

**FROM
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→ ADULT

**MIKE FOLEY,
MONTGOMERY COUNTY
CLERK OF COURTS
2023 HIGH SCHOOL PROGRAM**



MIKE FOLEY
Montgomery County
Clerk of Courts
Moving Justice Forward ▶▶▶



STUDENT GUIDE.



**WORDS FROM
YOUR ELECTED
OFFICIAL**

DEAR GRADUATE,

AS YOUR MONTGOMERY COUNTY CLERK OF COURTS, IT IS WITH GREAT PRIDE THAT I WISH YOU CONGRATULATIONS ON YOUR SUCCESSFUL AND IMPRESSIVE GRADUATION FROM HIGH SCHOOL. THE HARD WORK AND DEDICATION THAT YOU SHOWED FOR THE PAST FOUR YEARS TRULY MADE A DIFFERENCE IN A WAY THAT WILL HELP PREPARE YOU FOR THE REST OF YOUR LIFE. CONGRATULATIONS ON A JOB WELL DONE. YOU HAVE ACHIEVED SOMETHING UNIQUELY MARVELOUS. YOU ARE GRADUATING! YOU HAVE RISEN ABOVE, AND YOU HAVE SUCCEEDED. I HOPE THE INFORMATION FROM OUR OFFICE WILL BE HELPFUL AS YOU START YOUR LIFE AS AN ADULT. SHOULD YOU, YOUR FRIENDS, OR FAMILY EVER NEED ASSISTANCE FROM OUR OFFICE, OUR HELP CENTER IS READY AND WILLING TO BE AT YOUR SERVICE. ON BEHALF OF EVERYONE AT THE CLERK OF COURTS OFFICES, I WISH YOU HEARTFELT CONGRATULATIONS ON YOUR UPCOMING GRADUATION FROM HIGH SCHOOL. MAY YOUR LIFE BE KNOWN BY YOUR SUCCESSES, BOTH PAST AND YET TO COME.

**ALL THE BEST,
MIKE FOLEY**

NOW YOU'RE 18

Congratulations! At age 18, you've reached an important milestone. You are now an adult in the eyes of the law. As an adult, you have the right to make many important decisions about where you live, what you do and how you shape your future. You can rent your own apartment, take charge of your finances, buy a car without a parent's consent or assistance, enter legal contracts and vote in elections.

Adulthood brings new responsibilities and consequences. Your parents no longer must support you. You can now be sued personally. You are responsible for paying your own income taxes. You must register for the military if you are a young man. If you commit a crime, you will not have the protection of the juvenile court and laws; you could wind up in jail for something that, at a younger age, might have resulted in no more than a stern lecture and a ride home in a police car. Keep in mind that laws are constantly subject to change. If you have a specific legal problem, you may want to consult an attorney.

CREDIT



Nearly 1 in 5 American teenagers ages 13 to 17 have a credit card that they use at least once a week, according to research from TransUnion.



A credit card is not "free money" and must be paid back. Credit cards are designed to be charged, paid off, charged, ect. One late or missed payment may impact credit reports and credit scores. A late payment can drop your credit score by as much as 180 points!



Building credit early and having a high credit score means you're a low-risk borrower. Lenders will be more likely to give you lower interest rates and better terms on loans (auto, mortgage, and credit cards). Landlords, employers, cell phone carriers and insurance agents can all look at your credit to make decisions about you.

EXPRESSING YOURSELF ONLINE



57 % of Americans who use social media have posted or texted something that they regret afterward, most because they worry it will harm their reputation.



On average, teens are online almost 9 hours a day, not including time for homework.



Benefits of social media:

- Staying connected with friends
- Meeting new people with shared interest
- Finding community and support
- Sharing artwork or music
- Expressing yourself



Risks of social media:

- Exposure to harmful or inappropriate content (e.g., sex, drugs, violence, etc.)
- Exposure to dangerous people
- Cyber bullying, a risk factor for depression and suicide
- Oversharing personal information
- Exposure to excessive advertisements
- Privacy concerns including the collection of data about teen users
- Identity theft or being hacked
- Interference with sleep, exercise, homework, or family activities



EMPLOYMENT



54% of employers surveyed said they chose not to hire a candidate based on content found on their social media profile(s).



