeecooyinka sheeganaya inaysan lahayn waxyeelo.
- Ka digtoonow dhakhtarkaaga wixii waxyeelo xun ah ama haddii xaaladaadu aanay ka soo rayn.



## Qorshayaasha Maalgashiga

Nidaamyada Ahraamta, badeecooyinka maaliyadeed ee adag iyo codsiyada lagu dalbanayo lacagta dhaxalka dhammaan bartilmaameedka iyo ka faa'iidsiga dadka da'da ah.

## Isdeji oo...

- Telefoonka soo dhig!
- Haddii ay u muuqato mid aad u wanaagsan inay run noqoto, waxay u badan tahay inay tahay.
- Ha maalgashan ilaa aad fahanto heshiiska.
- Xaqiiji aqoonsiga dadka iyo ganacsiyada aad la shaqaynayso.
- Ka digtoonow sheegashada dakhliga la buunbuuniyay iyo wax soo saarka aadka u sarreeya.
- La tasho qolo saddexaad oo aan eex lahayn.
- Ka digtoonow meelaha cadaadiska sare leh.



# Qaybta 2: Noocyada Fadeexada

## Codsiyada albaab-ilaa-albaab

Waxay si fudud u raadinayaan inay kaa soocaan lacagtaada. Ha degdegin hana cabsiin. Haddii aad doorato inaad wax ka iibsato ama adeegsato adeegyadooda, ku hel dhammaan macluumaadka iyo ballanqaadyada qoraal ahaan. Haddii aad wax ka iibsatid qareen albaab-ilaa-albaab ah, waxaad xaq sharci u leedahay inaad ku soo celiso saddex maalmood gudahood.

## Isdeji oo...

- talo raadso!
- Weligaa ha saxiixin wax goobta ah, oo ay ku jiraan foomamka iyo gaar ahaan foomamka madhan.
- Weligaa ha la kulmin qof wax iibinaya kaligiis, gaar ahaan gurigaaga. La-taliye la aamini karo kula joogo.
- Iibiyuhu wuxuu isku dayaa inuu u muuqdo saaxiib, laakiin xusuusnow inuu isagu ama iyadu yahay shisheeye.
- Weligaa ha saxiixin hana bixin maalinta 'heshiiska' la soo bandhigay.
- Codso nuqullo wax kasta ah.
- Ku qor dhammaan ballamaha/dammaanadaha qoraal ahaan.

## Khayaanada Internetka

Markaad isticmaalayso interneedka, sidee iskaga ilaalinaysaa tuugta aqoonsiga iyo kuwa jabsada? Markaad ka fikirto bangiyada online-ka ah iyo wax iibsiga, sidee ayaad uga ilaalinaysaa in macluumaadka akoonkaaga la xado?

## Isdeji oo...

- Tirtir!
- U isticmaal furaha sirta ah ee adag akoon kasta oo online ah iyo aaladda xisaabinta: Sideed xaraf ama ka badan oo ay ku jiraan xarfo waaweyn, xarfo yaryar, lambaro iyo xarfo gaar ah.
- Nidaamyada hawlgalka, codsiyada iyo barnaamijyada ka-hortagga fayraska ka dhig kuwa casri ah.
- Kaliya kala soo bixi barnaamijyada ilo lagu kalsoon yahay.

- Freeware iyo Shareware labaduba waxay caan ku yihiin fayrasyada.
- Xaddid macluumaadka shakhsi ahaaneed ee aad ku dhejiso baraha bulshada oo xaddid tirada dadka arki kara.
- Ka digtoonow mareegaha phishingka. Haddii ay kula soo xiriiraan hay'ad maaliyadeed oo ku weydiinaysa inaad bixiso macluumaad si ay u beddelaan eraygaaga sirta ah, waxaad la xiriireysaa dambiile. Ha ka jawaabin fariimahan adigoo gujinaya xiriiriyeyaasha ku dhex jira ama wac lambarada ay bixiyaan.
- Kaliya ku samee ganacsiga maaliyadeed iyo wax kala iibsiga onlaynka iyada oo loo marayo mareegaha sirta ah. Fiiri si aad u hubiso in URL-ku leeyahay https ama http, halkii aad ka ahaan lahayd kaliya http. Mareegta aan qarsoodi ahayn (http) waa in aan lagu aamini karin macluumaadka maaliyadeed ee xasaasiga ah ama lambarrada kaadhka lacag bixinta.



