when you turn 18

A SURVIVAL GUIDE FOR TEENAGERS

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

But adulthood also brings new responsibilities and consequences. Your parents no longer have to 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. And 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.

This guide touches on some of the laws that may apply to you at this turning point. Keep in mind that laws are constantly subject to change. If you have a specific legal problem, you may want to consult an attorney.


The age of majority is a term used to describe the time in life after which a person is legally no longer considered a child. Historically, the age of majority was set at 21 in most states. But after the 1971 ratification of the 26th Amendment to the U.S. Constitution giving 18-year-olds the right to vote in federal elections, most states, including California, lowered their age of majority to 18. (FC § 6002, 42 USC § 1973bb)

At the age of majority, teenagers acquire the right to:

- Enter into binding contracts.
- Buy or sell property, including real estate and stock.
- Marry without the written consent of a parent (or guardian) and a judge.
- Sue or be sued in their own names.
- Compromise, settle or arbitrate a claim.
- Make or revoke a will.
- Inherit property outright.
- Vote in federal, state and local elections.
- Consent to all types of medical treatment.
- Join the military without parental consent.

This does not, however, mean that you now have all the rights and privileges available to adults. Some come at an earlier age, while others come later. For example, you may be issued a provisional driver’s license at age 16, but you cannot purchase alcoholic beverages until age 21. What the age of majority has really come to mean is that point when an individual is treated as an adult for most purposes.

You may already have a driver’s license. (You were eligible for a provisional driver’s license at age 16.) But now that you are 18, the law applies to you differently. For example, you can now be employed as a driver. On the other hand, being caught with a beer or another alcoholic beverage — whether you are in a car or far from one — could still result in the temporary loss of your driving privileges.

The greatest change may be that the law now holds you (not your parents) responsible for your actions. At age 18, you assume liability for your own traffic violations or accidents. It is your responsibility to know (and follow) the rules of the road described in the California Driver Handbook. When you were younger, your parents could be held legally responsible for at least some damages and financial losses caused by your actions.

Do I need my own car insurance?

It depends on your circumstances. By law, the car that you drive must be insured. And you must carry proof of insurance or certain other financial responsibility when driving. (VC § 16020) Typically, your parents could simply add you to their policy if you are living at home and will be driving the family car. But if you plan to move out or go away to college and take the car with you, your parents should contact their insurance agent or insurance company to discuss the change. Depending on the situation, you might need to purchase your own insurance at that point.

If you buy a car on your own, you will need your own insurance. And it is a good idea to bring proof of it (or certain other financial responsibility) with you to the DMV when you register your car. Also, when you buy a car, you will receive the California Certificate of Title (commonly known as the pink slip) as your proof of ownership. The seller is required to sign the pink slip and notify the DMV within five days to finalize the transfer and be discharged from liability. You would have to have the pink slip recorded with the DMV as well within 10 days. (VC §§ 4000, 4150, 5600, 5900, 5902) For more detailed information on California’s car insurance requirements and low-cost automo.

If I don’t already have a driver’s license at age 18, how do I get one?

First of all, you no longer have to meet the special requirements and restrictions that apply to younger drivers. For example, you do not have to complete formal driver’s education or training to apply for a driver’s license. Instead, you must simply:

- Give your true full name.
- Fill out an application (DL form 44) and pay a nonrefundable fee.
- Give a fingerprint scan.
- Pass a vision exam.
- Provide your Social Security number or other appropriate identifier.
- Verify your birth date and legal presence.
- Have your picture taken.

**KEY CODE ABBREVIATIONS**

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Note: The symbols § and §§ refer to “section” and “sections” in the laws cited throughout the guide.
What could happen if I drive after drinking a beer or two? You would be putting yourself and others in danger. Motor vehicle crashes are the leading cause of death for 15- to 25-year-olds. Statistics suggest that one in three young drivers killed in car crashes was drinking alcohol beforehand.

In addition, it is illegal for anyone to drive under the influence of alcohol. If you are under 21, you cannot drive with a blood-alcohol concentration (BAC) of 0.01 percent or higher. Drivers who are 21 or older cannot have a BAC of 0.08 percent or more. (VC §§ 23110, 23120)

If a police officer stops you for driving under the influence, you can administer a breath, blood or urine test to determine your blood-alcohol level. If you refuse to take the test, you could face five years in state jail. You could be fined or jailed and have your driver’s license suspended or revoked for up to three years. (VC §§ 23532, 23532.5)

Also, you could still be convicted of DUI even if a breath, blood or urine test is not performed. A chemical test is not required for a conviction if the judge or jury concludes that the person under age 21 drank alcohol and drove a vehicle. And if you are convicted, it could mean a stiffer fine, jail time and even suspension or revocation of your driver’s license. (VC §§ 23140, 23536)

Moving out

You may be renting your first apartment. You may be going away to college and leasing an apartment with other students. Or you may be saving up for the day when you can afford to move out on your own. In any case, you should know your rights and obligations if you plan to rent a place to live.

Are all rental agreements alike? Yes, for the most part. Bicycle riders must stop at stop signs and red lights, ride on the proper side of the street, use bicycle lanes and give the right-of-way to all pedestrians. In addition, it is illegal to ride a bike while under the influence of alcohol or drugs. Nighttime bicyclists must have a bike equipped with a front light, red rear reflector, pedal reflectors and side reflectors or reflectorized tires. Wearing a radio headset is prohibited while riding a bike. And the number of objects that will allow you to drive on public roads if accompanied by someone over 18 years old. (He or she must be sitting close enough to grab the steering wheel if the driver is injured.) Then, to get your actual driver’s license, you must pass a driving test and provide proof of financial responsibility. For more information, visit the California Department of Motor Vehicles (DMV) website at dmv.ca.gov.

California law makes it a misdemeanor to drive at or from a party while under the influence, consumption or purchase of alcohol. (VC §§ 23136, 23152(b))

What could happen if police catch me drink- ing alcohol at a party? If you are under 21 and are cited, you could wind up for the day when you can afford to move out on your own. In any case, you should know your rights and obligations if you plan to rent a place to live.

No. You might sign a lease — a contract that sets the conditions for renting the apartment — for a specific time period. Or the landlord may rent the apartment to you on a month-to-month basis. (Even with a month-to-month rental, however, your landlord must give you certain advance notice if he or she plans to raise your rent or ask you to move out.) In addition, check the local rules for rental housing. Some cities have special ordinances limiting how much the rent can be raised and the situations in which a tenant can be evicted.

Must a lease be written to be enforceable? Not unless the lease is for longer than one year.

Of course, if you are under 18 or in the trunk — especially if you are under 18 or in the trunk — you must get an adult to watch you. (VC §§ 21201, 21204)

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What are the advantages of putting it in writing?
With a written lease, you will have:
- A better idea of your rights and obligations.
- Some protection against dishonesty.
- Some protection against poor memory.

Printed-form leases, however, often favor the landlord. Keep in mind that you don’t have to use the forms as printed. If your landlord agrees, you can modify the form to suit your situation. And if any outdated, legally invalid rules do appear in the signed lease, you are not bound by them.

What is a security deposit?
It is money that the landlord holds as security against property damages, unclean conditions and unpaid rent. A written lease usually outlines the way in which a security deposit will be handled and what the tenant — the person renting the apartment — needs to do to get it back. (ICC § 1950.5) Check your local ordinances; they may regulate security deposits.
The owner must return all of your security deposit no later than three weeks after you move out, or tell you in writing when he or she will get it back. Also, he or she must account for how your money was spent.

What if I don’t pay my rent on time?
If you do not pay your rent when it is due, your landlord can give you a notice to pay or leave within three days.

Is the landlord required to keep my apartment in good shape?
The landlord’s general duty, unless your lease says otherwise, is to keep the premises in a “reasonable state of repair.” However, if something is damaged and the damage was your fault, you would be responsible for the repair. (ICC §§ 1941.1, 1941.2)
You cannot be legally evicted for simply reporting building code violations to your local building inspector. When conditions are so bad that the premises are “uninhabitable,” you should consult an attorney about possible claims against the landlord and about whether you can move out and avoid further rent. (ICC §§ 1941-1942.5; HSC § 17920.3)

Can my landlord enter my apartment without asking me?
Yes, but only to protect the premises in emergencies or unusual situations. If a bathtub overflows in the apartment above yours, for example, the owner could check your apartment for water damage even if you are not home. The owner could enter your apartment during normal business hours for certain other reasons as well if he or she has provided a 24-hour written notice. For example, if you plan to move, the owner has a right to show the apartment to prospective tenants. Or the owner might need to have an electrician check the wiring. Any other such entry (without your permission or without advance notice) may be trespassing. (CC § 1954)

What could happen if I’m caught spray-painting graffiti?
You could be fined up to $5,000 and/or imprisoned. (PC § 415)

Can my landlord evict me?
It depends on your situation. Do you have a lease? Are you renting your apartment month-to-month? Did you violate your rental agreement? For more information, see the State Bar pamphlet What Should I Know Before I Rent? Information on ordering a free copy can be found on page 15.

