



First Children's Finance

Warbixinta kooban ee Bixiyaha Qiimaha daraasadda daryeelka ee Minnesota

Dulmar iyo Sida Loo Isticmaalo Kheyraadkan

Waad ku mahadsan tahay wax ku biirintaada [Daraasadda Kharashka Xannaanada Minnesota](#), oo ay dhammaystirtay First Children's Finance (FCF) iyo Waaxda Adeegyada Dadweynaha ee Minnesota ("waaxda"). Daraasadani suurtoagal ma noqon doonto la'aanteed ka qaybqaadashada barnaamijyada daryeelka ilmaha ee Minnesota oo dhan. Waad ku mahadsan tihiiin dhammaan dadka ka qayb qaatay sahanka Qiimaha Daryeelka, waraysiyada ganacsiga, iyo fadhiyada dhegeysiga.

CF waxay ogtahay in wadaagista macluumaadka ganacsigu ay tahay codsi muhiim ah mana u qaadanayno si fudud. Waxaan rabnay inaan dib u wadaagno qaar ka mid ah wixii aan ka maqalnay barnaamijyada gobolka oo dhan. Xogta ku saabsan kharashaadka ilmo kasta iyo celceliska kharashyada sanadlaha ayaa laga yaabaa inay faa'iido u yeeshaan marka la barbardhigo qorshaynta barnaamijkaaga iyo miisaaniyada.

Xogta hoose waxay ka tarjumaysaa celceliska kharashyada lagu arkay sahanada iyo waraysiyada. Si buuxda uma qabsan doonto khibrada ama kharashaadka hal barnaamij. Kharashyadaadu waxay u badan tahay inay ka duwanaan doonaan kuwa hoos lagu wadaago. Xogta lagu ururiyay daraasaddan ayaa ka tarjumaysa kharashyada laga bilaabo 2021. Waxyaabo badan ayaa isbeddelay ilaa 2021, oo ay ku jiraan muddada sicir-bararka sare. Qaar badan oo ka mid ah qiyamka kharashka ayaa isbeddelay ilaa 2021. FCF iyo waaxdu waxay cusbooneysiin doonaan daraasaddan sanadaha soo socda. Fadlan isha ku hay siyaabaha aad uga qaybqaadan karto!

Celceliska Qiimaha Sannadlaha ah ee Ilmaha

Jadwalka hoose waxa uu tusinayaa celceliska Kharashka sanadlaha ah ee ilmo kasta oo da'doodu kala duwan tahay iyo juqraafiga ee barnaamijyada aan ka qayb qaadan Parent Aware. Tani way ka duwan tahay celceliska heerka waxbaridda ee barnaamijyadu ku soo dalacaan. Taa beddelkeeda, waxay ka dhigan tahay kharashka sannadlaha carruurta ku baxaya ee shaqaaleysiinta, barnaamijka, iyo booska.

Kooxda Da'da	Miyiga	Magaalo yar	Magaalo Wayn	Magaalo wayn oo dad badan
Dhallan	\$20,821	\$19,836	\$20,099	\$23,858
Socod baradka	\$12,775	\$12,211	\$12,361	\$14,509
Iskuulka barbaarinta	\$9,555	\$9,161	\$9,267	\$10,770

Qiimaha Shaqaalaynta

Shaqaalaynta ayaa ah kharashka ugu badan ee xaruntu leedahay. Guud ahaan noocyada qiimaha, kharashyada shaqaaluhu waxay ka kooban yihiin 69 ilaa 71 boqolkiiba wadarta kharashyada. FCF waxay sahmisay faa'iidooyinka ay bixiyaan xarumaha. Waxaa ka mid ah xarumaha ka qaybgalaya daraasadda:

- 51% waxay bixiyeen caymis caafimaad
- 41% waxay bixiyaan caymiska ilkaha
- 32% waxay bixiyaan caymiska aragga
- 46% waxay wax ku biiriyaan xisaabaadka hawlgabka shaqaalaha
- 85% waxay shaqaalaha siiyaan qiimo dhimis waxbarasho oo loogu talagalay daryeelka carruurtooda
- 46% waxay siiyaan shaqaalaha faa'iidooyin waxbarasho (tusaale: taageerada waxbarashada si loo sii wado waxbarasho sare ama CDAs)
- 30% waxay bixiyaan taageerooyinka caafimaadka dhimirka

Jadwalka hoose wuxuu muujinayaa celceliska mushahaarka saacaddii ee jagooyinka shaqaalaha xarunta guud, marka loo eego juqraafiga.

