

# A Survival Guide for Teens Aging Out of Foster Care



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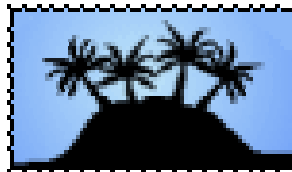
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# Introduction

Congratulations! You are starting a new chapter in your life. Turning 18 is an exciting time. You have legal rights you didn't have before, like the right to vote, to sign contracts, to buy a car, and to rent an apartment. You finally get to make decisions for yourself! You get to decide where, how, and with whom you live your life.

You will encounter obstacles on your way to achieving success. You have new responsibilities, like paying rent, buying food, and navigating the job market. This book is designed to help you find the resources you need to be successful. After you read this book, you will know your legal rights and be able to find help when you need it.

Success is just around the corner. This guide will help you get there.



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# Your Rights

## **You don't have to leave foster care when you turn 18!**

You don't have to leave foster care just because you turn 18. If the court allows it, you can stay in foster care until you reach age 21. The law says that the juvenile court can continue wardship until you are 21 years old. (ORS 419B.328(2)(e))<sup>1</sup>. The court can also dismiss your case before your turn 21. It's up to you and your attorney to tell the court if you want to stay in foster care after you turn 18.

Staying in foster care after you turn 18 may be a good idea.

There are a lot of benefits to staying in foster care. Living on your own costs money. Staying in foster care can give you a chance to save some money for living expenses. Foster care guarantees you a place to live and food to eat. Staying in foster care means that you still have a caseworker to help you with independent living skills. It's up to you, but just know that it's an option.

<b>Estimated Monthly Living Expenses</b> (in Portland, OR)
Rent & Utilities \$600
Food \$320
Transportation \$60
Miscellaneous & Personal \$227
Health Care \$20 (assuming OHP)
<u>Total: \$1227</u>
<b>You need to earn \$1441/month to bring home \$1227 after taxes.</b>

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<sup>1</sup> This is called a citation. It stands for Oregon Revised Statutes, Chapter 419B, Section 328(2)(e). You can find the Oregon Revised Statutes at <http://landru.leg.state.or.us/ors/>.

It's important for you to stay in care until age 18, because some financial aid for foster youth is only available if you were in care on your 18<sup>th</sup> birthday.

**The law requires your caseworker to help you plan for your transition out of foster care.**

You are not on your own. Your caseworker is required by law to help you plan for your transition to independent living by the time you are 16. (ORS 419B.343(3)). Your caseworker will create a plan called a comprehensive transition plan. It should cover housing, physical and mental health, education, and community connections. Your caseworker is required to include you when making the plan.

The juvenile court is required to review this plan and make sure that it meets your needs as you successfully transition to independent living. The court must make sure that your caseworker is giving you the help you need to achieve this plan. (ORS 419B.476).

Do you have a comprehensive transition plan? If you don't know, ask your caseworker. If you don't have a plan, tell your attorney and the court. Don't be afraid to ask for help from your caseworker, your caseworker's supervisor, or your attorney. They are required by law to help you.

**So, How Do I Plan?**

You are the best person to make the plan, because you know what you want! Some tools and programs can help you make a plan. Here are a few:



## **ILP**

Every county has an Independent Living Program (ILP). The ILP provides services to current and former foster youth. The services are designed to help you prepare for independent living. ILPs provide help with employment, education, vocational skills, housing, financial planning, cooking, transportation, health care, and accessing community resources. ILPs also hold events where you can meet other foster youth.

Three ILP programs provide money to help you live independently: the Independent Living Subsidy Program, the Chafee Housing Program, and the Educational Training Voucher Program. You can read more about these programs in the housing and education sections of this guide.

Funding for ILP services can vary depending on funds available at the state and federal levels and changing eligibility requirements. Sometimes it can be difficult to access this funding; it may take a lot of persistence and hard work. Contact your local ILP office for details on the programs and qualification requirements

### **How do I get involved with an ILP?**

Your caseworker should help you get into an ILP. You can also enroll yourself. In order to join ILP, you must:

- Be between 14 and 21 years old
- Currently be in foster care, or have been in foster care for 180 days after you turned 14.

Each county's ILP has different eligibility requirements, but these are the basics. Some ILPs have waitlists, so sign up as soon as you can. For more information about ILP, contact your caseworker or local ILP office.

**ILP Offices by County:**

Baker, Union, and Wallowa Counties	541-963-7942
Benton, Linn, and Lincoln Counties	541-928-6335 or 541-265-8505
Clackamas County	503-546-6506
Clatsop, Columbia, and Tillamook Counties	503-842-8739
Coos and Curry Counties	541-269-0321
Deschutes, Crook, and Jefferson Counties	541-617-9576
Douglas County	541-440-1127
Gilliam, Hood River, Sherman, Wasco, and Wheeler Counties	541-993-3470
Grant and Harney Counties	541-575-0251 or 541-573-6676
Jackson and Josephine Counties	541-779-2393 x213
Klamath and Lake Counties	541-882-7675
Lane County	541-302-2554
Malheur County	541-889-0753
Marion County	503-390-2600
Morrow and Umatilla	541-567-3363
Multnomah County	503-234-8757
Polk and Yamhill Counties	503-472-2240
Warm Springs Confederated Tribes	541-553-3209
Washington County	503-627-9194

**YDMs**

Youth decision meetings (YDMs) help you plan for your transition to independent living. You can ask your caseworker or attorney to schedule a YDM for you. Your caseworker, attorney, and other supportive adults will meet with you during a YDM. You can invite other adults to attend.

It is up to you and the other attendees to develop an agenda for the meeting. The adults at the meeting will answer your questions about independent living and help you with planning. If you have questions or needs that aren't being met, be sure you bring them up at the meeting. Normally, an independent adult will run the YDM and take notes for you.



### **What Does it Mean to be 18?**

Turning 18 means that the law no longer considers you a child. At 18, you gain many rights that you didn't have before, and at 21, you gain even more rights. Here are some of the rights you gain at age 18:

- The right to enter into enforceable contracts
- The right to buy or sell property
- The right to marry without a parent or guardian's permission
- The right to sue or be sued
- The right to make a will
- The right to inherit property
- The right to vote
- The right to join the military without a parent or guardian's permission
- The right to have and purchase tobacco

You still won't have some rights until you turn 21. For example, you can't purchase alcohol or obtain a concealed weapon permit until you turn 21.

## **Moving Out**

### **Where am I Going to Live?**

Are you ready to move out? You may be going to college and planning to live in a dorm, remaining with your foster parents, moving into transitional housing, moving in with family, moving in with friends, or striking out on your own. There are a lot of options, and your choice depends on what you need and want.

Living with friends or family is normally inexpensive, and sometimes it's nice to have friends or family around to help you. On the other hand, you may be ready for the freedom and responsibility of living on your own.

