



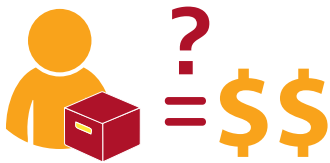
Lacagta



Dhaqaaluhu waa xaddiga isugaynta badeecadaha, adeegyada iyo lacagtay Australia samayso ayna adeegsato.



Australia waxay leedahay dhaqaalaha suuqa xorta ah.



Taas macnaheedu waxay tahay in dadka keena badeecadaha iyo adeegyada inay go'aamiyaan sicirka ay yeelanayaan.



Australia waxay leedahay shaqaale xirfad-yaqaan ah.



Taas macnaheedu waa in dadka haysta shaqooyinka ay leeyihiin xirfado gaar ah iyo aqoon ku saabsan shaqada ay hayaan.

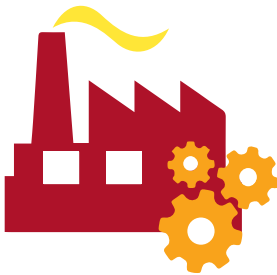


Waxaa jira warshado muhiim ah kuwaas oo dhaqaalaha Australia u baahan yahay si uu u sii-waaro.

- macdanta



- beeraha



- wax-soo-saarka – samaynta walxaha

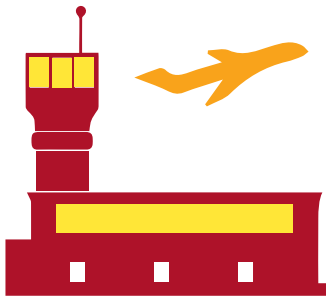


- adeegyada

Lacagta Australia



Doolarka Australia waa lacagta Australia.



Waxaad kaga baddalan kartaa lacagta waddankaaga doolarka Australia:

- garoonka



- saraafaha lacagaha qalaad



- badiba bangiga



Waxaad u baahan kartaa inaad tusto baasaboorkaaga ama dokumantiyada lagu safro.

Lacag-bixinnada iyo adeegyada



Marka kowaad oo aad Australia timaaddo waxaad aadaysaa Centrelink adoo ay kula socdaan:

- qofka-shaqaalaha ah



- qofkii ku-isboonsarey



Waxay kaa caawin doonaan inaad isku diiwaangeliso:

- lacag-bixinaha taageerada dakhliga – lacagta laga helo Dowladda si ay kuu caawiso
- adeegyada kale oo aad awoodo inaad adeegsato



Waxaad u baahan tahay inaad Centrelink siiso:

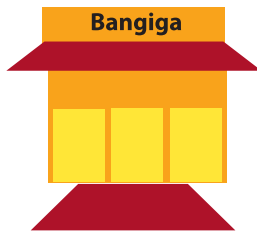
- caddaynta aqoonsigaaga – ciddaad tahay – sida baasaboorkaaga ama dokumantiga safarkaaga



- faahfaahinta akoonkaaga bangiga



Centrelink waxay lacag-bixinta toos ugu shubtaa akoonkaaga bangiga.



Markaad hesho shaqo, dadka aad u shaqayso waxay lacag-bixinta toos ugu shubtaa akoonkaaga bangiga.

Bangi adeegsiga



Marka kowaad oo aad Australia timaado waxaad u baahn doontaa inaad furato akoon bangi.



Waxaad dooran kartaa bangi waxaadna caawimaad ka helaysaa:

- qofka-shaqaalaha ah



- qofkii ku-isboonsarey



Waxaad u baahan tahay inaad bangiga siiso:

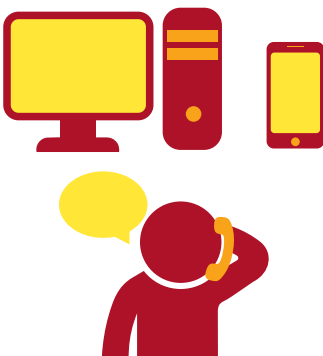
- caddaynta aqoonsigaaga sida baasaboorkaaga ama dokumantiga safarka