## Qaybta 2: Noocyada Fadeexada



### Milkiilaha Guriga/Dib-u-noqoshada Daynta Amaahda

Khayaanada waxay jecel yihiin inay ka faa'iidaystaan kuwa leh guryahooda, kuwaas oo ah hanti qiimo leh. Macluumaad la aamini karo oo ku saabsan amaahda roga ah iyo ilaalinta macaamiisha, booqo: [www.ncoa.org](http://www.ncoa.org) oo dhagsii 'reverse mortgages' ama ku rid 'sinaanta guriga' sanduuqa raadinta.

#### Isdeji oo...

- Telefoonka soo dhig!
- Ha ka jawaabin xayaysiisyada aan la codsan.
- Ka digtoonow xayaysiisyada sheegaya inaad lahaan karto guri aan wax lacag ah laga bixin.
- Ha saxiixin wax dukumeenti ah oo aadan fahmin.
- Raadso la-taliyaha amaahda amaahda si aad uga jawaabto su'aalahaaga.

### Ka shaqee Fadeexada Guriga

Khayaanada ayaa soo dhejin doona xayaysiisyo sir ah khadka iyo daabacaadda iyagoo ka codsanaya dadka inay ka shaqeeyaan guriga. Qaarkood waxay waydiin doonaan dadka inay iibsadaan qalabkooda iyo sahaydooda. Khayaanada ayaa laga yaabaa inay bixiyaan 'lacag hormaris ah;' ka dibna qayb dib u weydiiso. Ka dib marka lacagta la diro, jeeggii asalka ahaa ayaa soo boodaya.

#### Isdeji oo...

- Kala goo!
- Ka digtoonow xayaysiisyada qarsoodiga ah ama dhejinta shaqada ee onlaynka ah si aad uga shaqeyso guriga, oo ay ku jiraan dukaameysatada sirta ah.
- Had iyo jeer xaqiiji in shirkaddu ay sharci tahay.
- Hubi Xafiiska Ganacsiga Wanaagsan:

[www.bbb.org](http://www.bbb.org)

# Qaybta 2: Noocyada Fadeexada



- Ka digtoonow khayaanada telefoonka - waligaa macluumaadka shakhsi ahaaneed ha siin qof ku bilaabaya inuu kula xidhiidho.

## Dokumentiyada sharciga ah

Khayaanada ayaa ku cadaadin doona dhibbanaha suurtagalka ah inuu si dhakhso ah u saxiixo dukumeenti sharci ah iyaga oo aan helin ra'yi labaad. Dukumeentiyadan waxaa ku jiri kara awoodaha maaliyadeed ee qareenka, ammaanada, dardaaranka, iyo dardaaranka hormariska ah.

## Isdeji oo...

- talo raadso!
- Ha lagu cadaadin inaad si dhakhso ah u saxiixdo oo had iyo jeer hel ra'yi labaad.
- Hubi inaad fahantay noocyada kala duwan ee awoodaha qareenka.
- Ka fiirso isbeddelada lagu sameeyay dokumentiyada adoon ogayn goorta, ama sida ay u dhaceen.
- Ha saxiixin dukumeenti adoon la kulmin qareen shaqsi ahaan.

## Xatooyada Aqoonsiga

Khayaanada ayaa isticmaali doonta macluumaadka gaarka ah (Lambarka Bulshada, Kaarka deynta, ama lambarka shatiga darawalnimada) iyada oo aan qofka ogolaansho laga helin inuu galo akoonnada, furto xisaabaad cusub, ama codsado deyn ama deyn. Macluumaadkan waxa lagu heli karaa marka la eego garabka dhibbanaha ee ATM-ka ama dhegaysato wada-hadalka talefoonka, iyada oo la eegayo qashinka odhaahyada ama kaararka deynta ee hore loo ansixiyey, ama iimaylo u muuqda inay ka yimaaddeen shirkad sharci ah oo waydiisa dhibbanaha suurtagalka ah inuu cusboonaysiiyo ama xaqiijiyo macluumaadka shakhsiyeed.