Doorka shaqaalaha	Miyiga	Magaalo yar	Magaalo wayn	Magaalo wayn oo dad badan
Agaasime	\$23.38	\$20.31	\$21.07	\$26.31
Kaaliyaha Maamulka	\$17.35	\$17.35	\$17.35	\$19.62
Cunto Karin	\$16.40	\$15.89	\$15.89	\$17.31
Xisaabiye	\$20.32	\$17.01	\$17.01	\$22.45
Macallinka hormuudka ah	\$17.20	\$16.65	\$16.81	\$19.61
Kalkaaliye Macallin	\$13.98	\$13.86	\$13.70	\$16.73
Caawiye macalin	\$13.54	\$11.95	\$12.69	\$15.09
Sii haye Macallinka	\$17.40	\$17.44	\$17.48	\$20.73

Kharashaadka Barnaamijka

Jadwalka hoose ayaa muujinaya celceliska kharashyada sanadlaha ah ee barnaamijyada gobolka oo dhan ay la kulmeen 2021. Qaar ka mid ah kharashyadan ayaa cabbiraya barnaamijka. Jadwalka 1 wuxuu muujinayaa kharashka ilmo kasta iyo kharashka heerka-sanadka ee la xidhiidha xarunta daryeelka ilmaha oo ay ka qoran yihiin 80 carruur ah. Shaxda 2 waxa ay muujinaysaa celceliska kharashyada la xidhiidha booska. Kharashyadan waxaa lagu muujiyay labadaba kharashka cag-jibaaran iyo heerka goobta xarun ilaa 6,400 cagood oo laba jibbaaran. Jadwalka 3 wuxuu muujinayaa celceliska kharashyada sanadlaha ee kharashyada kale ee heerka goobta.

Shaxda 1: Celceliska Kharashyada Sannadlaha ah ee Ilmaha

Qaybta Qiimaha	Celceliska Qiimaha Sannadlaha ah ee canugiiba	Qiimaha Heerka Goobta Sannadlaha ah (80 xarun carruur)	Maxaa ku jira Qaybtan?
Cunto, Diyaarinta Cunto, & Qalabka Jikada	\$975	\$78,000	Barnaamijyadu waxay qaataan habab badan oo kala duwan si ay cunto u siiyaan carruurta daryeelka helaya. Tani waxay ka dhigan tahay celceliska qiimaha wareysiyada ganacsiga. Ku

			celcelinta mustaqbalka ee daraasaddu waxay ururin doontaa tafaasiil dheeraad ah oo ku saabsan kharashyada cuntada si loogu sheego qaabayn sax ah.
Agabka fasalka & Alaabta guriga	\$118	\$9,440	Alaabta iyo agabka loogu talagalay isticmaalka fasalka. Alaabooyinka qiimahoodu ka badan yahay \$100 oo loogu talagalay in lagu isticmaalo barnaamijyo sannado badan ah (tusaale, sariiraha, miisaska iyo kuraasta, sariiraha, sariiraha, qalabka garoonka lagu ciyaaro iwm.).
Qalabka Caafimaadka	\$29	\$2,320	Xirmooyinka gargaarka degdegga ah, waji-xidhka, galoofyada, iyo qalabka kale ee ilaalinta shakhsi ahaaneed, iyo alaabo kale oo caafimaad.
Agab waxbarasho	\$102	\$8,160	Fanka iyo farshaxanka, alaabta lagu ciyaaro, buugaagta, ciyaaraha, agabka la isticmaalo ee carruurta.
Nidaamka Maareynta Xannaanada Carruurta	\$22	\$1,760	Qiimaha rukunka ama shatiga software maaraynta daryeelka ilmaha (tusaale, Procure, Kangarootime, Brightwheel, iwm.).
Khidmadaha diyaarinta Kaarka daynta	\$63	\$5,040	Kharashyada lagu bixiyo habaynta kaararka deynta ee lacagta lagu bixiyo waxbarashada ama lacagaha kale ee qoysaska.