- faahfaahinta cinwaankaaga – halkaad ku nooshahay

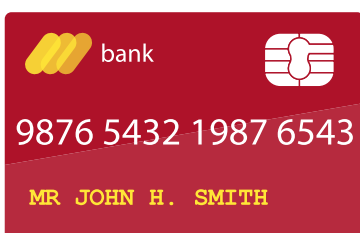


- Lambarka Galkaaga Canshuurta (Tax File Number - TFN)



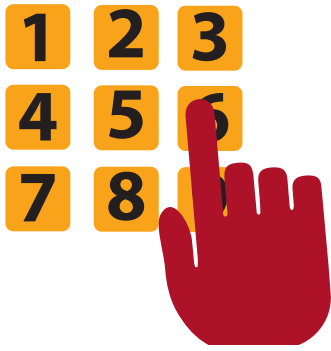
Dad badan oo Australia ah ayaa adeegsada:

- bangiga elektarooniga ah
- bankinka intarneedka



Bangigu wuxuu ku siin doonaa:

- kaarka bangiga



- Lambarka Aqoonsiga Shaqsi (Personal Identification Number - PIN) si loogu adeegsado markii aad isticmaalayso kaarka bangiga



Waa inaad haysataa PIN-kaaga si gaar ah – cidna ha u sheegin waxay tahay.



Waa inaad u sheegtaa bangiga sida ugu dhaqsaha badan haddii kaarkaagu:

- uu lumo
- la xado



Waxaad ugu baahan tahay kaarka si aad u samayso:

- dhigaalka – dhigashada lacagta

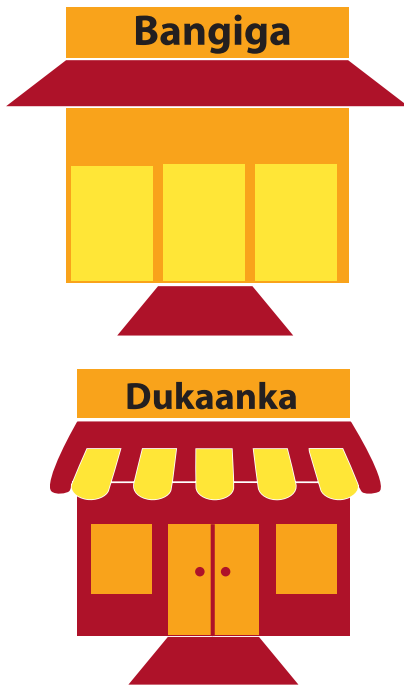


- kala-soo-bixidda – ka soosaarida lacagta



Waxaad u adeegsan kartaa kaarka:

- Mashiinada Teelarka Atoomaatiga ah (Automatic Teller Machines - ATMs)



- bangi

- dukaamaysi

Miisaniyad-samaynta

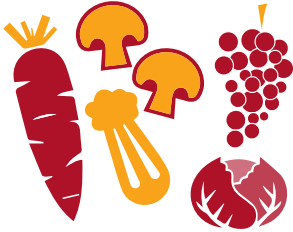


In lagu noolaado Australia waxay ku kacaysaa lacag fara badan.

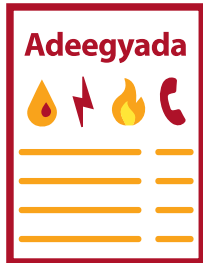


Waxaad ku qarash-garayso biilalasha badan oo aad u baahan tahay inaad bixiso sida:

- Iacagta kirada



- cuntada



- adeegyada
 - biyaha
 - gaaska
 - kirada
 - taleefanka

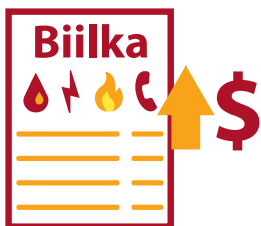


Waxaad ku qarash-garayn kartaa lacag fara badan biilashaada marka u horraysa oo aad Australia degto.