If I sign a lease with three friends and they move out, do I have to pay the full rent or only my share?
It depends on what your lease says. You will probably have to pay the full rent. You would then have a claim against your friends and could sue them.

If I break a lease, can I be sued?
You can probably be sued for:
- All unpaid rent.
- Any physical damage, including unusual cleaning expenses.
- Advertising expenses and other costs of re-renting the apartment.
- The landlord’s attorney fees, if the lease provides for it. (ICC § 1717)

Can a landlord legally refuse to rent to me because of my race or disability?
No. It is against the law to discriminate in renting, leasing or selling housing on the basis of race, national origin, sex, marital status, color, religion, sexual orientation or disability. (CC §§ 51-53, 1940.3; Govt.C § 12955)

As a young adult, you will have many new opportunities for fun and games. Keep in mind, however, that there are legal limits. For example, if your parties “disturb the peace,” a police officer may be knocking on your door. If you disrupt a professional sporting event by throwing something onto the field, you could face a fine. And if you are subjected to dangerous rituals during your initiation into a college fraternity, someone could wind up in jail.

When would a party be disruptive enough to illegally disturb the peace?
Police officers could break up your party—and, depending on the circumstances, make arrests—if the festivities include fighting, loud music, rowdiness and/or loud, unreasonable noise. (PC § 415)

What can I do if strangers “crash” my party?
You can ask police to kick them out. Crashing a party is trespassing and is illegal. (CC §§ 403, 602.5)

Are there legal limits to what can happen during a college fraternity initiation?
Yes. It is against the law for any initiation or pre-initiation into a student organization to involve hazing. Hazing is any method of initiation or pre-initiation into a student organization which causes (or is likely to cause) physical, mental harm, or personal degradation or disgrace resulting in physical or mental harm to any student or other person attending an educational institution in California. If you participate in hazing, you could be fined up to $50,000 and/or imprisoned. (PC § 245.6) You could also be liable for civil damages.

What could happen if I’m caught spray-painting graffiti?
Expressing yourself with spray paint on someone else’s property could land you in jail, or even prison, and could cost you as much as $50,000 in fines, depending on the extent of damage. You also could be required to pay for repairing the damaged property and be forced to work on a work crew to remove graffiti in your area. (PC § 594(b))

Do I need a special license to operate a motorboat?
No. But take the time to learn the speed limits and right-of-way rules. And if you plan to tow a water-ski, know where and how to do it. As the boat operator, you could be held responsible for any accidents. And while alcohol may be present on a boat, it is illegal for the driver to be under the influence. If a drunken boat operator is at the helm when a fatal accident occurs, he or she could be charged with gross vehicular manslaughter. (PC §§ 191.5-193.5) If you are under 21, you cannot operate any recreational vessel or water ski with 0.01 percent or more blood alcohol concentration. (HNC § 655.6)

Alcohol and drugs
Nearly 40 percent of high school seniors admit drinking alcohol, a recent survey suggests, and 10 percent are involved in binge drinking. Roughly one in two say they have tried some type of illegal drug. But drinking alcohol under the age of 21 or using certain drugs without a prescription is illegal, and it can wreak havoc on your health and life.
In recent years, the non-medical use of certain painkillers, such as Vicodin and OxyContin, by teenagers and an upswing in the use of MDMA (ecstasy) have raised concerns. In addition, certain so-called “club drugs” have been associated with “date rape” in which a drug is slipped into an unsuspecting
victim’s drink to pave the way for a sexual assault (see Sex and the Law). In a variety of situations, possession — or even the mere presence of a controlled substance — can result in severe legal consequences.

When I turn 18, can I legally buy any type of alcoholic beverage? No. In California, it is against the law for anyone under 21 to buy (or attempt to buy) any alcoholic beverage. The law defines an alcoholic beverage as any drink that contains at least one-half of one percent alcohol. (B&PC § 25660)

Nori is it legal to sell or give an alcoholic beverage to anyone under 21, or to allow anyone under 21 to drink alcohol in a bar, restaurant or store. If you look younger than you are, you may be asked to prove your age. And if you can’t provide ID, the clerk can’t sell alcohol to you. (B&PC §§ 25686a, 25684, & 25689)

Could I get in trouble for using someone else’s driver’s license or altering my own to make it appear that I am 21? Yes. Either way, you would be breaking the law. Also, the person who provided you with the false identification would be committing a crime as well. You cannot borrow, lend or alter a driver’s license or other identification in any way. (B&PC §§ 25660.5, 25661; VC § 14610)

Are there laws that address underage drinking at parties? Yes. A police officer (lawfully enters the gathering) can seize alcoholic beverages from anyone under 21 at an unsupervised social gathering. Under California law, an unsupervised social gathering is a public party or event that is attended by 10 or more people under age 21 and is not supervised by a parent or guardian of any of the participants. (B&PC § 25662b)

The concept for violating liquor laws varies. The offender may be found guilty of an infraction or a misdemeanor. Young people under 21 who violate the law may also have their driver’s license suspended (or even revoked) for up to one year for each offense related to the possession, consumption or purchase of alcohol. Or, if the minor (age 13 or older) does not yet have a license, he or she would be delayed in receiving one. This is true even if the offense does not involve alcohol. Also, for their first offense, young people may be asked to pay up to $250 in fines or perform community service. A young person convicted of a second or subsequent offense will be fined up to $500 or be required to perform more community service. (B&PC §§ 25658, 25658a; VC § 13202.5)

State legislators and community members around the state have taken steps in recent years to help curb underage drinking. Social hosts over 21 can already be sued if they provide alcohol to an underage drinker, who then causes an injury or death. The California Supreme Court recently ruled that social hosts under age 21 may also be held responsible for alcohol in their possession and for the conduct of those under age 21 on their premises, with some exceptions. (B&PC § 25662)

What could happen if I am arrested for drug possession? It would depend on the type and amount of drugs, as well as other factors. More than 135 controlled substances carry a felony charge (a serious criminal charge) for possession alone. Such drugs include heroin, cocaine, LSD, amphetamines and barbiturates, among others. Conviction for felony drug possession could land you in jail or state prison. (H&S § 11350)

The punishment for possessing marijuana — the most commonly used illicit drug — is less severe. Possession of 28.5 grams of marijuana (other than concentrated cannabis) or less would be considered an infraction (a less serious criminal charge) with a fine of up to $100. Possession of the same amount on school property during school hours, however, could mean 10 days of jail time and/or a $500 fine. (H&S §§ 11350th, 1153d)

In California, you may be required to undergo a drug treatment program instead of prosecution if you are a first-time drug offender and not a felon. And if you successfully complete the program, the drug charges could be dismissed.

Alcohol and the law
It is illegal to:

• Drink while driving, or to possess any open alcoholic beverage in a motor vehicle or on a public highway vehicle, or while under the influence of alcoholic beverages. (VC §§ 23152, 23200-23226)

• Be drunk or under the influence of drugs in public or on a public highway and be in a condition that poses a danger to oneself or others. (PC §§ 647(f); VC §§ 23152, 23220)

• Possess or drink liquor or sell or give it to anyone else at any public school or on school grounds, with some exceptions. (B&PC § 25609)

• Allow anyone under 21 to hang around a location where liquor is sold (except for a restaurant). (B&PC §§ 25657b, 25665)

• Have any open alcoholic beverage in any city- or county-owned park or certain other public places without a special license or unless you are recycling the container. (For this law to be in effect, the city or county must have its own local rule — also called an ordinance — prohibiting open alcoholic beverages in specific areas.) (B&PC § 25620)

If you are under 21, you cannot:

• Possess or carry liquor in any car, or be in a passenger in a car carrying liquor if you are accompanied by a parent, responsible adult relative or any other adult designated by the parent or legal guardian. (B&PC § 25621; even the driver’s parent or legal guardian is barred.)