Moving out is exciting! It can also be challenging, because there are lots of decisions to make. Here is a list of things to keep in mind when thinking about where you want to live:

- Do you have a car? If not, you may want to find housing close to public transportation.
- Do you have a job? You might want to live close to your job to save gas money or cut down on commute time.
- Do you go to school? You might want to be close to school. Your school may even provide cheaper housing.
- Do you have family or friends in the area?
- Do you want to live in a house, apartment, or condominium?
- Do you want to have roommates? Roommates often cut down on the cost of rent.
- Utilities (water, sewer, electricity, garbage, cable, etc.) can be expensive. Remember to consider the cost of utilities when figuring how much you can afford for rent. Make sure to ask the landlord which utilities you will have to pay for.
- Does the landlord want a deposit? Some landlords require a security deposit, normally ranging from \$50 to \$500. You must pay the security deposit when you move in. It will be refunded when you move out, as long as you leave the place clean and damage-free and do not break your lease.
- Is the lease agreement month-to-month or year-long? You might not want to be locked into a long contract in case you decide to move. There is normally a penalty for breaking your lease.

### **How do I find a place to live?**

Look at housing ads. First, look in the classifieds section of the local newspaper. The classifieds are normally both in print

and online. Some of the ads can be hard to decode because they use so many abbreviations, so look for key, usually at the top of the classifieds, that will tell you what they mean.

Second, look at online housing lists such as craigslist. Craigslist is an online community posting board where you can select the city you want to search in and the type of housing you are looking for. To search craigslist, go to [www.craigslist.org](http://www.craigslist.org).

Third, look on bulletin boards on college campuses. Many students post ads looking for roommates.

### **How am I Going to Pay My Rent?**

Rent can be expensive, but you don't necessarily have to pay for it alone. Several programs can help you with rent payments.

#### **Powerhouse/Chafee**

The Powerhouse and Chafee Program provides room and board payments of \$400 per month, up to \$6000 total. In order to be eligible for the program, you must:

- Be between 18 and 21 years old
- Be living in your own place
- Be working or going to school at least 40 hours a week
- Be out of DHS custody
- Be finishing or have already finished high school or your GED
- Be working even if in school
- Keep a budget and receipts
- Have monthly meetings with your ILP worker

If you are already in the Independent Living Program, your ILP worker can help you apply for Powerhouse. If not, you can apply on your own by contacting your county's ILP office.

### **ILP Subsidy**

This program pays \$449 per month. The limit on total amount of payments varies depending on where you live. In order to be eligible for the program, you must:

- Be between 16 and 21 years old
- Be in DHS custody
- Be living in your own place
- Be working or going to school at least 40 hours a week
- Be finishing or have already finished high school or your GED
- Keep a budget and receipts
- Have monthly meeting with your ILP worker and caseworker

Your ILP worker or caseworker must apply for the subsidy program. You *can't* get money from both programs at the same time, because you have to be in DHS custody for one and out of DHS custody for the other. You *can* get money from both programs, but not at the same time.

### **Section 8**

The Section 8 Voucher Program is funded by the federal government. It is designed to help low-income individuals find and maintain housing. If you qualify, the program will provide you with a voucher that you give to your landlord. The voucher pays up to 2/3 of your rent. You pay what's left of the rent, as little as 1/3. In order to get Section 8 housing, you must:

- Be at least 18 years old
- Meet income requirements (below a certain amount)
- Wait your turn on a very long waitlist
- Pass a criminal background check

This program is best used as a back-up, because the waitlist can be very long. For more information about Section 8 housing, contact your local housing authority.

### **Your Rights as a Tenant**

Dealing with landlords is complicated. There are new things to learn about, like deposits and lease agreements. You should know your rights as a tenant. That way, it is less likely that someone will take advantage of you. Information about the rental process and your rights is listed below.

#### **What is a lease agreement?**

A lease agreement is a contract between your landlord and you, where you agree to pay the landlord rent for a fixed period of time. In exchange, the landlord allows you to live in the property being leased for that period of time. A lease can be as long or as short as you and the landlord want it to be. Your landlord will usually write the lease agreement, so read it carefully to be sure you understand what it means.

#### **Does a rental agreement have to be in writing?**

It depends. If the rental agreement is for one year or less, it does not have to be in writing. If it is for longer than 1 year, it must be in writing in order to be enforceable. However, either way it's a good idea to have the rental agreement in writing. That way, you know what your landlord expects from you and you know what to expect from your landlord.

#### **What is a security deposit?**

A security deposit is money that you pay the landlord when you move in. The landlord holds the money and gives it back when you move out, as long as you don't damage the property. Basically, the deposit is protection for the landlord

against property damage, unclean conditions, and unpaid rent. Every rental agreement deals with security deposits differently. Be sure to read the agreement carefully.

### **Should I get renter's insurance?**

If you have the extra money and you have expensive belongings to protect, renter's insurance is a good

idea. Landlord's insurance does not cover your personal possessions. It's a good idea to have renter's insurance in case of theft or fire. But keep in mind that the cost of insurance may not be worth it if you don't have very many expensive belongings.



### **What happens if I don't pay my rent when it's due?**

Your landlord can charge a late fee only if this is specified in the rental agreement. Your landlord can also evict you, but he or she must give you notice and an opportunity to pay.

### **Can my landlord evict me?**

Yes. Your landlord can evict you if you violate your rental agreement (by failing to pay rent, damaging the property, etc.). For most violations, your landlord must give you 14 days to fix the violation and 30 days to move out if you don't fix the violation. If you do fix the violation, but you commit the same violation within 6 months, the landlord can evict you with less notice. If you fail to pay your rent after your landlord gives you notice that it's past due, you could be given only 72 hours' notice, or if you cause a disturbance that threatens the safety of the other tenants, you could be given only 24 hours' notice.

**What can I do if my landlord doesn't follow the rental agreement?**

You can send your landlord notice that you will be moving out. You must send the notice 30 days before you plan to move out. Depending on the problem, the landlord usually has 30 days to fix the problem before you can end the lease.

**What should I do if something in my apartment needs to be fixed?**

Your landlord is legally required to keep up the apartment. He or she must maintain floors, walls, ceilings, stairways, and railings. He or she must provide heat, electricity, plumbing, sewage, fire safety devices, locks, and many more things listed in ORS 90.320. If you cause the damage to the property, however, you must pay for repairs.

**Can my landlord enter my apartment?**

Your landlord can enter without your permission when there is an emergency for any other reason listed in the rental agreement. Otherwise, your landlord must usually tell you 24 hours before he or she enters your apartment.

**If I move, how much notice do I have to give my landlord?**

Usually, you must give 30 days' notice if you plan to move out, but read your rental agreement carefully. If you don't give notice, you may have to pay a penalty. The penalty normally includes future rent. The penalty may also include the cost of advertising your apartment until it is rented by someone else.

**Can a landlord rent to me if I am under age 18?**

Yes. If you are at least 16 years old, you can enter into a rental agreement. You can also enter into a rental agreement if you are under 16 and pregnant (or if you already have a child

that will live with you). For more information, see ORS 109.697.