Markaad degto Australia waxaad haysan kartaa:

- dakhli ka badan ama ka yar intaad hore u haysatey



- biilal ka badan intaad hore u haysatey



Waxaa suurtagal ah inaad u baahato:

- inaad badesho sidaad u isticmaasho lacagtaada
- inaad samayso miisaaniyad taas oo ku habboon noloshaada cusub



Haysashada miisaaniyadda waxay kugu caawinaysaa inaad ogaato intaad lacag:

- haysato



- aad qarash-garayn karto



- aad dhigan karto



Hab dhaqannada qaarkood oo aad baran karto:

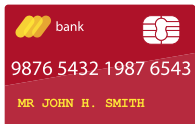
- samaysiga miisaaniyadda si aad ogaato intaad lacag u baahan tahay iyo markaad u baahan tahay



- inaad haysato risiidhada si aad u ogaato intaad qarash-garayn karto



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- inaad ogaato oo raacdo xeerarka akoonkaaga bangiga si aadan u bixin khidmado dheeraad ah

- ha isticmaalin kareedhitka ama kaararka kareedhitka inaad taqaano maahee inaad awoodo inaad iska bixiso lacagta aad qarash-garaysey



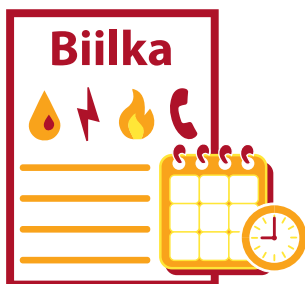
- ha isku dayin inaad gadato waxyaalaha marka u horreysa oo aad aragto – ka fiirso bal inaad runtii u baahan tahay alaabadaas



- ka fiirso intaad ka isticmaali karto intarneedka ama taleefanka moobaylka – waxay kuugu kici karaan qarash badan



- isticmaal taleefanka ama bangiga intarneedka si aad u tixraacdo lacagta kuugu jirta akoonkaaga



Waxaa muhiim ah inaad ku bixiso biilashaada waqtigooda.



Haddii aad ku bixiso canshuurahaaga iyo biilashaada waqtigooda waxaad Australia ku yeelanaysaa sooyaalka kareedhitka fiican.



Waxaad u baahan tahay sooyaalka kareedhitka fiican si aad u hesho dayn – inaad amaahato lacag.



Waxaad u baahan kartaa dayn si aad u gadato baabuur ama guri.



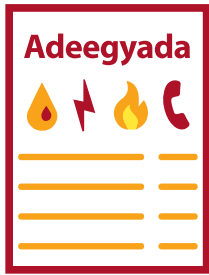
Daynta lagu gato guriga waxaa loo yaqaan aa daynta “mortgage”.

Bixinta biilasha

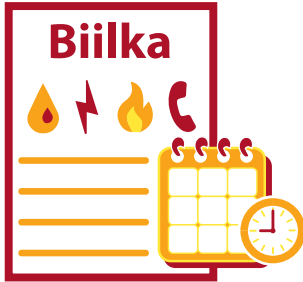


Shirkadaha bixiya adeegaaga waxay kuu soo diri doonaan biilal joogto ah.

Adeegyadaada waxaa ka mid ah:



- biyaha
- gaaska
- korontada
- taleefanka



Biilkaaga ayaa kuu sheegaya taariikhda aad u baahan tahay inaad bixiso.



Waxaa muhiim ah inaad biilashada ku bixiso waqtigooda.



Haddii aan la bixin biilkaaga:

- adeegaaga ayaa lagaa jari karaa
- waxaa lagu saari karaa khidmad la-daahidda



Badiba biilasha oo dhan waxaa lagu bixin karaa:

- xafiisyada boostada



- xafiiska shirkadda ama dukaanka



- adoo ku bixiya taleefan ama intarneed banking



Markaad u guurto guri cusub waxaad u baahan tahay inaad:

- ka-jarto adeegyada gurigaagii hore



- ku-xirato adeegyada gurigaaga cusub

Dukaamaysiga



Waxyaalaha iibka ka ah dukaamada Australia waxay leeyihiin qiimo go'an oo ay tahay inaad bixiso.

Waxaa lagaa doonayaa inaad bixiso qiimahooda.



Maahan wax caadi ah in la gorgortamo si aad u hesho qiimo jaban.



Haddii aad gadanayso waxyaalo waaweyn sida baabuurka waxaad yeeli kartaa inaad ka gorgortanto qiimaha.



Dukaamada qaarkood waxay kugu siinayaan qiimo jaban waxyaalaha waaweyn haddii:

- lacag bixin (cadaan)



- libinta hal wax ka badan



Dadka Australia saf bay u galaan markay dukaamaysanayaan.



Waa edeb xumo inaad isku soo kakabiso dadka hortiisa kuwaas oo ku jira safka.