• Enter and remain in a bar without lawful business. (B&PC § 25665)

• Be hired to work in any establishment whose main business is selling alcoholic beverages for use on the premises. If you are under 18, you cannot work anywhere in which alcoholic beverages are purchased for take-out (a liquor or convenience store, for example) unless you are under the continuous supervision of someone who is at least 21. (B&PC § 25661)

• Be employed in a liquor store or other establishment where alcohol is sold.

Could I lose my driver’s license if I’m convicted of drug possession? Yes, in California, your license can be suspended for one year if you are under 18. You can be driven for up to 10 years if you are convicted of drug-related offenses. Also, after five years of successful probation or good behavior, your license will be restored.

If I use steroids to build up my muscles and improve my game, am I breaking the law? Yes. All non-medical use of anabolic steroids is illegal. And if you are convicted of distribution, you could face imprisonment and a fine. (H&S §§ 12006(fj, 11377(bk), 11378) Data suggests that steroid use among 12th-grade boys has decreased in recent years, perhaps due to increased school and community efforts and sales involving professional athletes. In addition, California Interscholastic Federation rules now require all participating high school athletes to sign a pledge that they will not use anabolic steroids or any substance that is not prescription (or dietary supplements banned by the U.S. Anti-Doping Agency. State law-mandated rules require the students’ parents (or guardians) to sign notification

Too Oleo to the Animal: Don’t step into that animal enclosures (cage, stall, pen, aquarium or tank), without authorization at a zoo, circus or other public exhibit featuring live animals. Unless you have permission or are on the zoo staff or are a public officer doing your job, you would be guilty of an infraction or a misdemeanor. (PC § 602.13)

California law imposes severe penalties on anyone 18 or older who illegally sells or gives a controlled substance to a minor. If you do so at a public park playground or school, or within 1,000 feet of one during school hours, you could face up to nine years in prison. (H&S §§ 11353.1, 11353.6)

Is it against the law to possess a controlled substance prescribed for someone else? Yes. The unauthorized possession of certain types of prescription drugs, including narcotics, painkillers, could land you in jail or even prison. Also, in keeping with the non-medical use of someone else’s prescription drugs can be just as dangerous — and illegal — as using illegal street drugs (B&PC § 4060; H&S §§ 11007, 11330-11335.7)

Could I get in trouble just for holding a frisbee or chop stick or pipe? Yes. Possession of drug paraphernalia — any equipment designed to help grow, make or use a controlled substance is illegal. Also, it is against the law for you to be present anywhere (a party, for example) where controlled substances are used or kept illegally if you are participating or assisting others in the use.

Could I lose my driver’s license if I’m convicted of drug possession? Yes. In California, your license can be suspended for one year if you are convicted of a drug offense and you are convicted of drug-related offenses. Also, after five years of successful probation or good behavior, your license will be restored.

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Steroids and Your Health

Warning: Use of steroids to increase strength or growth can cause serious and long-term health problems. Steroids can stunt growth, damage the bones, cause kidney damage and liver damage. They can also affect your weight and cause acne, mood changes and aggression. Men and women using steroids may develop new medical problems, including enlargement of the prostate gland. Men can also experience prostate enlargement and development of breast tissue. These health hazards are in addition to the civil and criminal penalties for unauthorized sale, use or exchange of anabolic steroids.

—by law, this notice must be posted at all locker rooms in athletic facilities, including health clubs, universities and schools with middle and high school-aged students. (CC § 1812.97)

Money Matters

You can now sign legal contracts, open bank accounts and apply for loans on your own. Such independence, however, could also make it easier to get into over your head. Many young people do if they are 18, and your parents do not have to bail you out financially — it’s their choice. You have many options these days in how you handle your money — from debit cards to online banking to money transfers via your smart phone. Before you make any financial decisions in these tough economic times, learn the benefits, pitfalls, rules and restrictions.

What is a contract?

A contract is an agreement between two or more competent parties. Contracts may be oral or written and must be legal. A contract could, for example, involve a large purchase, such as a new car, for which you agree to make installment payments. Or you might sign a contract to lease an apartment for a year or to buy an insurance policy with annual premiums or to accept the terms of a new job.

What can I do about a contract?

You can — if you’re at least 18 years old and of sound mind. When considering any contract, however, take some precautions:

- Read the contract completely before signing it.
- Do not sign anything until you fully understand the agreement.
- If you don’t agree with something in the contract, talk to the other party about altering or removing it.
- Do not sign a contract with blank spaces — fill them in or cross them out.
- Be sure to keep a signed copy of the contract.

What happens if I break a contract because I didn’t understand it?

Not understanding a contract generally is not an excuse for breaking the agreement. It’s up to you to understand the terms of the contract before you sign it. Breaching a contract — failing to pay a debt according to the contract’s terms, for example — can lead to serious consequences:

- You could be sued and be required to appear before a judge. If you lose your case, you may have to pay the judgment plus interest and, in some cases, the other side’s costs and attorney fees if the contract requires it.
- If you have an unpaid debt, you may work out an agreement to pay your debt over time. If so, make sure it is in writing. (CC §§ 1691-1701)
- You could file for bankruptcy, which may allow you to discharge your obligation to pay certain debts and allow you to rearrange debts and work out payment plans. Bankruptcy may give you a fresh start. But it would also have a bad effect on your credit rating and make it harder for you to get a loan in the future.

What should I ask before opening a bank account?

First, find out what types of accounts are available and what type of account would be best for you. You might choose an account geared for students, for example. Ask about the interest rate, fees and services available on the account. Ask online banking and the bank’s overdraft program. And ask if you would be required to maintain a minimum balance in the account.

Also, before you consider applying for any bank product online, make sure you’re dealing with a legitimate financial institution. For guidance, call the FDIC (Federal Deposit Insurance Corporation) at 877-272-4342 or go to BankFind at fdic.gov (click on Consumers & Communities, then Bank Find).

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

An ATM (Automated Teller Machine) card can be used for basic banking — to deposit funds into your bank account or withdraw money. You simply insert your card into an ATM and enter a personal identification number (PIN). If the transaction will include any surcharges or fees, you must be informed and be given an opportunity to cancel the transaction cost-free. A debit card is used to electronically transfer funds from the cardholder’s account. You could use it, for example, to buy groceries at a supermarket.

According to one recent survey, consumers now use debit cards more often than credit cards, cash or checks. Be careful, however, when carrying or using such a card. The user generally does not need to agree to the bank’s overdraft services, the bank cannot charge you an overdraft fee. (25 USC § 1606(c-2))

If you write a check with insufficient funds in your account, the bank may return it to the person who tried to cash it. That person could charge you an overdraft fee. (25 USC § 1606(c-2))

If you lose your debit card or someone else uses it without authorization, however, you might be liable for more than $50 if you notify the bank promptly. (CC §§ 1748.30, 1748.31)

What if I spend more money than I have in my bank account?

It depends. If you do not have enough money in your account to cover an ATM cash withdrawal or a debit card purchase, the transaction will probably be declined — unless you have agreed to the bank’s overdraft coverage and fee. If the bank approves the transaction, however, and you have not agreed to the bank’s overdraft services, the bank cannot charge you an overdraft fee. (25 USC § 1606(c-2))

If you lose your debit card or someone else uses it without authorization, however, you might be liable for more than $50 if you notify the bank promptly. (CC §§ 1748.30, 1748.31)

How would I get in over my head? Many young people do. If you are 18, your parents may not be held responsible for more than $50 of unauthorized charges on the card. (CC §§ 1748.30, 1748.31)

Why not use a credit card instead of a debit card?

Typically, funds are loaded onto this card in advance and can be easily reloaded. This may be a convenient option and may take away some of the over-spending risks associated with a credit card. But if you decide to use a prepaid card instead of a traditional bank account for your basic banking needs, make sure you understand the terms and risks. FDIC officials have warned that many prepaid cards have fees and fewer protections than traditional bank accounts.

What is a prepaid reloadable card?

There’s nothing wrong with using a credit card, as long as it is you controlling the card and not the other way around. A well-managed credit card can help you build a good credit rating. Federal legislation, however, recently made it more difficult for anyone under 21 to get a credit card. If you are under 21, you must now have an adult co-signer or provide proof that you have the income to pay off your credit card debt. Credit cards are not the same as cash — you must pay interest and other fees to use them. In addition, late payments can tack on penalty fees and damage your credit. And if you only make the minimum monthly payments, you could wind up paying much more than you borrowed in the first place. By law, credit card companies must tell you how the interest charges would add up if you only paid the minimum each month and what your total cost would be. (CC §§ 1748.13; 15 USC § 1637)

What should I do if I lose a credit card?