## Isdeji oo...

- Kala goo!
- Ka digtoonow boostadaada - ha u oggolaan in boostada soo socota ay ku fadhido sanduuqaaga boostada muddo dheer. Sanduuqa boostada ee xiran ayaa aad ammaan u ah.
- Markaad direyso boostada xasaasiga ah, tixgeli inaad ku riddo sanduuqa aruurinta ammaan ah ama si toos ah xafiiska boostada.
- Istimmaal xaashida jeexjeexa ee crisscross.
- La soco bayaannada bangigaaga iyo kaadhka deynta.
- Ha ku dhicin khiyaanada phishing-ka markaad shaki gasho, wac machadka iimaylka sheegashada inuu ka yimi ama baadh khayaanada iman karta ee internetka.



# Qaybta 2: Noocyada Fadeexada

## Adeegga Dakhliga Gudaha (IRS) ama Khiyaanada Wakaalada Kale ee Dawladda

Khayaanada ayaa iska dhigaya wakiilo dawladeed iyo kuwo dadweyne, sida booliiska, dab-damiska, maxkamadaha iyo tamarta. Khayaanada wacaan iyagoo sheeganaya inay yihiin shaqaale IRS, oo badiyaa wata magacyo been abuur ah iyo lambaro calaamad been ah oo IRS ah. Waxa laga yaabaa in dadka soo wacay ay ku andacoodaan in lacag lagu leeyahay oo loo baahan yahay in lagu bixiyo kaadhka deynta ee horay loo raray ama xawaaladaha siliga. Soo wacayaashu waxay sidoo kale waydiisan karaan macluumaad gaar ah, iyagoo sheeganaya in qofka lagu leeyahay lacag celin.

### Isdeji oo...

- Telefoonka soo dhig!
- IRS ma isticmaali doonto iimaylo aan la rabin, fariimaha qoraalka ah ama warbaahinta bulshada si looga hadlo canshuuraha.
- IRS waxay kugula soo xiriiri doontaa boostada, kuma soo diri doonto taleefan
- Ha isticmaalin kaararka deynta ee horay loo bixiyay ama xawaaladaha siliga si aad ugu bixiso qof kasta oo sheeganaya inuu yahay IRS taleefanka.
- Ka digtoonow wicitaanada IRS, xitaa haddii aqoonsiga soo wacaha uu ku yiraahdo Adeegga Dakhliga Gudaha ama IRS.
- Haddii aad u malaynayso in lagugu leeyahay canshuur, wac 1-800-829-1040 shaqaalaha IRS ayaa kaa caawin doona wixii arrimo lacag bixin ah.

U soo sheeg shilalka Kormeeraha Guud ee Maaliyadda ee Maamulka Canshuuraha 1-800-366-4484 ama [www.tigta.gov](http://www.tigta.gov)



## Khiyaamada Qandaraaslaha Dayactirka Guriga

Qandaraaslehu waxa laga yaabaa in uu hore u weydiiyo lacagta - taas oo noqon karta 30 ilaa 50 boqolkiiba kharashka mashruuca - ka dibna baaba'o. Khayaanada ayaa laga yaabaa inay ku heshiiyaan waxyaabaha dheeraadka ah ee aad rabto, laakiin ka dibna waligaa ha gelin heshiiska oo ha waydiin lacag dheeraad ah adeegyadaas.