**For more information on landlord-tenant law, go to:**  
<http://www.osbar.org/public/legalinfo/tenant.html>.

# Getting an Education

## **Finishing High School**

Studies show that the more education you have, the more successful you are. It's really important that you graduate from high school or at least get your GED. Many employers will not even consider hiring you unless you have a high school diploma or GED. For some of you, this may be easier said than done. School can be difficult and stressful. Here are a couple of things you should know to make graduating or getting a GED more achievable:

### **No more moving schools**

In the past, whenever you moved to a foster home in a different school district you had to switch schools. A new law passed in 2005 allows you to continue attending the same school, as long as the juvenile court judge finds that it is in your best interest to stay at your school. Whenever you change foster homes and do not want to change schools, tell your caseworker and attorney! They can schedule a hearing to help you stay in the same school.

### **College in high school?**

You can now get your first two years of college completed while you are still in high school. This is called the Expanded Options Program. If you are thinking about going to college,

this is a great option. You are eligible to participate if you are 16 or older or if you are a junior or senior in high school. Your school is supposed to inform all eligible students about the program. The best part is that it's free! You don't have to pay college tuition, but you still get college credits. To find out more about this program, talk with your school guidance counselor, caseworker, or attorney.

### **Getting a GED**

If a high school diploma seems out of reach, a General Equivalency Diploma (GED) is a great way to become more employable. To get a GED, you must pass 5 tests. A GED certifies that you have the same general knowledge as a person with a diploma. You can take the GED tests at any time, even if you have been out of school for a while.

The 5 GED tests cover language arts/writing, social studies, science, language arts/reading and mathematics. The entire test is 7 ½ hours long, but you don't have to take all of the tests at once. Many places offer GED classes, and you can also study on your own by taking practice tests. The tests are available at [www.gedpractice.com](http://www.gedpractice.com). There is a fee for the taking the test that varies depending on where you take it. In Oregon, the fee is currently between \$75 and \$100.

For more information on the GED, call:  
1-800-626-9433.  
To get practice tests, go to:  
[www.gedpractice.com](http://www.gedpractice.com)

## Going to College

### **How do I get in?**

If you are thinking about going to college, start planning now! There are a lot of things you can do to prepare while you are still in high school. Colleges look at your grade point average (GPA), school activities, SAT/ACT test scores, community service, and application to decide whether or not to accept you.

- **GPA:** It's always a good idea to keep your grades up. Many colleges usually accept a minimum GPA, but don't worry if your grades aren't fantastic. Some colleges consider life experience, school activities, and community service in addition to grades.
- **School activities and community service:** Colleges like to see that you have been involved in activities. It doesn't matter whether you do sports, leadership clubs, or community service, as long as you do something. You should get involved with activities that interest you. Colleges value real work experience, so emphasize yours.
- **SAT/ACT:** You need to take the SAT in order to get into most colleges. You should take the SAT toward the end of your junior year or the beginning of your senior year of high school. You can register online for the test at <http://www.collegeboard.com>. Practice tests are also available on the web site. Some colleges require the ACT instead of the SAT, so check with the colleges you want to attend. The ACT is similar to the SAT, but has a different format.
- **Application:** Every college has an application process. Contact the college for an application form. There is usually an application fee, and some colleges require reference letters and a personal essay. Colleges usually start accepting applications during the fall of your senior year. Deadlines vary depending on the college, so you should check with each college you want to attend.

### **Choosing a college that's right for you**

There are a lot of things to consider. Here's a list of things you should think about:

- **Community college vs. 4-year college:** Do you want to go to a 4-year college or to a community college? Community college is often cheaper, and once you finish you can transfer your credits to a 4-year college. Just make sure that the credits will transfer to the 4-year college you plan to attend.
- **Location:** Do you want to be close to friends and family? Do you want to live in a city or smaller town?
- **Living in Dorms:** Do you want to live in college housing while you're in college? Some colleges require that you live on campus, while others don't even offer housing. School housing can be less expensive than off-campus apartments.
- **Work and school:** Some colleges have night classes that allow you to work during the day and go to school at night. This may be a good idea if you are worried about paying for school.
- **Subject matter:** If you are that rare person who already knows what you want to do after college, you should look at colleges that have strong programs in the subject matter you are interested in. If you don't know what you want to do, choose a college with a wide variety of degree programs.

### **How am I going to pay for college?**

Going to college is expensive, but if you want to go there is normally a way to pay for it.

- **Federal Financial Aid:** As a foster youth, you are entitled to the maximum amount of financial aid. Financial aid applications are available on January 1<sup>st</sup> of each year, and must be completed by June of that year. You can apply by filling out a Free Application for Student Financial Aid (FAFSA) online at <http://www.fafsa.ed.gov>. There are various forms of federal financial aid, including grants

(money you do not have to pay back) and loans (money you do have to pay back). Federal workstudy is another form of financial aid that allows you to earn money while working. Talk to your college financial aid office to be sure you get all of the financial aid you are entitled to.

- **Scholarships:** Scholarships are the way to go, because you don't have to pay them back. There are lots of scholarships out there! First, talk to your school counselor, because many high schools offer scholarships. Second, talk to your college financial aid office. Colleges offer scholarships to incoming students, especially those with financial need. Finally, look online. There are hundreds of scholarship websites. You may qualify based on need, gender, ethnicity, or because you are in foster care. See below for a few scholarship websites.

### Scholarships

**Oregon Student Assistance Commission:** Offers numerous scholarships through a single application process. For example, the **Chafee Education and Training Scholarship** offers up to \$5000 per academic year to current and former foster youth who have graduated from high school or obtained a GED. To be eligible, you must currently be in foster care, or have been in foster care for at least 6 months after you turned 14, or have been adopted out of foster care after you turned 16.  
<http://www.osac.state.or.us>.

**Orphan Foundation of America:** Administers the **Casey Family Scholarships**, which offer up to \$10,000 to people under age 25 who have spent at least 12 months in foster care and were not subsequently adopted. Applications are available beginning in January.  
<http://www.orphan.org/index.php?id=30>.

**National Foster Parent Association:** Offers scholarships for foster youth who wish to pursue college or university studies, vocational and job training, and correspondence courses, including the GED.  
<http://www.nfpainc.org/content/index.asp?page=58&nmenu=4>.

*There are many other scholarship resources. For example, college financial aid websites often include links to scholarships.*

# Going to Work

## When Can I Start Working?

The quick answer is that you can start working when you are 14 years old. Sometimes a youth may be able to work when he or she is under 14, but not when school is in session. You have to be 18 to hold certain jobs, like logging operator, elevator operator, or sales clerk in a store selling tobacco.

Until you turn 18, you are protected by child labor laws. These laws limit how long you can work and what times of day you can work. If you are under 16, you cannot be made to work more than 10 hours a day or 6 days a week. You also can't be made to work between 6 p.m. and 7 a.m.