Mararka qaarkood waxaad u baahan tahay inaad lambar ka qaadato mashiinka oo aad sugto tookadaada.

Cuntada



Magaalo-weyn kasta iyo kuwa yaryarba waxay leedahay dukaamo kala duwan halkaas oo aad ka gadan karto:

- cuntada



- dharka



- alaabada aad uga baahan tahay nolol maalmeedkaaga



Waxaad cuntada ka gadan kartaa qaybo badan ee adduunka ah subar-maarkidyada.



Badiba magaalooyinka waaweyn waxay leeyihiin suuqyo halkaas oo aad ka gadan karto:

- furuud fareesh ah



- qudaar



- hilib



- kalluun



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Qiimaha suuqyadu badanaa way jaban yihiin.

Dibad wax ka-cunidda



Waxaad ka cuni kartaa cuntada adduunka oo dhan:

- maqaayadaha



- kafeeyada



Waxaad kaloo heli kartaa waxaad kala doorato oo ah 'take away' ama 'fast food' ah – cuntooyin hore loo soo kariyey oo diyaar u ah in la qaato.



Waxay ku kacaysaa lacag badan in wax laga cuno maqaayadaha halkan Australia.



Waxaa qarash yar in wax lagu karsado oo wax laga cuno guriga.

Dharka



Halkan Australia waxaad xiran kartaa qaabkii dharka oo aad door biddo.

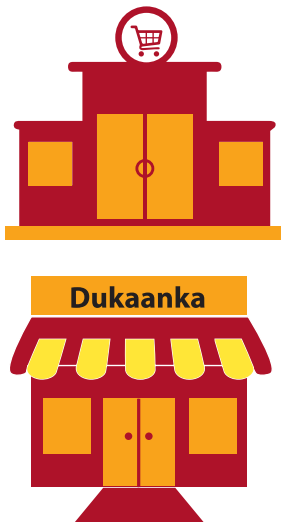
Badiba dadku waxay u xirtaan dharka qaabka dadka westernka ah.



Waxaad dooran kartaa inaad gashato dharka u-gaarka ah:

- dhaqankaaga
- diintaada

Dukaamaysiga dharka



Waxaad ka soo gadan kartaa dharka iyo kabaha:

- bakhaarada dukaamada waaweyn
- dukaamada yaryar



Qiimaha dharku wuxuu ku xiran yahay:

- qaabka
- tayada
- magaca summadda



Waxaa jira dukaamo halkaas oo aad ka soo gadan karto dharka iyo kabaha hore loo soo isticmaalay. Ayagoo ah:

- nadiif
- tayo fiican
- raqiis – waxay leeyihiin qiime hooseeya



Dukaamadaas waxaa wada dad kuwaas oo doonaya inay caawiyaan bulshada.



Badanaa waxaa jira qolalka laysku-jimeeyo oo dukaamada ku dhex-yaal halkaas oo dadku isku cabiri karaan dharka si ay u eegaan inay le'gyihiin

Yunifoomka dugsiga



Badiba dugsiyadu waxay leeyihiin yunifoom kaas oo carruurtu u baahan yihiin inay xirtaan.



Waxaad ka soo gadan kartaa yunifoomka dugsiga:

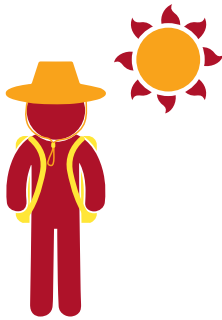
- dugsiga



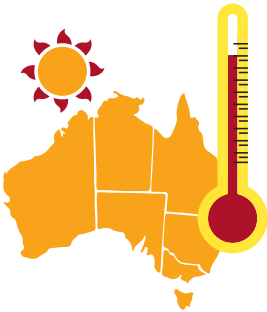
- dukaamada qaarkood – dugsiga ayaa kuu sheegi doona kuway yihiin



Badiba dugsiyada hoose waxay leeyihiin xeerar sheegaya in carruurta u baahan yihiin inay soo gashadaan koofiyado markay dibadda joogaan.



Koofiyaduhu waxay carruurta ka ilaaliyaan qorraxda.



Qorraxdu way xoog badan tahay halkan Australia waxayna gubi kartaa jidhkaaga.