Report the loss or theft immediately to the bank or company that issued the credit card. If you report the loss promptly, you will not be held responsible for more than $50 of unauthorized charges on the card. (CC §§ 1747.10)

What is a credit report?

A credit report is a summary of your debts and a history of how promptly you have paid your bills. The information comes from the companies where you have credit accounts and from public records. It is collected and stored by credit bureaus, which make the information available to creditors whenever you apply for a loan or a credit card. Credit bureaus can charge you a fee for a copy of your credit report. If you make a mistake in your credit report, you can ask the credit agency to correct it. If the credit agency refuses, you can ask the Federal Trade Commission to investigate your complaint. (CC § 178.05)

Under federal law, you have the right to one free credit report every 12 months from each of three major credit reporting agencies. Credit bureaus are required to make these reports free of charge and to send you a copy of your credit report every year. If you are a victim of identity theft, you may be entitled to additional free credit reports for inaccurate data that could hurt your ability to get credit or a loan. Also, incorrect information can be a red flag that someone is using your identity to get credit without your knowledge. (For information on ordering credit reports, see Top 10 Tips for Identity Theft Prevention on page 14.)

How long does it take to fix bad credit?

It depends on the seriousness of your past problems. The files could go back...
seven years (or 10 years for bankruptcies). You may obtain your file to review what has been collected from your credit history. In California, if you have been denied credit based on credit report information, you can get a free copy of the report from the credit bureau if you ask for it within 60 days. And if it contains mistakes, you have the right to ask for corrections. (CC §§ 1785.15-1785.16)

What is collateral?
Collateral is an item of value that is accepted by the lender as back-up payment in case you are unable to repay your loan. (CC § 1812.2) If you buy a car, for example, and agree to installment payments, the car itself may be the collateral. The lender could then repossess the car if you fail to make your payments.

Can a lender have different rules for making loans to women, men or minorities?
No. It is unlawful for a creditor to discriminate against any applicant on the basis of race, sex or marital status. Lenders can only make distinctions based on the applicant’s credit rating. (CC § 1812.30)

At age 18, you no longer need a special work permit to get a job. At the same time, however, child labor laws no longer protect you from exploitation. Still, as an employee, you do have certain rights as well as responsibilities. In most cases, for example, your employer must pay you California’s minimum wage. With some exceptions, your employer must give you regular breaks, overtime pay, workers’ compensation insurance and unemployment insurance.

Will I be offered a written contract with a job?
Probably not. Most employment contracts are oral.

What are the laws on sex and the law?

We hope you find this guide helpful. If you have any questions or need help with the information contained in this guide, please contact your local Social Security office or go to ssa.gov. You can also call 800-772-1213 (TTY-800-325-0778).

What is the law on sex and the law?

What is sexual harassment?
It is another form of illegal discrimination prohibited by federal and state law. In general, it is unwelcome sexual behavior on the part of a supervisor, co-worker or client. Such conduct could be sexual comments, pressure for sexual favors, inappropriate touching or even a sexual assault. Or it might be one employee subjecting another to unwelcome sexual jokes or degrading posters of women or men. (CC § 2951; Gov. Code § 12940, 12949; Civil Rights Act of 1964 Title VII)

What is sexual assault and battery?
It is any type of sexual activity to which you did not consent—and it is illegal. Assaualting or aiding in the assault of another with the intent to commit rape, sodomy or oral copulation is felony sexual assault. (PC §§ 261 and 263)

Sex and the law

What is “date rape”?
It would depend, in part, on the age difference between you and the other person. You may not realize the consequences. You may see it as love. But having sex with anyone under age 18—even if it is with your consenting 17-year-old girlfriend — is against the law. It would only be legal if the two of you were married. Otherwise, at age 18, you could be charged with statutory rape. Depending on the circumstances, you could be in serious trouble.

Or maybe you were the victim of a date rape. Or you think your sister was groped inappropriately. Or your best friend is pregnant and hiding it from her family. As a young adult, you could face a variety of difficult situations involving sex and the law.

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Touching another person intimately — without consent — for sexual gratification, arousal or sexual abuse could be sexual battery, and may lead to jail or prison and/or a fine of up to $10,000. (As a convicted sexual batterer, you may have to register as a sex offender for life.) (PC §§ 294.2, 294.3, 294.4)

Data suggests that women in their late teens and early 20s are more likely to be raped or sexually assaulted than women in other age groups. One scenario is date rape, also called acquaintance rape, in which an encounter turns into non-consensual sex. Keep in mind that friendship, dating or even marital status does not convey an invitation to sexual intercourse. Date a partner, or do not date, it is rape if one of you says “no.” (PC §§ 261.5, 261.6, 263.5)

What are “date rape” drugs?

They are drugs that may be slipped into an unsuspecting victim’s drink to render him or her physically helpless—and pave the way for a sexual assault. The victim may have little or no reason to suspect that anything is amiss. Such drugs are often colorless and tasteless. They may leave the victim unable to recall what took place. (See page 8 for tips on how to protect yourself.)

Three such drugs, also called “club drugs,” include: GHB (gamma hydroxybutyric acid); Rohypnol (flunitrazepam); and Ketamine (ketamine hydrochloride).

Those convicted of using such drugs to force sexual acts face stiffer punishment. If someone slips you such a drug without your knowledge and then rapes you—or tries to do so—he or she could face up to 20 years in prison. (21 USC § 841)

What could happen if I’m charged with statutory rape?
It would depend, in part, on the age difference between you and the minor. If there is less than three years’ age difference, you could be found guilty of a misdemeanor. This could mean up to a year in jail. If the age dif-


**Date Rape Drugs**

**How can I protect myself from being a victim?**

- Don’t accept drinks from other people.
- Keep your drink with you at all times, even when you go to the bathroom.
- Don’t share drinks.
- Don’t drink from punch bowls or other large, common, open containers. They may already have drugs in them.
- Don’t drink anything that tastes or smells strange. Sometimes, GHB tastes salty.
- Have a non-drinking friend with you to make sure nothing happens.

**What is the baby drop-off law?**

It is a law aimed at deterring mothers — often young and desperate — from abandoning their unwanted newborns in dumpsters, cardboard boxes or other unsafe locations. A newborn’s parent (or other individual with legal custody) can voluntarily surrender the infant to any “safe-surrender site” and not risk prosecution for child abuse or abandonment. The infant must be 72 hours old or younger. Hospitals and fire stations are designated as “safe-surrender sites” and are responsible for taking custody of the newborns. (PC § 271.5; H & S Code § 1255.5)

For more information on date rape drugs, visit the National Women’s Health Information Center website at womenshealth.gov or call the center at 800-994-9662.

Source: The National Women’s Health Information Center, a project of the U.S. Department of Health and Human Services, Office of Women’s Health.

If I’m summoned for jury duty, do I have to respond? Yes. If you fail to respond to a jury summons, you can be held in contempt of court and be fined or imprisoned or both. (CCP §§ 204, 209) If you cannot serve on the summons date, however, you may ask for one postponement to a more convenient time. (Read the summons from your particular court to find out how to respond in your county.)

The judge may also excuse a potential juror if service on the jury would cause undue hardship for you or the public, or for certain other reasons (see below). Also, if you do not meet the eligibility requirements for jury service or you are a peace officer or under a conservatorship, contact your local jury office. You might be disqualified or temporarily excused from service. Whatever your circumstances, however, do not ignore the jury summons.

Why would a judge excuse some people and not others? Judges have the right to excuse prospective jurors for a variety of reasons. The prospective juror may have:

- Immediate family members related to someone involved in the case. (CCP § 229b)
- A financial interest in the case. (CCP § 229b)
- A felony conviction, prejudice or bias or an opinion regarding the outcome of the case. (CCP §§ 203, 225b)

The judge may also excuse a potential juror if service on the jury would cause undue hardship on him or her or on the public. Judges may use their discretion. (CCP § 220b)

What happens during the jury selection process? Names are chosen at random from those called for jury duty. The judge asks general questions and excuses people for the reasons mentioned above. Lawyers may do more questioning and ask the judge to excuse others for the same reasons. In addition, each lawyer is allowed, without providing any reason, to excuse a certain number of prospective jurors. (CCP §§ 204d, 228, 331)

If I can’t get time off work to report for jury service? Employers are required to give employees time off for jury duty. (Depending on your employer, however, you may lose wages during that time.) Also, it is against the law for an employer to fire or harass you for reporting to jury duty as long as you have given the employer reasonable notice. (Lab. C § 230) If this occurs, notify your local jury office or the judge.
assigned to your trial.