## **What are my options?**

It can be hard getting a job, but don't be discouraged. There are a lot of employment options. Here are a few to think about:

- **Job Corps:** Job Corps is an education, job training, and residential program serving youth ages 16 to 24. Job Corps centers provide job training in many areas, like web design, culinary arts, clerical, and welding. Job Corps can match you with a mentor and place you in an internship program. It provides fellowships to pay for living expenses, health insurance, 3 meals a day, and a fund for starting a new career when you graduate from the program. Job Corps works with you to find employment and housing for 12 months after you graduate. For more information, go to <http://jobcorps.dol.gov>.
- **Americorps:** Americorps is a national service program that allows people of all ages to earn help paying for education. The Americorps program places participants in service

programs in low-income communities for one year (for example, disaster relief efforts, environmental protection, etc.) The program provides a small fellowship for living expenses. At the end of the year, participants receive an educational award that can be used to pay for college or vocational training. For more information, go to <http://www.americorps.org>.

- **U.S. Military:** Enlisting in the military is not for everyone. You make many sacrifices when entering the military. If you commit to military service, you are required by law to serve the time. The military offers job training, food, shelter, health care, and a stipend to cover other expenses. The military may also provide assistance with paying for college. The military prefers youth with a high school diploma, but will make exceptions for GEDs. There are physical fitness and mental health requirements. You can enlist on your own when you turn 18 or with your parent or guardian's permission when you are 17. For more information, go to <http://www.goarmy.com>.

### **Getting the Job**

Now that you know some of your options, how do you get the job? Here are some suggestions:

#### **The Application**

When you find an ad for a job you want, you should visit the business and ask for an application. When you do this, you should be sure to dress as if you were going to work. You want to make a good impression on the person giving you the application. This doesn't mean you have to dress in a suit; just make sure you are well-groomed! Ask the name and phone number of the person to whom the application should be returned, because your application is more likely to be read if it is addressed to the right person. Also, ask for the application

deadline. Call about a week after you turn in your application to check on its status. Here's what to say: "Hi, my name is \_\_\_\_\_ and I turned in an application to work at \_\_\_\_\_. I'm calling to make sure you received my application and to see whether you would like to meet with me for an interview."

### **Resumes**

Some job applications require that you submit a resume. A resume is just a fancy word for a 1-page summary of your school and work experience. A resume usually includes your educational history, work and volunteer experience, and honors and awards. You may also include a section for references, where you list 2-3 people that the employer can call to get an idea of what kind of person you are. Your teacher, previous employer, or friend can serve as a reference. Ask before you include someone on your reference list so you are sure they will say positive things about you. High schools and colleges often provide help with resumes, so check with your school's guidance counselor or career counseling office.

### **The Interview**

After employers have reviewed your application, they may ask you to come in for interviews. Here are some tips to make your interviews a success.

- Dress professionally. This will depend on where you are interviewing, but it's better to be overdressed than underdressed.
- Shake hands with the person interviewing you, and look him or her in the eye. This will make you seem confident and professional.
- Always be sure you answer the questions asked. Here are some common interview questions. Be sure you know the answers to these questions before you go to the interview.
  - What hours are you available to work?

- How many hours are you willing to work a week?
- Why do you want to work here?
- What makes you a good employee?
- It's also a good idea to have some questions for the person interviewing you, because asking questions will make you seem interested in the job. Ask the employer what your responsibilities would be and what he or she would expect from you.
- After the interview, you should thank the employer. Send a note thanking him or her for talking with you about the job.
- You should call the employer one week after the interview to see if he or she is still interested in hiring you.

## A Sample Resume:

### **Christine Jones**

24 Mansfield Av, Oklahoma, OK 73118

Chris73118@hotmail.com

Tel: (405) 524-9999

#### **PROFILE:**

An enthusiastic and hard working high school graduate who is keen to find a position in a major accountancy practice. Reliable, trustworthy, numerate and meticulous. Worked for a firm of chartered accountants last Summer and gained a good understanding of an accountancy practice. Able to work on own initiative or as part of a team and can deal with administrative duties competently.

#### **EDUCATION:**

- **Tulsa High School**, Graduated 10th in class of 170 students and received honors in Science with a GPA of 3.8.

#### **EXPERIENCE:**

##### **Intern, Johnson & Stevens, 2004**

- Assisted the Senior Partner who was conducting audits on major companies in the area.
- Handled incoming telephone calls to the Senior Partner from other companies and members of the public.
- Organized and maintained the Senior Partner's filing system.
- Typed reports on a PC using Microsoft Word.
- Devised a new filing system to maintain the files held by the department.
- Solved users PC problems including sorting out spreadsheets, explaining how to use complex features in word-processing packages.

#### **REFERENCES:**

- Dr Andrew Brown Tel: (405) 524-9992.
- Mr Jack Davenport Tel: (405) 524-9993.

#### **INTERESTS:**

- Interests at high school included organizing a charity quiz, which raised \$5000. Movies and theater.

### **What are My Rights as an Employee?**

Once you get the job, it's important that you know your rights as an employee. Here are some questions and answers to help you understand your rights:

#### **Will I be offered a written contract with a job?**

Probably not. Most employment contracts are not written.

#### **Am I guaranteed to keep my job if I do my best?**

No. Most employment agreements are "at-will." This means that your employer can fire you at any time for no reason.

#### **What is the minimum my employer can pay me?**

In most cases, your employer must pay you at least minimum wage. Minimum wage is \$7.80 per hour right now.

#### **What is overtime?**

Overtime is any amount of hours worked over 40 per week. Your employer is required to pay you overtime pay (1 ½ times what you usually make per hour) for every hour over 40 hours that you work in a week. For example, if your normal wage is \$8 per hour, your overtime pay would be \$12 per hour. Overtime does not apply to all jobs.

#### **Do I get breaks?**

Yes. You are required to have a 10-minute break for every 4 hours you work. If you work more than 6 hours, you are also required to have a 30-minute meal break.

#### **What is workers' compensation?**

Workers' compensation is insurance, paid by your employer, that covers medical expenses and compensation for lost time

from work due to an injury suffered while you are at work. If you are hurt on the job, you need to give your employer written notice of your injury claim, and your employer must submit the claim to its workers' compensation insurance carrier. This insurance is designed to protect you in case you are injured on the job.

For more information on your rights as an employee, visit <http://www.osbar.org/public/legalinfo/employment.html>.

## **Taxes**

The tax system can be complicated and hard to understand, so here are a few basics to make it easier for you.

### **Do I have to file a tax return?**

If you are earning income at a job, you need to file a tax return. You need to file two tax returns: one for federal income tax and, in most states, one for state income tax. It is illegal to not pay taxes, and there are severe penalties for not paying. And you might actually get something good out of filing, like a refund!