### Isdeji oo...

- Telefoonka soo dhig!
- Hel saddex qiyaasood oo faahfaahsan oo qoran ka hor intaadan hagaajin ama dib u hagaajin.
- Qoyska ama asxaabta kala hadal go'aanka.
- Kala xiriir Guddiga Shatiga Gobolka Qandaraasleyda 1-800-321-2752 si aad u xaqiijiso shatiga qandaraaslaha iyo caymiska magdhawga shaqaalaha.
- Ka hubi Xafiiska Better Business Bureau 858-496-2131 ama [www.bbb.org](http://www.bbb.org) wixii ku saabsan cabashooyinka iyo xallinta.
- Si taxadar leh u akhri dhammaan heshiisyada iyo heshiisyada wax iibsiga ka hor inta aanad saxiixin oo hubso in dhammaan shuruudaha la geliyay qoraal.
- Hubi inaad fahantay dhammaan shuruudaha burinta qandaraaska iyo lacag celinta.
- Ha u ogolaan naftaada in lagu cadaadiyo inaad wax iibsato, saxiixdo heshiisyo, ama aad gasho lacag. Debaajiga hore waa inuu ahaadaa 10 boqolkiiba wadarta guud, ilaa ugu badnaan \$1,000.

# Qaybta 2: Noocyada Fadeexada



## Aaska iyo Qabuuraha oo laga been abuurtay

Khayaanada ayaa laga yaabaa inay akhriyaan sheekooyinka oo ay wacaan ama ka soo qaybgalaan adeegga aaska qof qalaad oo dhammaystiran si ay uga faa'iidaystaan carmalka murugaysan ama laga dhintay iyaga oo sheeganaya in marxuumku uu lahaa deyn adag. Guryaha aaska ee aan la aamini karin waxay ku dari karaan kharashaad aan loo baahnayn biilka iyadoo loo malaynayo in xubnaha qoysku aanay aqoon u lahayn kharashka adeegyada aaska.

## Isdeji oo...

- Horay u sii qorshee!
- Go'aano hore u qaad si aad uga fogaato kharashaadka niyadeed ee xad dhaafka ah iyo cadaadis si aad u iibsato adeeg kasta ama alaab aanad u baahnayn.
- Is barbar dhig qiimaha ugu yaraan laba guri oo aaska oo kala duwan.
- Weydiiso inaad aragto liiska qiimaha iyo liiska sanduuqyada si aad u aragto dhammaan xulashooyinka.

## Khiyaamooyinka Samafalka

Farshaxannada isku dhafka ah waxay isku dayaan inay lacag u ururiyaan hay'adaha samafalka ee aan jirin. Kaliya sii kuwa aad ogtahay in lagu kalsoonaan karo. Ka digtoonow koobiyo ama magacyada la midka ah ee hay'adaha samafalka ee sumcadda leh. Weydiiso macluumaad qoraal ah iyo caddayn ah in wax ku biirintaadu tahay mid canshuur laga jarayo. Xafiiska Better Business Bureau waxa uu hayaa liiska hay'adaha sama falka ee sumcadda leh: [www.bbb.org](http://www.bbb.org)

## Seminaaro "Qado bilaash ah" iyo kuwa kale ee xorta ah

Dadka waaweyn ee da'da ah ayaa had iyo jeer lagu martiqaadaa siminaaro bixiya cunto bilaash ah iyo macluumaadka ku saabsan fursadaha maalgashiga, alaabada caymiska ama dardaaranada iyo kalsoonida. Siminaaradani waa dhif ku saabsan waxbarashada; waxay rabaan inay shaqaaleeyaan macaamiil cusub oo ay iibiyaan badeecooyin. Waxa laga yaabaa inay isku dayaan inay kaa iibiyaan maalgashi aan ku habboonayn. Badana waxay la socdaan qadada iyagoo isku dayaya inay kula kulmaan mid-ka-mid ah gurigaaga. Sidoo kale, mar kasta oo aad gasho tartan ama bakhtiyaa-nasiib, waxaa lagaa codsanayaa inaad bixiso macluumaadka adiga kugu saabsan, xitaa haddii ay tahay cinwaankaaga ama cinwaankaaga iimaylka oo keliya. Mar labaad, waxaad naftaada u furaysaa wicitaanada iibka. Badana liisaska magacyada iyo cinwaanada waxaa laga iibiyaa kuwa kale ee wax iibiya iyo, nasiib daro, kuwa wax khiyaama. Aqbalaadda hadiyadaha "free" waxay ku dambayn kartaa qaali mustaqbalka fog.