Shaxda 2: Celceliska Kharashyada Laxidhiidha Booska Sannadlaha

Qaybta Qiimaha	Average Annual Per-Square Foot Cost Celceliska qiimaha sanadlaha cag laba jibaaran	Average Annual Site Level Cost (6,400 sq. ft. center)	Maxaa ku jira Qaybtan?
Ijaar ama deynta guryaha	\$8.02 (miyiga) \$6.65(magaalo yar) \$6.97 (magaalo wayn) \$14.21 (magaalo wayn oo dad badan)	\$51,328 (miyiga) \$42,560 (magaalo yar) \$44,608 (magaalo wayn) \$90,944 (magaalo wayn oo dad badan)	Inta lagu bixiyo kirada ama daynta guryaha ee goobta ay xaruntu ka shaqeyso. Waxaa ku jira canshuurta guryaha ee xarumaha iska leh booskooda.
Dhismaha Caymiska	\$1.50	\$9,600	Kharashyada caymiska ganacsiga ama dhismaha ganacsiga.
Adeegyada guriga	\$2.83	\$18,112	Qaddarka lagu bixiyay adeegyada sida korontada, gaaska, biyaha, qashinka/dib u warshadaynta, bulaacada (iwm) ee xarunta.

Dayactirka, Hagaajinta, iyo Nadiifinta	\$2.68	\$17,152	Kharashyada la xiriira daryeelka iyo dayactirka hantida iyo dhismaha xarunta. Waxaa ku jira kharashka adeegyada xirfadeed ee baabi'inta, daryeelka cawska, ka saarista barafka, iyo dayactirka ama hawlaha dayactirka.
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Shaxda 3: Celceliska Qiimaha Heerka-Sannadka ee Goobta

Qaybta Qiimaha	Celceliska Qiimaha Sannadka	Maxaa ku jira Qaybtan?
Agabka Xafiiska & Qalabka	\$8,000	Kharashyada agabka xafiisyada iyo qalabka loo isticmaalo maamulka xarunta (tusaale, kombiyuutarada, waraaqaha, astaanta boostada, khad, iwm.). Waxa kale oo ku jira kharashyada la xidhiidha software kasta oo ganacsi ama isdiiwaangelin kasta. (tusaale, Quickbooks, Microsoft Suite, Zoom, iwm.).
Caymiska Dabool dhibka dadka kale	\$5,600	Kharashyada caymiska daboola dhibta dadka kale ganacsiga iyo caymiska shilka.
Xayaysiinta	\$3,680	Kharashyada la xidhiidha suuq-geynta ama xayaysiinta xarunta. Waxa ku jiri kara kharashyada sawir qaadista, naqshadaynta muuqaaladda, Soo bandhiga xayaysiisyada maxaliga ah, horumarinta xayaysiisyada, horumarinta iyo dayactirka shabakada internetka.
Gaadiidka	\$1,914	Kharashyada masaafada ee safarka ganacsiga laxidhiidha (tusaale, hawlaha adeega saadka xarunta). Kuma jiraan gaadiidka carruurta.
Taleefanka iyo Internetka	\$3,142	Kharashyada taleefoonnada gacanta iyo/ama taleefoonnada gacanta, fiilada, iyo internetka.
Hantidhawrka iyo kharashka sharciga ah	\$2,320	Kharashyada adeegyada xisaabaadka dibadda ama la-taliyayaasha. Waxaa ku jira kharashyada lagu dhamaystirayo xisaab xidhka xisaabaadka. Kharash kasta oo sharci ah oo ay ku jiraan la-taliye sharci oo joogto ah iyo la-talin.
Kharashyada Shatiga iyo Ogolaanshaha	\$942	Kharashyada la xidhiidha shati bixinta. Waxaa ku jiri kara kormeerida digniinta dabka iyo qalabka caafimaadka iyo badbaadada ee loo baahan yahay si loo buuxiyo heerarka shatiga.
Kharashyada bangiga/maaliyadda	\$573	Kharashyada alaabta bangiyada iyo kharashyada kale ee bangiga.
Diyaarinta Mushaharka	\$3,085	Kharashyada adeegyada si loogu diyaariyo mushaharka shaqaalaha.