### **What taxes does my employer deduct from my paycheck?**

Your employer will deduct funds from your paycheck for federal and state income tax. Federal taxes taken from your paycheck include Social Security tax (also called FICA) and Medicare tax. Your employer determines how much to deduct from your paycheck based on the W-4 form that you fill out when you're first hired. The money deducted by your employer goes to the government.

**What is a W-4 form?**

A W-4 tells your employer how much to withhold from your paycheck. Your employer will have you fill this out at the beginning of your employment. The number of exemptions you claim normally determines how much should be withheld from your paycheck.

**What is an exemption?**

An exemption means that some of the money you earn is not taxed. You can claim 1 personal exemption for yourself. In some circumstances you can also claim your spouse or child as an exemption. For every exemption you claim, \$3,100 of your income is not taxed. It decreases the amount of tax that your employer can withhold from your paycheck.

**Do I get back the money deducted from my paycheck?**

It depends how much your employer withholds from your paycheck. If the amount of taxes your employer withholds is greater than the actual tax for your income amount, you are entitled to a refund. To figure this out, you need to fill out tax forms. You can get the federal tax forms at <http://www.irs.gov/formspubs/> and the Oregon state tax forms at <http://www.oregon.gov/DOR/forms.shtml>. Your local post office also has the forms available beginning in January. Most people fill out the 1040A or the 1040EZ form; either will work. You can file your taxes electronically, over the phone, or by mail. After you file your taxes, the government will send you a refund check for the amount of taxes that you overpaid.

**How can I get help preparing my taxes?**

The Volunteer Income Tax Assistance (VITA) Program sends volunteers who are knowledgeable about tax into the community to help low-income people with their taxes. These

volunteers will help you understand and fill out your tax forms. To locate a VITA program in your area, call 1-800-829-1040.

# Money Matters

## **Bank Accounts**

### **What are my options?**

Once you turn 18, you can open your own bank account. If you are under 18, you can open a bank account, but you will need to have the signature of an adult. There are two general types of accounts: checking accounts and savings accounts. A savings account allows you to store your money in the bank while earning interest. You can withdraw money when you need it and make deposits as well. This is a good option if you want to earn interest from your money. Checking accounts allow you to store your money in the bank, but you usually don't earn interest on this money. However, there are some benefits to a checking account. For example, you can write checks from the account and use a debit card for purchases. You may want to open both a savings and a checking account if you have enough money, so that you can get the benefits of both.

### **What questions should I ask when I open a bank account?**

Here is a list of questions that you should ask:

- Is there a minimum dollar amount required to open the account?
- Do I have to maintain a minimum amount in the account? What happens if I fall below this amount?
- Can I earn interest on this account?

- Is there a charge for monthly service or for check processing?
- Many banks have “free checking.” This usually means that there is no fee on the account, but you still have to pay for the checks themselves. Be sure to ask how much the checks will cost.
- Is there a fee for using the bank’s ATM?
- How does the bank handle bounced checks? “Bouncing” a check happens when you write a check but there is no money in the account to cover the amount of the check. What is the penalty for bouncing a check?
- Usually banks allow you to overdraw your account by a certain amount, but they will impose a penalty. How much is this penalty, and by how much will they allow you to overdraw your account?
- Will the bank provide a debit card?

**What do I need to set up a bank account?**

You will need a social security card, an identification card, and some money. Some banks have a minimum deposit requirement of \$50 or more. You should ask before you go to the bank to open the account.

**What happens if I write a check that bounces?**

A check will bounce if you write it for more than the amount that you have in your checking account. The bank will do one of two things. The bank will either pay the check and then charge you a penalty, or the bank will return the check to the person you wrote it to. If this happens, the person may charge you several times the amount of the check, so be careful not to bounce checks.

**What is the difference between an ATM card and a debit card?**

An ATM card is used for basic banking transactions. You can use it to withdraw and deposit money into your account. You use an ATM card by inserting into the ATM machine and entering your personal identification number (which you will be given along with your ATM card). A debit card can do everything that an ATM card can do and more. A debit card can be used to electronically transfer money from your account, so you can use it to buy groceries and other things. You use the debit card like a credit card, but any money you spend is automatically taken out of your checking account. The good thing about a debit card is that you cannot spend more money than you have in your account.

**Credit**

**Why not use a credit card instead of a debit card or cash?**

Credit cards can be very useful. Credit cards can provide a way to pay bills or purchase groceries when you don't quite have enough money. When you use a credit card, you are paying with the credit company's money. The company will send you a bill at the end of the month. You need to make sure you are in control of your credit card so you do not spend more than you can afford to pay at the end of the month. Credit card companies charge very high interest rates on the money that you spend and don't pay back right away. If you lose control and overspend on your credit card, you may end up paying the credit card company back twice as much as you originally spent in interest or more. This also looks bad on your credit report.

### **What is a credit report?**

A credit report is a summary of all of your debts and how promptly you have paid back your bills. Many things go on your credit report, including your credit cards, your utility payments, your student loan payments, and other items. There are several credit reporting agencies that record this information and make it available to you and to businesses, banks, landlords, and credit card companies who may be thinking about loaning you money. When you borrow money that you are unable to pay back, or have bills that you are late in paying, this will be recorded on your credit report. If you have bad credit, you are less likely to secure a loan, rent an apartment, buy a car on credit, or be able to open new credit cards. It's a good idea to check your credit regularly to be sure it's accurate and in case of identity theft. You can request your credit report by calling 1-877-322-8228. You can get a free credit report once a year.

### **Budgeting**

Now that you know where to put your money, you should make plans for how you will spend and save it. It's a good idea to make a budget each month so you know how much you can spend without overspending and getting in debt. Here's a 3-step budgeting checklist:

- **Step 1: Identify your income:** You should add up all of the items that make up your income. Some of these might include wages from your job, tips, public assistance, social security (if you collect any), subsidies, and any other money you receive during the month.
- **Step 2: Listing Expenses:** Next, add up all of the expenses you will have to pay during the month. Expenses will likely include rent, utilities (phone, electricity, gas, sewer, water, garbage, cable), groceries, transportation (gas or bus pass),

child care, car insurance, health insurance, doctor bills, loans, credit cards, meals eaten out/fun, and any other costs.

- **Step 3: Comparing Income and Expenses:** Finally, subtract your expenses from your income for the month. Hopefully you will have some money left over. You might want to put this money in your saving account for next month. If you don't have any money left over or the amount is negative, you should cut down your expenses, or consider looking for a better paying job, a second job, or borrowing money from friends or relatives.

## Staying Healthy

### Staying Healthy

Keeping yourself healthy by having regular check-ups is the healthiest and least expensive way to protect your health. Before you leave foster care, you should ask your caseworker for a copy of your medical records. You are legally entitled to these records.



You can give these records to your doctor when you go for a check-up so he or she will have your complete medical history and be able to better treat you. It is recommended that teens have a physical exam every two years. If you are sexually active, you should have an exam every year. Males should be checked for sexually transmitted infections (STIs) and testicular cancer. This is especially important because testicular cancer is most common in men ages 15-35. Females should be tested for STIs and have a pap smear for

cervical cancer and a breast exam for breast cancer. Be sure to tell your doctor any concerns you have about your health, and don't be afraid to ask them why they are doing certain tests.