## Isdeji oo...

- Diid!
- Iska ilaali inaad ka qayb gasho siminaaro bilaash ah.
- Weydiiso gudbin xirfadlayaal ah dadka aad ku kalsoon tahay haddii aad u baahan tahay la-talin maalgashi ama lagaa caawiyo dukumeentiyada muhiimka ah, sida dardaaran.
- Ha gelin wax tartan ah ama raffle ah oo kaaga baahan inaad bixiso macluumaad shakhsi ah.



# Qaybta 2: Noocyada Fadeexada

*Ha ka baqin inaad ka hadasho oo talaabo qaado*



**IS DEJI**  
& is deji



**ISKA**  
& iska jar



**IS DEJI**  
& tirtir



**ISDEJI**  
horay u sii  
qorshee



**ISDEJI**  
talo raadso

*sugitaanka ayaa ka sii dari kara*

## Musuq-maasuq maaliyadeed

Raac tillaabooyinkan haddii aad u malaynayso in aad dhibane u tahay wax isdaba marin kasta oo khatar gelin karta dhaqaalahaaga. Tan waxaa ka mid noqon kara khiyaanada la xiriirta daryeelka caafimaadka/Caafimaadka, caymiska caafimaadka, dawooyinka been abuurka ah, been abuurka aaska iyo xabaalaha, alaabada ka hortagga gabowga ee been abuurka ah, teleefishannada, khayaanada Internetka, qorshayaasha maalgashiga, milkiile guri iyo khiyaano deyn deyn ah, xatooyo iyo khiyaanooyin bakhtiyaa-nasiibka ah, Awoowaha Fadeexad, xatooyo aqoonsiga iyo dukumentiyada sharciga ah.

## Isdeji oo...

- Wac bangigaaga iyo/ama shirkadda kaadhka deynta.
- Jooji kaararka deynta ama kaararka deynta ee ku xiran akoontiga la xaday.
- Dib u habayn lambarada aqoonsigaaga shakhsi ahaaneed.
- Warbixin u gudbi booliiska.
- La xidhiidh Adeegyada Ilaalinta Dadka Waaweyn, Khadka Ka Warbinta Xadgudubka Dadka Waaweyn ee Ku Tiirsan: 1-800-510-2020

## Khayaanada Medicare

- U soo sheeg dhaqdhaqaaqyada laga shakiyo 1-800-MEDICARE

Macluumaad dheeraad ah oo ku saabsan been-abuurka Medicare, booqo [www.cahealthadvocates.org/fraud](http://www.cahealthadvocates.org/fraud)

## Xatooyada Aqoonsiga

- Isla markiiba la xidhiidh bangigaaga iyo shirkadaha kaadhka deynta.
- La xidhiidh Xarunta Khayraadka Xatooyada Aqoonsiga: 858-693-7935 iyo [www.idtheftcenter.org](http://www.idtheftcenter.org)
- Warbixin u gudbi booliiska. Shirkadaha aad kala shaqeyso si ay u nadiifiso arrimaha xatooyada aqoonsiga ayaa laga yaabaa inay rabaan inay arkaan nuqul ka mid ah warbixintan.
- Ka fayl gareyn Guddiga Ganacsiga Federaalka adiga oo isticmaalaya foomkooda ashtakada onlaynka ah [www.ftc.gov](http://www.ftc.gov), ama wac khadka telefoonka ee xatooyada 1-877-ID-THEFT
- Kala xidhiidh Khadka Khayaanada ee Lambarka Bulshada 1-800-269-0271



# Qaybta 3: Khayraadka

- U dir digniinta been abuurka wakaaladaha soo tebinta deymaha:
  - \* Khabir: 1-888-397-3742 (TDD 1-800-972-0322)
  - \* Equifax: 1-888-766-0008 (TDD 1-800-255-0056 oo codso ku xidhidh khadka Siidaynta Automatic 1-800-685-1111)
  - \* Ku wareejinta: 1-800-680-7289 (TDD 1-877-553-7803)