To be paid anything for my jury service?

Yes, but not much. Beginning on the second day of service, the county will pay you at least $15 a day (unless you continue to receive your regular pay from a government or public employer during jury service) and 34 cents per mile in mileage costs one way. (CCP § 415)

What happens if I'm not selected to serve on a jury?

If you are not chosen as a juror on the first day of your jury service, you will be excused and cannot be summoned back for such service for at least one year. This is because California has a “one-day or one-trial” jury service system. If you are chosen to sit on a jury, you will be expected to serve as a juror throughout the trial. Once the trial concludes, however, you will not be summoned back for at least a year.

Trials can range from a day or two in length to months or, in rare cases, even longer. However, the judge in the case will have some idea of what to expect. If serving as a juror in a local trial would be extremely difficult for you, you will have an opportunity to explain your situation to the judge.

Being on a jury can be a rich and rewarding experience. There are countries in which the citizens do not have such a right. As a juror, you will be called upon to judge the facts. Only in very limited circumstances can the trial judge override your decision. For more information on jury service, request a free copy of the State Bar pamphlet What Should I Know About Serving on a Jury? or visit the California Courts website at courts.ca.gov.

Do I have to register for military service?

It depends. If you are a male U.S. citizen or male immigrant living in the United States, you generally must register with the Selective Service System within 30 days of your 18th birthday. All eligible young men ages 18 through 25 must be registered. Women are exempt. (50 USC § 453; Govt.C § 7593.1)

Failure to register could result in a maximum $250,000 fine and/or five years in prison. In addition, you must register to qualify for student financial aid, jobs and federal training, as well as any state student financial aid or state employment. (EALC § 69400) And if you are an immigrant, from ages 18 through 25, you must register to remain eligible for citizenship.

How do I register?

You have several options. You can:

- Register online at www.sss.gov.
- Pick up a form at your local post office, complete it and mail it in.
- Mail in a completed Selective Service reminder card (a card sent to most young men around their 18th birthdays).
- Check the appropriate box on a Federal Student Financial Aid Form. The Department of Education will then supply the necessary registration information to the Selective Service.
- Register at your high school. Many high schools have staff members who are Selective Service registrars.
- Register at any U.S. embassy or consular office if you are living overseas.

Is there a Selective Service registration?

Such registration allows the government to keep a list of young men who could be summoned quickly — in a fair and random order — in the event of a national emergency. (50 USC § 451)

If the draft were reinstated, who would be called first?

A lottery would determine draft priorities based on the registrants’ birth dates. Using a random selection of birth dates, young men who would be turning 20 during the year of the lottery would be called first, followed by the 21-, 22-, 23-, 24- and 25-year-olds. The younger men — those who will not reach age 20 the year of the lottery — would be called last.

Would I be able to get an exemption to attend college?

No. There are no student or job-related deferments. As a college student, you would only be allowed to postpone your service until the semester’s end or, if it is your senior year, until the end of the year. Hardship, conscientious objector and ministerial exemptions are still allowed. (50 USC § 466; MVC § 125)

Can I enlist for military service when I turn 18?

Yes. You must be 18 to enlist without your parents’ consent. If you have written permission from your parents, you can enlist at age 17.

At age 18, you now have more freedom in matters of the heart as well. You can get married without your parents’ consent, for example, or legally form a registered domestic partnership.

If I decide to get married, what do I need to do?

Simply apply for a marriage license at the county clerk’s office in the county where you are to be married and pay the application fee. You will have to sign an affidavit that you have reviewed a health department brochure containing information about genetic defects, AIDS (including the availability of testing) and domestic violence. (FC §§ 350, 355, 356)

For a legally valid marriage, you will need:

- An authorized official (generally a clergy member, judge, legislator, member of Congress or someone else who is legally authorized to perform marriages). (FC § 400)
- A competent adult witness. (FC § 422(b))
- Mutual declarations from you and your partner that you take each other as spouses. (FC § 420)
- A marriage license. (FC §§ 390, 359; H&S C § 101375)

What is community property?

The assets and wages earned or obtained during a marriage. Both spouses have equal ownership and control over the community property in a marriage. Both also may keep certain property separate. Separate property would include, for example, assets that belonged to one spouse or the other before the marriage (as long as the property was always kept separate from the community property). A gift “earmarked” for one spouse or the other and an inheritance also would qualify as separate property. (FC §§ 750-752, 760, 770-772)

What is a prenuptial agreement?

It is an agreement — also called a premarital agreement — that you and your prospective spouse can make before marriage. In such an agreement, the two of you can change your rights and obligations regarding your property. For example, you could decide who has the right to buy, sell or manage certain property. Or you might agree on how the property will be distributed if you wind up divorced. Nothing in the agreement can violate public policy or be criminal. Also, a spouse must have independent counsel if he or she wants to waive future spousal support. And nothing in the agreement can put child support in jeopardy. (FC §§ 1500, 1610-1613)

Now that I’m married, does my new spouse have to support me?

Both spouses are obligated to provide for the support of the other and for any minor children. Either spouse can be held liable for necessities furnished to the other or to minor children. (FC §§ 3900 et seq., 4300 et seq.)

What would be grounds for divorce?

In California, there are two grounds: irreconcilable differences and incurable insanity. (FC § 23102(b))

How do I get divorced?

You need to file a divorce petition (known as dissolution in California). You may want to consult an attorney. A judge will consider child custody, child support, financial maintenance of either spouse and property division. As a general rule, all community property assets and debts are divided equally.

Also, you have several options — each with advantages and disadvantages — in how you handle your divorce. You could hire an attorney to represent you. Or you could simply seek a lawyer’s help with certain parts of the process. Or you and your spouse could reach an agreement with the help of a mediator and avoid going to court. Or you could act as your own attorney.

For more information, see the State Bar pamphlet What Should I Know About Divorce and Custody? Information on ordering a free copy can be found on page 15.
Can same-sex couples get married?

Yes. A 2008 state Supreme Court ruling legalized same-sex marriage in California, but a ballot initiative called Proposition 8 banned it the same year. A federal district judge later declared the ban unconstitutional. But that decision was overturned by the U.S. Supreme Court in 2013, allowing same-sex couples in California, but a ballot initiative called Proposition 8 banned it the same year. On June 28, 2013 California counties were allowed to issue marriage licenses to same-sex couples. (PC § 308.5) They can also now file joint federal tax returns.

They can also now file joint state income tax returns and change their names. If it would be available to a spouse. They can also file joint state income tax returns and change their names. (FC §§ 297.5, 298.6; Lab C §§ 2502.2, 253; R&T C §§ 17001.7, 18252)

If the relationship breaks up, such partners have the same rights and obligations that apply in divorce. Issues such as child support, alimony and distribution of property would be resolved in superior court proceedings. Sometimes, — such as when a partnership lasts fewer than five years and/or produces no children — the partnership can be terminated without filing a dissolution if both partners agree to it. (FC §§ 299-299.3)

What if I can’t afford to support my children alter my divorce or the dissolution of my domestic partnership?

The child, the child’s other parent or a child support agency can sue you for support. In addition, a wage assignment can be obtained that would automatically deduct the support payment from your paycheck. (CCP §§ 706.011(c), 706.030; FC §§ 297.5, 3900)

Can my parental rights ever be taken away?

Yes. They could be terminated for the following reasons:

● Abandonment (FC § 7822, PC § 270)

● A continuing need for protection or services for the child (FC § 270)

● Repeated abuse (FC § 7823)

● Your failure to assume parental responsibility, moral and financial (FC §§ 7820 et seq.)

No one — and that includes your boyfriend, girlfriend or any family member — has the right to hurt you. Unfortunately, however, verbal and physical abuse among intimate partners and family members does occur. It may begin with shouting and escalate to hitting and, in some cases, even deadly force. Such abuse — referred to as domestic violence — can occur in all communities, education levels and income brackets. It impacts gays and lesbians as well as heterosexuals. It happens to teenagers as well as senior citizens, and men as well as women.

What is domestic violence?

The law defines domestic violence as certain kinds of abuse directed toward a spouse or former spouse, a domestic partner or former domestic partner, a cohabitant or former cohabitant, a person related by blood or marriage, or a person with whom the abuser has had a “dating or engagement relationship,” or with whom the abuser has had a child. (FC §§ 6200 et seq.; PC § 13700(b)(1)) Such violence is behavior driven by a need to control. It can range from threats, annoying phone calls and stalking (such as following a victim), to unwanted sexual touching and hitting, to the destruction of the victim’s personal property.