### **Insurance: how am I going to pay?**

Health care is extremely expensive, especially if you need emergency treatment. Health insurance will help cover the cost of treatment. While you are in foster care, DHS is required to provide health insurance for you, but after you're out of care you're on your own. Some employers offer health insurance as part of a benefits package when you are hired. If you can get health insurance through your employer, this is the best way to go. If you don't have a job or your employer doesn't offer health insurance, there are several options:

- **Oregon Health Plan:** The Oregon Health Plan (OHP) is a health insurance plan designed for low-income people. OHP provides medical coverage for little or no cost depending on your income level, age, and physical/mental condition. It provides the most coverage for pregnant women and youth under age 19. Due to budget cuts, OHP has stopped enrolling most adults, but there is an exception for youth leaving foster care. This means that you can still get enrolled in OHP, but *you must do so before you are discharged from foster care*. Your caseworker should provide you with an application and help you fill it out. To get an application and learn more about OHP, call 1-800-359-9517.
- **Family Health Insurance Assistance Program:** The Family Health Insurance Assistance Program (FHIAP) is a state program that helps uninsured Oregonians buy health insurance. This program helps pay the monthly cost of private health insurance, but does not provide health insurance. In order to be eligible, you must have savings of less than \$10,000, have been uninsured for the past 6 months (unless on OHP), live in Oregon, and be a citizen or

qualified non-citizen. For more information about FHIAP, call 1-888-564-9669.

- **Private Insurance:** A lot of private insurance companies sell insurance. Different companies offer different levels of coverage. Be sure to ask what types of treatment are covered by insurance. Some companies allow you to only see certain doctors, while others allow you to choose any doctor you want. You should sift through plans and get quotes from lots of companies before you make a decision.

Here's some terminology to help you understand the insurance world. A *premium* is the monthly amount that you will pay for your insurance. A *deductible* is a fixed amount that you must pay before the insurance company begins paying the cost of the medical care. For example, if an insurance plan has a deductible of \$500, the insurance company will only pay for medical treatment after you have paid for \$500 in medical expenses. A *co-pay* requirement means that you pay a specified amount when you visit the doctor and the insurance company will pay the remainder. For example, if the insurance company requires a co-pay of \$25, you have to pay \$25 when you go to the doctor and then the insurance company will pay the rest.

### **Teen pregnancy and birth control**

Birth control can prevent pregnancy and protect against sexually transmitted infections (STIs). If you are sexually active and you aren't ready for the financial and emotional responsibility of raising a child, you should use birth control. Birth control requests are confidential if you are 14 or older. There are many different methods of birth control, including condoms, the pill, the patch (Ortho Evra), the ring (NuvaRing), diaphragms, IUDs, the shot (Depo-Provera), spermicide, and abstinence. You should ask your doctor about the risks and benefits of each type of birth control. In addition to birth

control, emergency contraceptives (the morning after pill) can be taken immediately after having unprotected sex. Emergency contraception works best if taken within 72 hours after having sex.

Even if pregnancy isn't a concern (after all, your partner may be of the same sex as you), it is very important to use protection so you don't get an STI or HIV. Keep in mind that the pill, ring, patch, shot, emergency contraception, and IUDs do not protect against STIs or HIV. Your best bet is a condom or abstinence.

To learn more about your birth control options, go to <http://www.plannedparenthood.org> or call 1-800-230-PLAN. Many clinics offer birth control for a reduced price according to your income or sometimes free of charge (especially for condoms). Some clinics, including Planned Parenthood, offer free birth control and annual exams for both men and women through the Family Planning Expansion Project (FPEP). FPEP is available to low-income residents of Oregon who do not have health insurance that covers contraception, such as the Oregon Health Plan.

If you do get pregnant or get your girlfriend pregnant, you have several options, including keeping the baby, giving the baby up for adoption, or aborting the pregnancy. Even if you are under the age of 18, you have the legal ability to make these decisions for yourself. You can decide to give your baby up for adoption, but this decision requires the consent of both the father and mother of the baby. You also have the legal ability to get an abortion without parental permission at age 15. The Oregon Health Plan covers abortions at no cost to you.

If you get pregnant and decide to keep the child, you have the right to make parenting decisions about your child just as an adult would - even if you are under the age of 18. You also have the ability to enter into an apartment rental agreement for yourself and your child, even if you are younger than 16 years old. If you are in foster care when you have the baby, it is possible that your caseworker might ask the court to make your baby become a ward of the court, just as you are. This might mean that your baby remains in the foster home with you under the care of your foster parents, or that the baby is removed and placed in another foster home. If your caseworker asks the court to declare your child a ward of the court, you will get an attorney to represent you. Your caseworker will be required to help you become a better parent, so that you can successfully parent your child.

### Sliding-Scale and Free Clinics in Oregon

- [www.coalitionclinics.org](http://www.coalitionclinics.org) or 503-546-4991: A coalition of 13 low-cost or free clinics in the Portland area, including:
  - **Outside In**, 1132 SW 13<sup>th</sup> Ave. in Portland, 503-535-3890, specializing in services for homeless and low-income youth.
  - **Children's Community Clinic**: 27 NE Killingsworth St. in Portland, 503-284-5239, providing sliding-scale care for youth from birth through 21 years.
- [www.211info.org](http://www.211info.org) or dial 211 from land lines/ 503-222-5555 from cell phones: Connects you to community resources in the Northwest, including medical clinics.
- [www.freemedicalcamps.com](http://www.freemedicalcamps.com): Lists free clinics by state.
- Contact your county's health department for additional listings.

# Crimes and Consequences

Regardless of whether or not you have already been involved with the law, it's important to know your rights in case you do have to deal with the criminal justice system. The more you know about your rights, the less likely you will be to get yourself in trouble.

## The Basics

### **What is a crime?**

A crime is doing something that is illegal, like destroying someone's property, using illegal drugs, or physically harming a person, that is punishable by a fine or imprisonment.

### **Are some crimes more serious than others?**

Yes. Crimes are divided into 3 different categories. These categories are further subdivided into classes. The punishment for the crime depends on what category and class it falls under.

- **Felonies:** A felony is the most serious category of crime. A person convicted of a felony can be sentenced to more than a year of imprisonment. Assault in the first degree, murder, and arson are all examples of felonies.
- **Misdemeanors:** Misdemeanors are crimes that are punishable by up to one year in jail. If you are convicted of a misdemeanor, your jail sentence cannot be more than one year.
- **Violations:** A violation is the least serious type of offense, and is technically not a crime. A person found guilty of a

violation can only be fined, not imprisoned. Many traffic offenses are violations.

Now that you know the 3 categories of crimes, here are the classes of crimes. For felonies and misdemeanors, there are 3 classes: A, B, and C. The class of crime determines how long the maximum prison sentence can be.