## Dambiyada Internetka

- Xarunta Cabashada Dembiyada Internetka ee FBI-da: [www.ic3.gov](http://www.ic3.gov)
- Naftaada ilaali intaadan dhibane noqon:
  - \* Isku qor liiska 'Ha wicin' 1-888-382-1222 ama [www.donotcall.gov](http://www.donotcall.gov)
  - \* Iska diiwaan geli liiska 'Ka bixida Boostada' 1-888-567-8688 ama booqo [www.optoutprescreen.com](http://www.optoutprescreen.com)
  - \* Booqo [www.onguardonline.gov](http://www.onguardonline.gov)

## Ururada leh agabka khiyaamada iyo khiyaamada

Xafiiska Ilaalinta Maaliyadeed ee Macmiilka:

[www.consumerfinance.gov](http://www.consumerfinance.gov)

Xiriirka Macaamiisha ee Ameerika: [www.consumerfed.org](http://www.consumerfed.org)

Shabakadda Ilaalinta Maaliyadeed ee Oday:

[www.elderfinancialprotection.org](http://www.elderfinancialprotection.org)

FINRA Aasaaska Waxbarashada Maalgeliyaha:

[www.saveandinvest.org](http://www.saveandinvest.org)

Xarunta Khayaanada ee Ururka Macmiilka Qaranka:

[www.fraud.org](http://www.fraud.org)

Cadaalada Gabowga:

[www.justiceinaging.org](http://www.justiceinaging.org)

Machadka Haweenka ee Hawlgabka Dhabta ah:

[www.wiserwomen.org](http://www.wiserwomen.org)

Adeegyada Gabowga & Madaxbanaanida: 800-339-4661

[www.aging.sandiegocounty.gov](http://www.aging.sandiegocounty.gov)

Adeegyada Ilaalinta Dadka Waaweyn: 800-339-4661

[www.aging.sandiegocounty.gov](http://www.aging.sandiegocounty.gov)

Dhexdhexaadiyaha Daryeelka Muddada Dheer: 800-640-4661

[www.aging.sandiegocounty.gov](http://www.aging.sandiegocounty.gov)

Sharciga Odayga & U doodista: 858-565-1392

[www.seniorlaw-sd.org](http://www.seniorlaw-sd.org)

Xafiisyada Daynta

Khabir: 1-888-397-3742 (TDD 1-800-972-0322)

[www.experian.com](http://www.experian.com)

Equifax: 1-888-766-0008 (TDD 1-800-255-0056 oo codso

ku xidhidh khadka Siidaynta Automatic 1-800-685-1111)

[www.equifax.com](http://www.equifax.com)

Ku wareejinta: 1-800-680-7289 (TDD 1-877-553-7803);

[www.transunion.com](http://www.transunion.com)

Warbixinta Daynta Bilaashka ah (dhammaan xafiisyada): 1-

877-322-8228; [www.annualcreditreport.com](http://www.annualcreditreport.com)



# Qaybta 3: Khayraadka

## Khayraadka Kale

Xeer Ilaaliyaha Guud (Degmada San Diego): 800-952-5548

[www.caag.state.ca.us](http://www.caag.state.ca.us)

Ururka Qareenada (Degmada San Diego): 619-231-0781

[www.sdcba.org](http://www.sdcba.org)

Xafiiska Ganacsiga Wanaagsan (San Diego): 858-496-2131

[www.bbb.org](http://www.bbb.org)

Qareenka Magaalada (San Diego): 619-236-6220

[www.sandiego.gov/cityattorney](http://www.sandiego.gov/cityattorney)

Guddiga Badbaadada Alaabta Macmiilka: 800-638-2772

[www.cpsc.gov](http://www.cpsc.gov)

Qandaraaslayaasha Golaha Shatiga Gobolka (California):

800-321-2752; [www.cslb.ca.gov](http://www.cslb.ca.gov)

Waaxda Arrimaha Macmiilka (California): 800-952-5210;

[www.dca.ca.gov](http://www.dca.ca.gov)

Waaxda Hanti-guurtada (California): 877-373-4542;

[www.dre.ca.gov](http://www.dre.ca.gov)