Qiimaha tayada

Barnaamijyadu waxay sheegeen inay wax badan galiyeen waxyaabaha qaar maadaama ay kordhiyeen tayada barnaamijka. Barnaamijyadu waxay wadaageen in haysashada shaqaalaha tayada ay qayb muhiim ah ka tahay barnaamijyada tayada sare leh. Qaar badan oo ka mid ah kharashyada tayada leh waxay la xiriiraan mushaharka shaqaalaha iyo faa'iidooyinka lagu taageerayo sii haynta. Tusaale ahaan, xarumaha lagu qiimeeyay Waalidka ee Afar-Xiddiglaha:

- Waxay bixiyaan mushahar ka sarreeya barnaamijyada aanan lagu qiimeynin Parent Aware juqraafiyada kala duwan. Celcelis ahaan, mushaharku waxa uu sare u kacay boqolkiiba laba iyo toban agaasimayaasha, boqolkiiba shan waxa ka sarreeya macallimiinta hogaanka iyo kaaliyaha, iyo boqolkiiba saddex ka sarreeya caawiyayaasha.
- Inta badan waxay bixiyaan caymis caafimaad iyo caymiska ilkaha, waxay wax ku biiriyaan xisaabaadka hawlgabka shaqaalaha, waxayna bixiyaan faa'iidooyinka waxbarashada ee shaqaalaha (tusaale, taageerada waxbarashada si loo sii wado waxbarasho sare ama CDAs).
- Bixinta celceliska 24 saacadood oo dheeraad ah oo fasax ah (PTO) marka loo eego barnaamijyada aan la qiimeyn.

Kharashyada kale ee tayada la xiriira ayaa lagu daray shaxda hoose.

Qaybta Qiimaha	Qiimayn Celceliska Qiimaha Sannadka aanan La Qiimayn	Celceliska Qiimaha Sannadlaha Afar-Xiddiglaha	Maxaa ku jira Qaybtan?
Kharashka tababarka (shaqaale kasta)	\$312	\$382	Qiimaha tababarka shaqaalaha. Kuma jiraan kharashka wakhtiga shaqaalaha.
Manhajka (ilmo kasta)	\$0	\$61	Kharashyada manhajka lagu isticmaalo xarunta. (Inta u dhaxaysa libaaxyada, HighScope iwm.)
Hawgellinta Qoyska (ilmo kasta)	\$0	\$9	Kharashyada agabka habeenka waalidiinta, xarig-jaridda guryaha, tababarada waalidka, iwm. Kharashyada aan shaqaalaha ahayn oo keliya.
Xubinnimada Xirfadlayaasha iyo Diiwaangelinta joogta ah	\$267	\$340	Kharashyada xubinnimada ururada xirfadlayaasha ah (MNAEYC iwm.)

Kharashyada tayada la xiriira ee dheeraadka ah waxay saameeyaan qiimaha cunug kasta. Celceliska kharashka canug kasta ee ka shaqaynta xarunta lagu qiimeeyay Afar-Star Parent Aware ayaa lagu daray hoos. Kharashyadan dhabta ah ee tayada hadda ma taageeraan qaybta ama nidaamka daryeelka carruurta, guud ahaan. Si kastaba ha ahaatee, waxay matalaan barnaamijyada hadda kharashka ku baxaya. Marka la eego dakhliga xaddidan ee jira, barnaamijyadu waa kuwo hal abuur leh oo faa'iido leh si loo helo siyaabo lagu sii shaqeeyo.

Celceliska Qiimaha Sannadlaha Ilmaha ee Barnaamijyada Waalidka ee Afar-Xiddiglaha

Kooxda da'da	Miyiga	Magaalo yar	Magaalo wayn	Magaalo wayn oo dad badan
Dhallaan	\$22,818	\$21,742	\$22,032	\$26,100
socod baradka	\$14,011	\$13,394	\$13,561	\$15,891
Iskuulka barbaarinta	\$10,488	\$10,056	\$10,173	\$11,806