- **Class A:** For a Class A felony, the maximum prison sentence is 20 years. For a misdemeanor, it is 1 year.
- **Class B:** For a Class B felony, the maximum prison sentence is 10 years. For a misdemeanor, it is 6 months.
- **Class C:** For a Class C felony, the maximum prison sentence is 5 years. For a misdemeanor, it is 30 days.

Crimes are also divided into degrees. For example, there is assault in the first degree, second degree, third degree, and fourth degree. Each degree of crime is defined differently based on the mental state of the person committing the crime.

### **What happens if I am arrested?**

If you are arrested, you will be handcuffed, searched, and taken to the police station to be booked. Booking involves fingerprinting, a photograph, and the police officer asking your name, address, and medical information. Depending how crowded the jail is and how serious the behavior for which you were arrested was, the police may or may not hold you in jail. If you are held in jail, you will be given the opportunity to make at least one phone call.

### **What happens after I am arrested?**

If you are 18 or older, you will have a court hearing called an arraignment after you are arrested. If you are in jail, the arraignment must be held within 36 hours. At your arraignment, the court will read the charges against you and

inform you of your right to have an attorney. The court will also decide whether or not to hold you in jail or release you. If you are held in jail, the judge may set bail. This means that someone can pay the bail amount to the court clerk and you will be released from jail. The bail money will be returned to you if you show up at your hearing or trial.

### **Measure 11**

You can be convicted of an adult crime even if you are younger than 18 years old! Measure 11 is a law that requires the prosecutor to try you as an adult under certain circumstances. The law requires that you be tried as an adult if you are 15, 16, or 17 and commit certain crimes. Examples of the crimes include robbery in the first and second degree, assault in the first degree, and murder. The law also imposes required minimum sentences for each of the crimes, ranging from 70-300 months (6 years-25 years). Remember, you can face adult consequences for certain crimes even if you're not an adult yet.

### **What are My Rights?**

If the police come knocking, it's important that you know your rights. It's even more important that you're not afraid to exercise these rights. Others won't always look out for your rights, so you need to do it yourself. Here are some of your rights:

- You have the **right to remain silent** (often referred to as your Miranda rights). This means that you do not have to talk to the police about your case. You do have to identify yourself, but other than that you can tell the police that you want to remain silent. The police may continue to question you, but you never have to tell them anything! Police officers cannot threaten you or force you to talk.

- You have the **right to an attorney** when being questioned by police and later if you are charged with a crime. If you cannot afford an attorney, the court must appoint one for you. If you ask for an attorney, the police must stop questioning you until your attorney is present.
- You have the **right to be free from unreasonable searches and seizures**. Most of the time, police officers must have a search warrant to search your home. If police ask to search your house, you should ask to see a search warrant. If there is no warrant, you have the right to refuse the search. Police officers normally do not need a warrant to search your car or yourself.
- You have a **right to a trial** when criminal charges are brought against you. You have the right to a jury trial if you are over 18 years old. If you are under 18, you do not have the right to a jury trial.

### **Conviction vs. Adjudication**

If you are under 18 and you are tried in court as a juvenile and found guilty, you are adjudicated (not convicted). If you are over 18 or tried as an adult, you are convicted of a crime. The difference in language may not seem important to you, but it is. Many job and rental applications ask you if you have ever been convicted of a crime. You can honestly answer “no” to this question if you have a juvenile record, because you have been adjudicated, not convicted!

### **Expunction**

Expunction means destroying or erasing your criminal record. When a record is expunged, this means that employers, landlords, and others in the community cannot access any information about your criminal involvement, even though you have a criminal record. You can and should get your record

expunged by the court so long as you meet the following requirements: (1) It must have been at least 5 years since the date of your most recent termination from probation, parole, or custody; (2) You must not have been convicted of a felony or a Class A misdemeanor since then; and (3) You must not have any pending criminal matters. Also, note that some crimes (such as murder or rape) cannot be expunged. If you meet all of the criteria, you can go to the clerk of the court in the county where you have a criminal record and ask the court to expunge your record.

## Making a Difference

### Voting

When you turn 18, you gain the right to vote. The right to vote is powerful. It is an easy way to make a difference in our county's future. Don't waste it!

#### **Who can vote?**

You can vote as long as you're 18 years old, or will be by election day, and are a U.S. citizen.

#### **Where do I register?**

You can register online or at your county elections office. To register online or find the address of your county elections office, go to <http://www.sos.state.or.us/elections/votreg/vreg.htm>.

### Jury Duty

You will be eligible for jury duty when you turn 18, as long as you are a U.S. citizen and are not a convicted felon.

**What is jury duty?**

Jury duty is something that everyone is required to do if their name comes up on the list. You must up at court on the day that you have been summoned, and you may or may not be selected to serve on a jury. Attorneys in the case will ask you questions and then the judge, with the attorney's input, will decide whether or not to keep you as a juror depending on the answers to your questions.

**How do I get picked for jury duty?**

Potential jurors are chosen randomly from county voting records and drivers license records.

**Do I have to respond if I'm summoned for jury duty?**

Yes. If you don't respond, you can be held in contempt of court and may be fined or jailed. If you can't serve on the summons date, you can ask for the date to be postponed.

**What happens if I can't get time off of work?**

Your employer is required to give you time off of work for jury duty. Your employer can't fire or harass you for reporting to jury duty as long as you have given reasonable notice. If your employer gives you a hard time about jury duty, it may be a violation of your constitutional rights.

**The Draft****Do I have to register for military service?**

It depends on your sex and age. If you are male, 18 years old, and a U.S. citizen or immigrant living in the U.S., you must register for the draft within 30 days of your 18<sup>th</sup> birthday.

**What happens if I don't register?**

If you don't register, you could be fined up to \$250,000 and/or imprisoned for up to 5 years. You also won't be able to qualify for federal or state student aid, federal jobs, and federal job training. If you are an immigrant and you don't register, you will be ineligible for citizenship.

**How do I register?**

You can register online at <http://www.sss.gov>. You can also register by checking the registration box on your FAFSA form when you apply for financial aid for college. The Selective Service System usually sends reminder cards to males who are turning 18. You can fill out the card and return it to register.

**If there is a draft, who gets called up first?**

It is a random system, based on the birth dates of the people registered.

**Can I get an exemption from being drafted?**

Probably not. The military may reject you if you are physically or mentally unfit. You can postpone service if you are in college, but only until the semester's end or, if you are a senior, until the end of your senior year.

## Getting Around

You may or may not already have your driver's license. If you don't, this information is designed to help determine whether driving and owning a car will benefit you. Driving a car can be expensive, so you should look at the benefits and costs for yourself and decide whether it's worth it.

## **Your Driver's License**

### **How do I get my license?**

Here is the process you will need to go through if you are planning to get your license before you turn 18.