Ururka Suuqgeynta Tooska ah: 212-768-7277;

[www.dmaconsumers.org](http://www.dmaconsumers.org)

Ururka Iibinta Tooska ah: 202-452-8866

[www.dsa.org](http://www.dsa.org)

Qareenka Degmada (Degmada San Diego): 619-531-4040

[www.sdcd.org](http://www.sdcd.org)

Unugga Khiyaanada Qareenka Degmada (Degmada San

Diego): 619-531-3507; [www.sdcd.org](http://www.sdcd.org)

Qaybta Khiyaanada Caymiska Caymiska Degmada

(Degmada San Diego): 619-531-3749

Ha wicin Diiwaanka: [www.donotcall.gov](http://www.donotcall.gov)

Guddiga Isgaarsiinta Federaalka (FCC):

888-225-5322; [www.fcc.gov/complaints](http://www.fcc.gov/complaints)

Guddiga Ganacsiga Federaalka (FTC): 877-382-4357

[www.ftc.gov](http://www.ftc.gov)

Shirkadda Caymiska Debaajiga Federaalka (FDIC):

877-275-3342; [www.fdic.gov](http://www.fdic.gov)

Xarunta Ilaha Xatooyada Aqoonsiga: 888-400-5530

[www.idtheftcenter.org](http://www.idtheftcenter.org)

Ka bixida (kaarka deynta oo la bixiyo): 888-567-8688

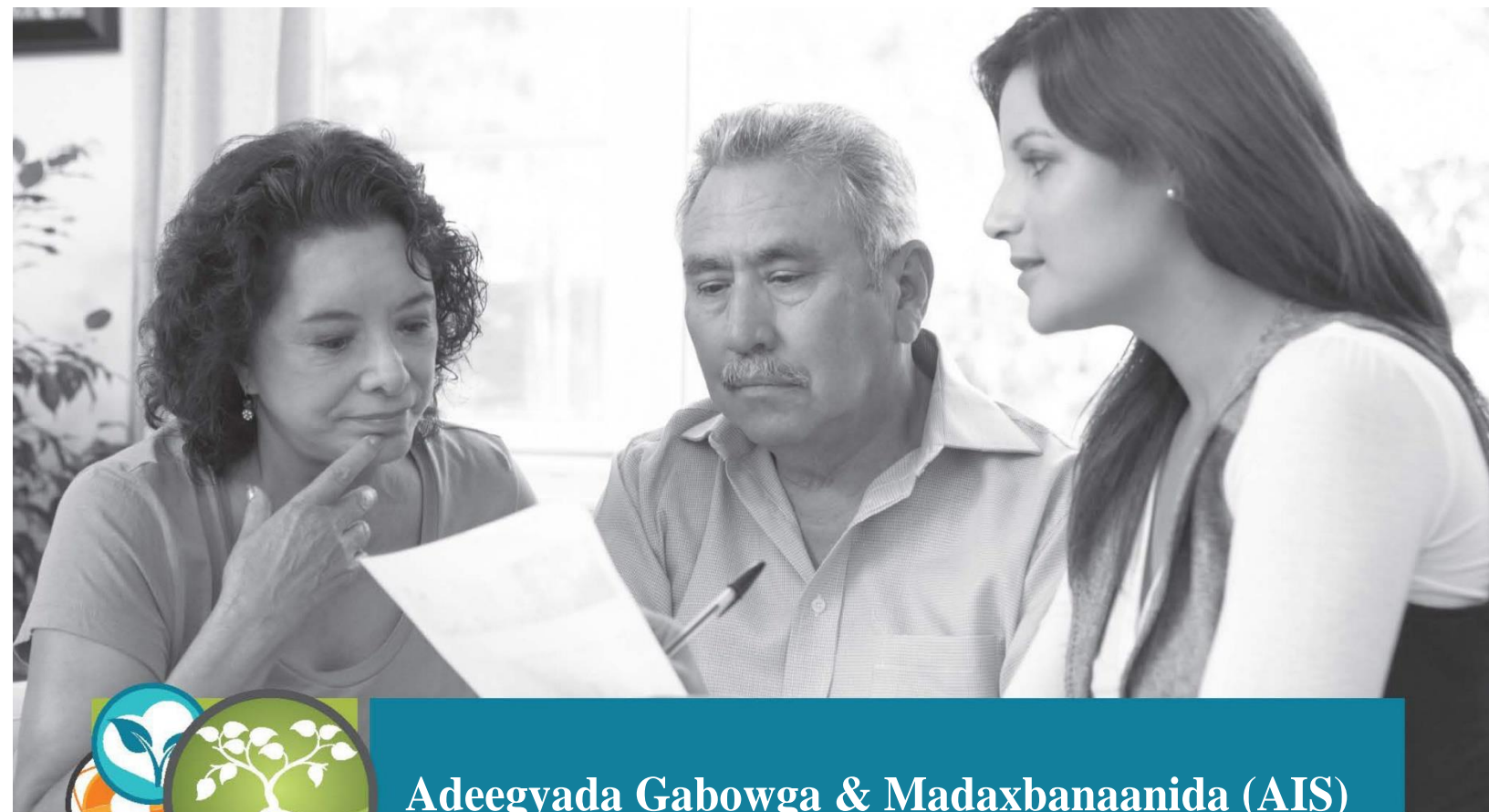
[www.optoutprescreen.com](http://www.optoutprescreen.com)

