

Xoriyad Dhaqaale Checklist

Tallaabooyin fudud oo kaa caawinaya inaad dhisto mustaqbal dhaqaale oo wanaagsan

Sidee loo gaaraa Xoriyad Dhaqaale?

Checklist-kan wuxuu ku siinayaa tallaabooyin fudud oo aad mid-mid u qaadi karto. Waxaad ka bilaabaysaa Budget iyo Emergency Fund, kadibna waxaad u gudbaysaa deynta, kaydka, Halal Investing iyo dhisidda hantidaada. Calaamadee tallaabo kasta markaad gaarto.

- ☐ **1. Samee Monthly Budget**
Qor lacagta kuu soo gasha iyo halka ay kaaga baxdo bil kasta.
- ☐ **2. Dhis Emergency Fund**
Ku bilow intaad awooddo, kadibna hadaf ka dhig 3 ilaa 6 bilood oo kharashaadkaaga ah.
- ☐ **3. Iska bixi deynta Interest-ka badan**
Mudnaanta sii deynta sida Credit Cards iyo Personal Loans-ka interest-ka badan leh.
- ☐ **4. Si joogto ah wax u kaydi**
Bil kasta wax kaydi, marka income-kaagu kordhana isku day inaad kaydkaaga kordhiso.
- ☐ **5. Baro Halal Investing**
Baro aasaaska Stocks, ETFs iyo sida loo hubiyo in Investment-ku Shariah-compliant yahay.
- ☐ **6. Furo Investment Account**
Furo Brokerage ama Retirement Account kuu oggolaanaya inaad doorato Investments waafaqsan qiyamka Islaamka.
- ☐ **7. Samee Financial Goals**
Qor hadafyada dhow iyo kuwa fog, sida Emergency Fund, guri, retirement ama Xoriyad Dhaqaale.
- ☐ **8. La soco Net Worth-kaaga**
 $\text{Net Worth} = \text{waxa aad leedahay (Assets)} - \text{waxa lagugu leeyahay (Liabilities)}$. La soco si aad u aragto horumarkaaga.
- ☐ **9. Sii wad barashada**
Ka baro buugaag, videos, iyo ilo aad ku kalsoon tahay.
- ☐ **10. Dib u eeg qorshahaaga**
Budget-kaaga, hadafyadaada iyo Investments-kaaga si joogto ah dib ugu eeg oo wax ka beddel marka loo baahdo.

Xoriyad Dhaqaale hal mar laguma gaaro.

Waxay ka dhalataa go'aamo yar-yar oo wanaagsan oo aad si joogto ah u sameyso.