The median weekly salary for a teenage worker (16-19 years old) is \$587. Multiplied by 52 weeks a year, that's \$30,524 annually.



In July 2022, 55.3% of young people (persons ages 16 to 24) were employed, the U.S. Bureau of Labor Statistics reported.

CAN I GET FIRED FOR POSTING THIS?



According to career builder, 18% of employers have fired employees because of something they posted on social media.



70% of employers "use social media to screen candidates before hiring."



If you call in sick to your employer, do not post a picture of yourself at an amusement park having a fun carefree day. Even if you do not think your employer will ever find out, it is best to be cautious. News can spread fast in the workplace!

YES!

APARTMENTS

18

At the age of 18, you can legally sign and rent an apartment.

Most apartment complexes require you to make 3 to 3.5 times the cost of rent to be considered for approval.



Why? Because they know that your other living expenses (food, transportation, utilities, health, etc.) will cost that much, so you won't be able to afford to pay rent if you don't make the minimum income requirement.



15 Things to Think About Before Renting Your First Apartment:

- 1.Upfront costs
- 2.Long-term costs
- 3.Paperwork preparation
- 4.If you need a co-signer
- 5.Lease terms
- 6.Location, location, location
- 7.Amenities
- 8.Roommate or no roommate
- 9.Pet or no pet
- 10.Pack by priority
- 11.Move-in plan
- 12.What you need
- 13.What you don't need
- 14.Organization
- 15.Decorations

- **FORRENT.COM**
- **APARTMENTS.COM**
- **APARTMENTGUIDE.COM**
- **APARTMENTFINDER.COM**

A black sign with white text that says "FOR RENT" mounted on a black post. The sign is rectangular with rounded corners and a white border. The background of the page features a black and white checkered pattern on the right and bottom edges.

FOR RENT

CONTRACTS



A contract is an agreement by two or more people that benefits all of them. They can be oral or written.



You are involved in a contract when you take out a loan for a car or for college, buy something on an installment plan, get a credit card, rent an apartment, buy insurance or get medical care.



The following is implied when you add your signature to a contract:

- You agreed to terms and conditions
- You read and understood it
- You were an authorized signer
- You were of sound mind
- You willfully signed it

**UNTIL THE CONTRACT IS SIGNED,
NOTHING IS REAL.**

-GLENN DANZIG

DRIVING



Your parents are no longer responsible for any accidents you may have once you turn 18. Driving is a privilege rather than a right; you may lose this privilege if you don't drive responsibly.



About 2,800 teens in the US ages 13–19 were killed and about 227,000 were injured in vehicle crashes in 2020. This means about 8 teens died and hundreds more were injured.



Teens who are at especially high risk for motor vehicle crashes include: Males, Teens Driving with Teen or Young Adult Passengers, Newly Licensed Teens.

INSURANCE



All Ohio drivers must have liability insurance. If you can't show proof, your license may be suspended for at least 90 days. You will not get your license back until you have served the suspension, obtained insurance and reinstated your license.

A+

Good grades pay off. Most insurers offer a discount, some as high as 25%, for students who maintain a B average.



Q: If I loan a car to a friend who has an accident, is he or she covered by my insurance?

A: Under most circumstances, yes. If the person borrows your car with your permission and is in an accident, your insurance will pay just as if you were the driver. However, in some states, some insurers may limit the coverage.

O.V.I OPERATING VEHICLE IMPAIRED

6%

About 6% of teens surveyed in the latest Centers for Disease Control and Prevention High School Youth Risk Behavior Survey said they drove while drinking within the past 30 days.