Phonebusters (ka warbixi khayaanada Kanada ee lotto):

888-495-8501; [www.phonebusters.com](http://www.phonebusters.com)

Guriga Nadiifinta Xuquuqda Gaarka ah: 619-298-3396;

[www.privacyrights.org](http://www.privacyrights.org)

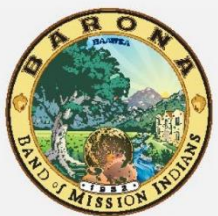


## Adeegyada Gabowga & Madaxbanaanida (AIS)

Adeegyada Da'da & Madaxbanaanida (AIS) waxay horseed u tahay u doodista, macluumaadka iyo badbaadada si loo kobciyo sharafta iyo kor loogu qaado tayada nolosha dadka waaweyn iyo dadka naafada ah ee Degmada San Diego.

### Barnaamijyada AIS waxaa ka mid ah:

- Adeegyada Ilaalinta Dadka Waaweyn
- Taageerada Daryeelaha
- Barnaamijyada Maareynta Daryeelka
- Aagagga Qabow
- Awooweyaasha Korinta Caawinta Caruurta Awoowe
- La-talinta Caymiska Caafimaadka
- Horumarinta Caafimaadka
- Macluumaadka iyo Gargaarka
- Adeegyada Taageerada ee Guriga dhexdiisa
- Mas'uulka Dadweynaha/Maamulka Dadweynaha
- Barnaamijyada isdhexgalka
- Kaalmada Sharci
- Dhexdhexaadiyaha daryeelka muddada-dheer
- Adeegyada Nafaqeynta
- Wacyigelinta iyo Waxbarashada
- Mashruuca DARYEELKA
- Tabarucayaasha Waayeelka ah ee Waxqabadka (SVA)
- Kooxda Caafimaadka Maskaxda ee Sare
- Iyo in ka badan!



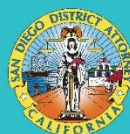
Ogaysiis adeega dad waynaha waxa qayb ka mid ah maalgeliyay deeqda Sanduuqa Qaybinta Khaaska ah ee Ciyaaraha Hindida oo ay bixiso Dawladaha Qabaa'ilka

# Paula soddohdeed ayaa ku dhacday fadeexada ayeeyo

Markii aan xaqiiqada ogaannay, lacagteedii oo dhan waa ka baxday.

U fiirso haddii waalidkaa da'da ah hawlihiisa joogtada ah uu si lama filaan ah isu beddelo.

Waxaan jeclaan lahaa inaan haysto.



800-339-4661

[www.Aging.SanDiegoCounty.gov](http://www.Aging.SanDiegoCounty.gov)

[www.SafeSeniorsSanDiego.org](http://www.SafeSeniorsSanDiego.org)