How can the law help me if I’m battered?

If you are in immediate danger, call 911. When the police arrive, explain what happened. The police officers can contact an on-call judicial officer and issue an Emergency Protective Order (also called an EPO). This legally prohibits the batterer from coming within a certain distance of you for five court days or seven calendar days, whichever is shorter. It also may grant you temporary custody of your children.

To get a longer-lasting restraining order, file for a Temporary Restraining Order (TRO). At a later court hearing, you can ask that the TRO be made permanent, which means it will last up to five years and can be renewed. But don’t harbor a false sense of security. A restraining order may lower the risk of violence, but it does not eliminate it. (FC §§ 6250, 6300 et seq.)

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What is a crime?

A crime is doing something illegal — such as destroying someone else’s property or using illicit drugs — that is punishable by a fine and/or imprisonment. (PC § 15)

Are there different levels of crimes?

Yes. Crimes are divided into three general categories:

● Felonies are the most serious and can result in a fine and/or commitment to county jail or state prison for more than a year. In addition, certain felony convictions can lead to life in prison without the possibility of parole or even the death penalty. (PC § 17)

● Misdemeanors are less serious crimes that are not classified as a felony or an infraction. They are punishable by a fine and/or up to one year of jail time. (PC § 17)

● Infractions usually do not involve any time in jail, but do require a court appearance and/or payment of a fine. If charged with an infraction, you are not entitled to a jury trial or an attorney at state expense. Some traffic violations are infractions.

Some crimes are punishable as misdemeanors or felonies. Such crimes — known as offenses — are considered felonies until judgment is imposed by a court.

What could happen if I do something illegal without realizing it was a crime?

You are still guilty of the crime. Ignorance of the law is not an excuse. Ask yourself if what you are doing will harm somebody or damage someone else’s property. If it will, it’s wrong and may be a crime. (PC §§ 26, 27)

What happens if I am arrested?

You will be searched, handcuffed and taken to a police station. You also will be advised of your rights, commonly known as a “Miranda” warning, under the United States Constitution. (Miranda v. Ariz. 384 U.S. 436)

Be careful what you say to anyone at the police station — even if you are behind closed doors. You have no right to privacy in a police station. Once you have identified yourself, you can refuse to discuss your case with police. Law enforcement officers cannot threaten you or force you into answering questions. Nor can they offer you leniency in exchange for any written or oral statements. Also, you have the right to have an attorney present. If you cannot afford to hire an attorney, the court will appoint one for you. (IPC §§ 8682, 851.5)

You may, however, choose to answer questions, sign papers or submit to tests. Just be aware that such information, if given voluntarily, can be used as evidence against you in court. For more information, see the State Bar’s free guide What Should I Know if I Am Arrested?

Can the police ever search me, my home or my car without a warrant?

Yes, in certain situations. If you are arrested, police can search your home or car for weapons, evidence or illegal or stolen goods. If you are arrested in your home, police can search the immediate area in which you are arrested as well. Other rooms — even other parts of the same room — would be off limits, unless the police believe that other suspects are hiding. During the search, police could seize any evidence of a crime, such as stolen property or drugs, which is in plain sight.

Your home also can be searched without a warrant in an emergency, such as if police are trying to prevent the destruction of evidence. And if police have good reason to believe that your vehicle contains illegal or stolen goods or evidence, they
What happens after I have been arrested and booked?

Typically, you would be taken to court for an “initial appearance” within 24 hours. If you were arrested on a weekend, however, you might have to wait until Monday morning when court opens. (PC § 859b)

Can someone bail me out?

Maybe. It would depend on the circumstances of your case. Bail is designed to guarantee your appearance in court. The court will often require that a certain amount of money be deposited with the clerk of courts. Sometimes the court allows the deposit of a bond or the title to a home. Usually a member of your family, or a friend, must have the money and show the receipt in order to get you released. In some situations, you could be released on your own recognizance without posting bail. (PC §§ 858, 859, 866.5, 987)

What do I do if I can’t afford an attorney?

You are entitled to an attorney. At your initial appearance, tell the judge that you wish to speak to someone from the local public defender’s office. Generally, the judge will postpone your case to give you time to contact a public defender. (PC §§ 858, 859, 866.5, 987)

What happens if I help a minor break the law?

If you help a minor commit a crime, you could face criminal charges as well. (PC §§ 30-31)

What could happen if I lie or file a false police report?

It is against the law to make a false police report, give false information to a police officer or turn in a false fire alarm. In addition, you should tell the truth if you are questioned as a witness. To lie under oath is itself a crime. (PC §§ 116, 146.4, 146.5)

What can I do if I think a police officer is mistreating me?

If you are being placed under arrest, cooperate with the officer — even if you think he or she is out of line. You can calmly refuse, protest and seek lawful remedies against the officer later. For example, you could hire an attorney, seek help from a legal aid organization, or take your case to a special law enforcement agency, private agency or organization set up to handle such complaints. (PC § 858)

If an unusually serious offense is involved or you wish to bypass such channels, you could contact the district attorney’s special investigations division. Or, if a federal law may have been violated, you might contact the U.S. Attorney General or FBI.

Police may not handle every situation properly. But keep in mind that a police officer’s behavior is often in response to provocation, a complaint from another citizen, mistakes made under pressure or doubt as to what the law is. Good police community relations are a two-way street with both sides either contributing to the problem or to its solution.

Could I be tried as an adult even before I turn 18?

Maybe. It would depend on the nature of your crime. If you are at least 14, you could be tried as an adult for certain offenses (generally serious and violent crimes, such as murder, aggravated sexual assault, illegal use of a firearm and gang-related crimes). Prosecutors make such decisions on a case-by-case basis. (PC § 26; W&IC §§ 602, 607b, 707)

What is the “three strikes law”?

Under the “three strikes law” (the California Career Criminal Punishment Act), a third criminal conviction could mean, in certain situations, a prison sentence of 25 years to life. If you have been convicted of two violent or serious felony crimes (strike one and two) and you commit a third serious or violent felony, you could be subject to the “three strikes law.” If you have a prior juvenile record, it could count if you were at least 16 when you committed any previous violent or serious crimes. (PC § 667) Prosecutors and judges have some discretion in their application of the three strikes law.

Can I get my criminal record sealed?

Maybe. A California juvenile court record may be sealed when you turn 18 or five years after your last juvenile court case ended. You must ask the juvenile court to seal the record. (W&IC § 781)

However, if you were 14 or older when you committed a felony, a serious misdemeanor or certain vehicle violations, the juvenile court does not have to seal your record. (PC § 451.2; W&IC §§ 707.6, 707.6.1)

Sealing a California juvenile court record means that those charges, arrests and probation status reports contained in the record cannot be seen by anyone without the permission of the court. Once a record has been legally told to any future employer or school admissions officer, for example, that you were never arrested. (PC § 851.79b; W&IC § 781(a)

If my record is sealed, is it really out of reach?

Yes, for the most part. But even when a record has been sealed by the court, a partial record remains with local police, the State Bureau of Criminal Identification and Investigation, and the FBI. (W&IC §§ 781, 826)

Once a record has been sealed, the police, probation department and court cannot legally release any information about it or even provide clarification of any information that may help the person who was convicted. In some instances, the consequences of simply having a criminal record can be more severe than the punishment for the crime.

What are some consequences of having a criminal record?

You face the possibility of having a driver’s license denied, or probation department and many jobs require a criminal background check. (1PC §§ 13202, 13210, 13350 et seq.)

A criminal record might prevent you from being accepted by the college or university of your choice.

A person who has been convicted of a felony may be prevented from entering the armed forces or, if accepted, may not be given a commission or a security clearance. (10 U.S.C. § 504)

Many businesses require employees to be bonded. An insurance company usually refuses to bond a person who has been convicted of a felony.

Some employment may be closed to those convicted of crimes or those who, while minors, committed offenses that would be considered crimes if committed by an adult.

If you are not a citizen and you are convicted of violating any law or regulation of the state, the U.S. or a foreign country, you could be deported and prohibited from returning to this country. (8 USC §§ 1182, 1227) Also, law enforcement agencies are required to notify U.S. Immigration Services regarding the arrest of anyone who is not a citizen. (PC §§ 834b, 834c, 1016.5, 5026; Govt.C § 6209)

Are there state and federal criminal laws?