When you are 15 years old, you can apply for an instructional permit from the Department of Motor Vehicles (DMV). You will have to go to your local DMV office and provide your social security number, I.D., proof of school enrollment or graduation/GED, and proof that your permanent address is in Oregon. You will also have to take and pass a knowledge test and a vision test. You will have to pay a fee for your permit. The instructional permit will allow you to drive as long as there is someone age 21 or older who has a valid driver's license in the car with you.

If you've obtained a permit and had it for 6 months, you can apply for a license when you turn 16 years old. All of the same requirements above apply, and there are several additional requirements. You must complete an Oregon Department of Transportation (ODOT)-approved traffic safety education course or complete 50 hours of supervised driving experience with a parent or legal guardian. Your parent or guardian must sign a form confirming the 50 hours of supervised driving. Next, you must take and pass the safe driving practices test. Finally, you must take and pass the behind-the-wheel driving test at your local DMV office.

If you are over 18 and applying for a driver's license, the process is a bit easier. You have to provide all of the identification information listed above, except for proof of school enrollment. You also have to pay all of the same fees. You don't have to show proof of driving training or hours. All

you have to do is pass the driver's license knowledge test, vision test, and behind-the-wheel test.

### **Can my license be restricted or suspended?**

If you are a licensed driver under age 18, your driving privileges are reduced. For the first 6 months of having your license, you cannot drive with a passenger under 20 years old who is not a member of your family. For the second 6 months, you cannot drive with more than 3 passengers under age 20 who are not members of your family. Additionally, for the first year after getting your license, you cannot drive between midnight and 5 a.m. unless you are driving between home and work or home and school or are accompanied by a licensed driver who is at least 25 years old.

If you are a licensed driver under age 18, there are also harsher consequences if you commit a traffic violation or get into an accident. If you commit two traffic violations or get into two accidents, the DMV will restrict your license for 90 days. You will be restricted from driving, except to go to work or school, and will not be able to have passengers except for a parent or guardian. If you get in a third crash or get a third violation, your license will be suspended for 6 months.

Starting January 1, 2008, several new teen driving laws create other harsh consequences:

- If you are between ages 18 and 20 and you commit a drug or alcohol offense, your driver's license will be suspended.
- If you are found guilty of a minor in possession (MIP) offense while driving, you commit a Class A violation. An MIP alone is a Class B violation.
- If you are found guilty of an MIP, the court may order treatment and assessment. The court is required to order treatment and assessment if you this is not your first MIP.

- If you are under 18 and you use a mobile device, such as a cell phone, while driving, you commit a Class D violation.

No matter how old you are, certain things will cause your license to be suspended or revoked. Here are some of the situations where the DMV can suspend your license:

- If you fail to appear in court or fail to pay a traffic fine, until the court matter is taken care of or the fine is paid.
- If you fail to pay child support.
- If you are convicted of driving under the influence of an intoxicant (DUI). If you have 3 or more DUIs, the DMV will revoke your license for 5 years.
- Oregon has an implied consent law, which means that by driving a car you have implied that you will consent to a breath, blood, or urine test if a police officer asks. If you refuse to take a breath, blood, or urine test, your license will be suspended for one year. If you take a breath, blood, or urine test and fail, your license will be suspended for 90 days.

### **Buying a Car**

#### **What's a car title?**

When you buy a car outright, the owner of the car must give you its Certificate of Title. This is a very important document that details the history of ownership of the car. The certificate will show you whether the car has ever been wrecked and rebuilt. It also shows who owns the car. You should never buy a car without seeing the certificate of title.

If you buy a car with a loan, you most likely will not see the certificate of title. The car's seller will send the certificate of title to the bank giving you the loan. The bank will hold the certificate of title until you have paid off your loan, and then will send it to you.

**Do I have to get insurance?**

Yes, you must have insurance. It is against the law to drive without insurance in Oregon. The DMV checks by randomly selecting vehicles each month and asking owners to provide the name of their insurance company and policy number. The DMV calls the insurance company to verify your insurance. If you falsely report that you have insurance to the DMV, your license will be suspended and you could be charged with a Class A misdemeanor and face up to 1 year in jail. If you don't have insurance and you get into a crash, your license will be suspended for 1 year.

## Public Assistance

Between rent, health insurance, car insurance, food, school expenses, and everything else, there probably won't be much money left over each month. If you need help paying your expenses, you may qualify for public assistance programs. Some of these programs offer cash to help you get by, while others offer education and supplies. Here's a list of a few that you should be familiar with just in case you run out of money. To see if you might be eligible for these programs and to find contact information for each, go to <http://www.oregonhelps.org/>.

**TANF**

TANF stands for Temporary Assistance for Needy Families. The program is administered through DHS and provides cash assistance to low-income families with children. The goal of the program is to reduce the number of families living in poverty, through employment and community resources. The amount of money you get depends on the size of your family and current income. For example, the current maximum

monthly payment for a family of 3 is \$503. TANIF also offers job training programs, and help with housing, childcare, alcohol and drug abuse, domestic violence, and other factors that affect family stability.

### **Food Stamps**

The food stamp program is also administered through DHS and is designed to provide additional money for food to low-income working people. Your eligibility for food stamps depends on how many people are in your household and your monthly income.

### **WIC**

The WIC program is designed to protect the health of low-income women, infants, and children up to the age of 5 who are at nutritional risk. The program provides nutritious foods, information on healthy eating and medical care, and screening and referrals to health care providers. In order to be eligible, you must be a female who is pregnant, has an infant 1 year or younger, or has a child 5 years or younger, and you must also be at or below the income level set by WIC. The current income limit is \$1575 per month for a one-person household. Finally, you must be seen by a health professional and determined to be at nutritional risk (i.e. underweight, have a history of poor pregnancy outcome, etc.)

### **Unemployment**

Unemployment benefits are available through the Oregon Employment Department. Unemployment benefits are designed to assist people who have lost their jobs and have been unable to find other work. The program provides some money depending on how much you made while working and how long you were working. You may be eligible for unemployment money if you have lost your job through no fault

of your own (i.e. you were laid off because your boss couldn't afford to keep you). You will not be eligible if you voluntarily left your job, you were fired for misconduct, you have declined jobs since you lost your job, or you have failed to apply for jobs that the Employment Department referred you to.

### **Disability Benefits**

If you have a disability, you may be able to qualify for disability benefits. Disability benefits are administered through the Social Security Administration, a federal department. There are two federal disability programs: the Social Security Disability Insurance Program (SSD) and the Supplemental Security Income Program (SSI). SSD provides benefits if you have worked long enough to pay social security taxes. SSI is based on financial need. In order to be eligible, you must have a disability that makes you unable to do the work you did before and unable to adjust to other work because of a medical condition. The condition must be expected to last at least one year.

### **Vocational Rehabilitation Services**

If you have a disability that makes it difficult for you to get or keep a job, and you want to work, the Office of Vocational Rehabilitation Services (OVRs) can help. The OVRs provides career counseling, independent living services (like money management), training, and job placement.

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