2020 data for drivers ages 15–20 revealed that:

- 29% of drivers killed in motor vehicle crashes had been drinking.
- 62% of drivers killed in motor vehicle crashes after drinking and driving were not wearing a seat belt.
- 24% of male drivers and 17% of female drivers who were involved in fatal crashes had been drinking prior to the crash.



An OUVAC or DUI/OVI conviction will follow you for the rest of your life. Employers can request a criminal history, and you may lose a job opportunity because of it. Colleges and universities also have the right to refuse you admittance or expel you.



Ask a friend, relative or loved one to drive you home or call an Uber, Lyft or Taxi!

JURY DUTY



If you are at least 18 and a U.S. citizen who is a registered voter or licensed driver, you may be asked to serve on a jury.



Your employer must give you time off for jury duty service but doesn't have to pay you. However, the county pays you a small amount for your service.



Q: Must I respond to my jury duty notice?

A: Yes. It is legally required, and there are penalties for noncompliance. Jurors perform a vital role in the American system of justice.

VOTING

REGISTER TO VOTE: MONTGOMERY.BOE.OHIO.GOV



To be eligible to vote, you must be a U.S. citizen, have lived in Ohio at least 30 days before the election in which you wish to vote, and register through your local board of elections at least 30 days before the election.



In the 2020 presidential election, Voter turnout was lowest among those ages 18 to 24 at 51.4%.



There were an estimated 8.3 million newly eligible young voters in the 2022 midterm elections—meaning, youth who have turned 18 since the previous general election in November 2020.

**BROUGHT TO
YOU BY
MONTGOMERY
COUNTY
CLERK OF
COURTS
HELP CENTER**



MIKE FOLEY

Montgomery County
Clerk of Courts

Moving Justice Forward ▶▶▶

PROGRAM RESOURCES

- <https://resources.finalsite.net/images/v1555444503/avdistrictorg/kzh2n39srfu0aprlmqp/whenyoureturn18.pdf>
- <https://www.nerdwallet.com/article/credit-cards/credit-card-basics-high-school-students>
- <https://www.cnb.com/personal-banking/insights/should-teens-have-credit-cards.html>
- <https://today.yougov.com/topics/society/articles-reports/2015/07/22/social-media-blunders-cause-more-damage-important->
- https://www.aacap.org/AACAP/Families_and_Youth/Facts_for_Families/FFF-Guide/Social-Media-and-Teens-100.aspx
- <https://smartsocial.com/post/social-media-statistics>
- <https://www.inc.com/melanie-curtin/54-percent-of-employers-have-eliminated-a-candidate-based-on-social-media-time-to-clean-up-your-feed-and-tags.html>
- <https://www.indeed.com/career-advice/pay-salary/average-salary-by-age>
- <https://www.bls.gov>
- <https://www.news4jax.com/news/morning-show/2022/09/20/can-you-get-fired-over-a-social-media-post-spoiler-alert-yes/>
- <https://toughnickel.com/real-estate/Getting-Your-First-Apartment-A-Guide-For-Young-Adults-by-a-Young-Adult>
- <https://www.apartmentguide.com/>
- <https://www.contractsounsel.com/b/signed-contract>
- <https://www.ohiobar.org/public-resources/commonly-asked-law-questions-results/law-facts/law-facts-now-youre-18>
- https://www.cdc.gov/transportationsafety/teen_drivers/teendrivers_factsheet.html
- http://www.rmiia.org/auto/teens/Buying_Auto_Insurance.asp
- <https://www.firsttimedriver.com/ohio/dui-laws-for-minors/>
- <https://www.forbes.com/advisor/car-insurance/drun-driving-statistics/>
- <https://www.uscourts.gov/services-forms/jury-service/faqs-juror-information>
- <https://circle.tufts.edu/latest-research/more-8-million-youth-are-newly-eligible-voters-2022>
- <https://www.census.gov/newsroom/press-releases/2021/2020-presidential-election-voting-and-registration-tables-now-available.html>

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