Yes. In California, most criminal laws can be found in the California Penal Code, but criminal acts also are defined in other parts of the law. For example, some city and county ordinances — such as curfew laws, laws against smoking and laws requiring smoke detectors — are considered criminal laws as well.

In addition, the federal government has its own system of courts, law enforcement agencies and laws. Known as the United States District Courts, federal trial courts also have their own sentencing provisions and correctional agencies.

Many federal criminal laws relate to crimes involving U.S. governmental agencies, such as the U.S. Postal Service and customs, and to crimes involving interstate commerce. Most federal crimes are felonies punishable by more than a year in prison.

What are some common federal crimes?

- Transporting a stolen vehicle across state lines. (18 USC § 2313)
- Mailing matter that is obscene or incites crime. (18 USC § 1461)
- Transporting or importing narcotics. (21 USC § 952)
- Forger of government checks. (18 USC § 503)
- Possession of stolen mail and items — such as credit cards — that have been stolen.
hate crimes

A hate crime is a criminal act committed, in whole or in part, because of one or more of the following actual or perceived characteristics of the victim: disability, gender, nationality, race or ethnicity, religion, sexual orientation or association with any person or group that has one or more of these actual or perceived characteristics. (PC § 422.55) In California, the law also specifically prohibits anyone from damaging property or using force or threats of violence to interfere with someone else’s rights because of any of these actual or perceived characteristics. (PC § 422.6)

What are some examples of hate crimes?

Hate crimes take many forms. Such a crime could be a physical assault, an attempted assault or simply the threat of an assault. It could be any crime motivated by the offender’s bias (as defined in PC § 422.55). A threatening phone call, a swastika on your door, a burning cross on your lawn, paint splatters on your car or other damaged property, if excessive, could be evidence of a hate crime. (PC §§ 190.3, 422.6, 422.7, 594.3, 11410, 11411, 11413) A hate crime is different from a hate incident, which is hate-motivated conduct (such as a bigoted insult, taunt or slur) that is protected by the individual’s First Amendment right to freedom of expression.

How can I stop someone from harming me?

If you know the person’s identity, you could ask the court for a restraining order. Your city attorney, county district attorney or the California Attorney General’s office can request such an order for you. Or the district attorney or city attorney might decide to seek a civil injunction on behalf of the State of California, and request that each person who violated your rights pay you a $25,000 penalty. (CC § 52.1)

What will happen to the person who harmed me?

If there is enough evidence of a hate crime, the county district attorney could prosecute your alleged attacker. And depending on the facts of the case, your assailant could face jail and a fine, or even prison. If the crime is a hate-motivated felony, the judge may add years onto the offender’s prison sentence. The judge could order “restitution” as well. This means that the convicted person would have to pay you back for “actual damages” or losses. Such costs might include your medical bills, for example, or the expense of removing racist slurs from a fence. (IPC §§ 422.6, 422.7, 422.75, 422.85)

In general, legal actions are divided into two categories: criminal and civil. Civil actions are lawsuits in which someone sues someone else for monetary damages (money) or something else to compensate for an injury or damaged property. Or a lawsuit could demand future protection of some type. When you turn 18, you can sue — or be sued — in civil court.

What is a tort?

It is the legal term for certain kinds of injuries or damage that could lead to a lawsuit. If you commit a tort (injuring someone or damaging someone’s property or reputation), you could be sued. It doesn’t matter whether you injured the person on purpose or by accident. (Some torts are also crimes, so you could be tried in two courts for the same conduct.) And if you are found liable, you could be ordered to pay all resulting damages. (CC § 333)

Examples of torts include:

- Negligent driving: causing injuries and/or damaging property. (CC §§ 1714, 3333.4, VC §§ 23101-23105)
- Assault: unlawfully attempting to touch or hurt another person. (PC § 240)
- Battery: intentionally touching another person without his or her consent. (PC § 243)

Privacy and Teens: Can your boss legally read your personal text messages? Can a doctor reveal your medical diagnosis to anyone who asks? Can the school principal search you for drugs? Privacy issues are at the heart of many legal battles. As a child, you rely on others — your parents or other adults — to protect your privacy. The law provides added safeguards as well. But when you turn 18, it will be up to you to protect your own privacy and, if necessary, assert your legal rights. This might seem like an impossible task at times in a world filled with cell phone cameras, online social networking, GPS tracking and new technology that collects and shares information. When you behave in a certain personal, make sure you understand the potential consequences. You could be giving up your legal right to privacy by posting that picture or personal story.

This does not mean that your right to privacy is absolute. For example, the U.S. Constitution protects only the reasonable expectation of privacy from government intervention. This has been a point of controversy in court cases involving students who have been searched by school officials or randomly tested for drugs. In one case involving student athletes and random drug testing, the U.S. Supreme Court said that the reasonableness of a search is determined by comparing the impact on the individual’s privacy rights with the legitimate governmental interest — and ruled that the invasion of the student’s privacy was permissible. You may have a greater right to privacy in your home, but there are limits there as well. For example, your roommate generally could allow police to search the common areas of your dorm room, but not your private bedrooms. And in certain circumstances, police could legally search you, your home or your car without anyone’s consent (see Crimes and Consequences). Nor should you expect complete privacy in the workplace. Depending on the circumstances, your employer might be able to legally read those texts that you sent to your boyfriend from work or the email sent from your office computer (see Computers, Mobile Devices and the Internet).

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Computers and the Internet

You socialize on Facebook, “tweet” on Twitter, upload videos to YouTube and photos to Instagram. You research school papers online. You may even buy birthday gifts, do your banking and make weekend plans online. For many in your generation, today’s expanding Internet has become an important part of day-to-day life. But while it may open new doors, this world also puts you at risk in new ways. You cannot always be sure who’s on the other end of an online conversation. You could be targeted by cyberbullies. You could lose job opportunities by revealing too much on a website. Someone could misuse your private information if you’re not careful. And if you hack into someone else’s computer or download certain material, you could wind up in trouble.

Is downloading information, pictures or music from the Internet ever against the law?

Yes, sometimes. It is illegal, for example, to pirate or download copyright-protected material (such as music) without authorization. You could also get into trouble if you download sexual pictures of children or young teens. Possession of or control over “child pornography” is a crime — and could land you in trouble if you download sexual pictures of children or young teens. Possession or control over “child pornography” is a crime — and could land you in trouble if you download sexual pictures of children or young teens. Possession or control over “child pornography” is a crime — and could land you in trouble. You might post altered, humiliating photos of a classmate. If you shop online, look for indications that the website is secure before making a purchase. Out in public, use public Wi-Fi “hotspots” only for non-sensitive activities like research and Internet surfing. Don’t do your banking where you buy your lattes, and be careful about typing your password.

Is it safe to give out personal information online?

It is never completely risk-free. So, if you do provide personal data online, take some precautions. For example, never give personal identifying information (such as your Social Security number) to solicitors or agencies that contact you first — even if the email or online advertisement looks official. It can be difficult to distinguish legitimate solicitors from those who want such information for fraudulent purposes. If you shop online, look for indications that the website is secure before you enter a credit card or other personal data. (See Top 10 Tips for Identity Theft Prevention on page 14.)

If I meet someone online, what’s the harm in sharing more about myself?

It may seem safe — and even easier than in person — to share your innermost secrets with someone via the Internet. Your newfound friend may seem to understand you better than anyone else. The problem is that you do not really know who is on the other end of the online conversation. Protect yourself. Avoid revealing personal identifying information, such as your name, where you live or where you go to school, to anyone you meet online. He or she may not be anything like the person portrayed in your online friendship — and may have dangerous motives in mind. More information on Internet safety can be found at missingkids.com and at fbi.gov. And for tips on online privacy and social networking, see the box below.

What is sexting?

The definitions for this new term vary. To some, sexting is when a young person sends or posts a sexually explicit image or message to a peer via a cell phone or the Internet. Other definitions include sending suggestive images and messages in the definition. One survey found that one in five teenagers had sent or posted nude or semi-nude photos or videos of themselves and that almost twice as many had sent or posted sexually suggestive messages. Most of the teens said the messages or photos were intended for a boyfriend or girlfriend. But sexting can have serious, unintended consequences. Such material can easily be transmitted for countless others to see — leading to embarrassment and humiliation. And depending on the message and/or photo, it could (and has in some states) potentially lead to criminal charges as well. Both federal and state law make it illegal for anyone (even minors) to possess or distribute child pornography. State law also prohibits sending a minor a “harmful matter” intended to arouse and seduce the young person. And if convicted of such a crime, you could be ordered to register as a sex offender for life. Delete any email with an attached photo of child pornography immediately. (PC §§ 280, 311.11)

Is sexting ever legal?

Yes, sometimes. It is legal, for example, to pirate or download copyright-protected material (such as music) without authorization. You could also get into trouble if you download sexual pictures of children or young teens. Possession of or control over “child pornography” is a crime — and could land you in trouble if you download sexual pictures of children or young teens. Possession or control over “child pornography” is a crime — and could land you in trouble if you download sexual pictures of children or young teens. Possession or control over “child pornography” is a crime — and could land you in trouble if you download sexual pictures of children or young teens. Possession or control over “child pornography” is a crime — and could land you in trouble. You might post altered, humiliating photos of a classmate. If you shop online, look for indications that the website is secure before making a purchase. Out in public, use public Wi-Fi “hotspots” only for non-sensitive activities like research and Internet surfing. Don’t do your banking where you buy your lattes, and be careful about typing your password.

What is cyberbullying?

Cyberbullying, too, has various definitions. In general, it refers to when a youth uses a cell phone, computer or other electronic communications device to taunt, harass, torment or threaten another youth. Some researchers say the behavior must be repeated and cause harm to be characterized as cyberbullying. A cyberbully might post altered, humiliating photos of a classmate online, for example, or launch an online campaign of vicious rumors about a peer. Experts say cyberbullying can lead to anxiety and depression in young victims and, in some cases, may have even led to suicide. In a recent survey of young people ages 10 to 18, close to one in six said they had been cyberbullied. Legislators, school officials and courts around the country are struggling to address the problem without trampling on young people’s First Amendment right to free speech. California law permits schools to suspend or recommend expulsion for students who are caught cyberbullying in certain circumstances. In many cases, such behavior may not break the law. In certain serious cases, however, a young cyberbully could potentially face criminal charges. State law prohibits the use of phones or other electronic communications devices to intentionally annoy someone with repeated calls or electronic contacts, obscene language or threats. Or, depending on the circumstances, a cyberbully could face charges for seriously threatening someone’s life, committing a hate crime, cyber-stalking or using electronic means to reveal personal information about someone that would threaten that person’s safety. Recent state legislation also makes it illegal to try to harm someone by
Not necessarily. In California, it is generally illegal to record private phone conversations without the consent of everyone on the line. (PC § 502(c), 638(b)) Under federal law, criminal copyright infringement, including infringement without monetary gain, is punishable by up to five years in federal prison and a fine of $250,000.

- Accessing someone else’s computer without authorization. (PC § 502(c))
- Devising and executing schemes to obtain money, property, or services with false or fraudulent intent through a computer. (PC § 502(c)(4))
- Deleting, damaging or destroying systems, networks, programs, databases, or components of computers without authorization. (PC § 502(c)(4))
- Disrupting or denying access to the authorized users of a computer. (PC § 502(b)(8))
- Introducing contaminants or viruses to a computer. (PC § 502(b)(10))

- The unauthorized use of a computer to send emails and browse the Internet. However, check with your employer regarding the privacy policy for your particular workplace.

- The law prohibits:
  - Pirating or downloading copyrighted material (such as music) without authorization. (PC §§ 632, 632.7)
  - Under federal law, criminal copyright infringement, including infringement without monetary gain, is punishable by up to five years in federal prison and a fine of $250,000.

- The,written messages that can be easily forwarded to your ex-boyfriend or even your entire high school class without your knowledge. Even written something embarrassing or hostile? Something that you wish you could take back? Once you push “send,” however, it may be too late.

- Text messages also leave a written record that could eventually wind up in the hands of your employer, the government, or the police. A U.S. Supreme Court decision recently confirmed that a government employee did not violate a public employee’s rights by reading his personal texts — some of them sexually explicit — sent from a work-issued pager. The employer — who read the texts while auditing the agency’s pager usage — disciplined the employee.

- Nor did police violate anyone’s legal rights when they inspected an arrestee’s cell phone and found a text potentially related to a drug deal, according to a 2011 California Supreme Court ruling.

Can my boss legally monitor my emails and the websites that I visit while I’m at work?

- Probably. You should not expect privacy when you use your workplace computer to send emails and browse the Internet. However, check with your employer regarding the privacy policy for your particular workplace.

- Identity theft — using someone’s personal identifying data for unlawful purposes — is a serious crime. (PC § 530.5) More than 16.6 million people age 16 years and older lost nearly $25 billion, according to the last estimate from the U.S. Department of Justice. In addition, the average victim spent 33 hours trying to fix the problem and clear up his or her records.

- Such thieves may rummage through your trash, steal your wallet or “ski” data off of your credit card. They may go “phishing” on the Internet (using misleading emails and fraudulent websites to trick you into revealing personal data). They could plant “spyware” software that collects personal information as it is keyed into your computer.

- How can I protect myself against identity theft?

- In today’s society, there is no way to protect yourself completely. Personal identifying information is used routinely to access one’s bank account, for example, or to apply for a loan. In some cases, you will be required to provide such information. Still, you can take certain steps to help avoid identity theft. For some tips, see the box below.

- Top 10 tips for Identity Theft Prevention.

1. Protect your Social Security number. Don’t carry your Social Security card in your wallet. If your health plan (other than Medicare) or another card uses your Social Security number, ask the company for a different number.

2. Fight “phishing” — don’t take the bait. Scam artists “phish” for victims by pretending to be banks, stores, or government agencies. They do this over the phone, in emails, or in the regular mail. Don’t give out your personal information — unless you made the contact. Don’t respond to a request to verify your account number or password. Legitimate companies will not request this kind of information in this way.

3. Keep your identity from getting shredded. Shred or tear up papers with personal information before you throw them away. Shred credit card offers and “convenience checks” that you don’t use.

4. Control your personal financial information. California law requires your bank and other financial service companies to get your permission before sharing your personal financial information with outside companies. You also have the right to limit some sharing of your personal financial information with your companies’ affiliates.

5. Shield your computer from viruses and spies. Protect your personal information. Use strong passwords with at least eight characters, including a combination of letters, numbers, and symbols, easy for you to remember, but difficult for others to guess. Use firewall, virus and spyware protection software that you update regularly. Steer clear of spyware. Download free software only from sites you know and trust. Don’t install software without knowing what it is. Set your browser security to at least “medium.” Don’t click on links in pop-up windows or in spam email.

6. Click with caution. When shopping online, check out a website before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, beware! Shop elsewhere.) Only enter personal information on secure websites with “https” in the address bar and a padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

7. Check your bills and bank statements. Monitor your credit card bills and bank statements closely. Check carefully for any unauthorized charges or withdrawals and report them immediately. Call if bills don’t arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

8. Stop pre-approved credit offers. Stop most pre-approved credit offers. They make a tempting target for identity thieves who steal your mail. Have your name removed from credit bureau marketing lists. Call toll-free 888-SOFT-PTY (567-4688) or opt out online at optoutprescreen.com.

9. Ask questions. Ask questions whenever you are asked for personal information that seems inappropriate for the transaction. Ask how the information will be used and if it will be shared. Ask how it will be protected. Explain you are concerned about identity theft. If you’re not satisfied with the answers, consider going somewhere else.

10. Check your credit report — for free. One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit reporting companies: Experian, TransUnion, and Equifax. Request all three reports at once, or be your own no-cost credit-monitoring service. Just spread out your requests, ordering from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from $44 to more than $100 per year.) Order your free annual credit report by phone, toll-free, at 877-322-8228 or online at annualcreditreport.com. You can mail in an order form.
How do I know if someone is using my identity to run up bills?

Unfortunately, some identity thieves go undetected for long stretches of time. The victim only discovers the situation after an unsolicited credit card arrives in the mail or a debt collector calls about an unpaid — and unfamiliar — debt. Be sure to check your credit report at least once a year — call 877-322-8282 for your annual free credit report. If you have not yet established a credit history as a teenager, don’t be alarmed if you initially receive “report not found.” This should be good news. If, however, you find inaccurate information on your report, contact all three major credit bureaus:

- Experian: 888-397-3742 / experian.com (credit reports, security freezes)
- Equifax: 800-685-1111 / equifax.com (credit reports, security freezes)
- TransUnion: 800-680-7289 (fraud reports, alerts) / 888-909-8872 (security freezes)

If you’re an identity theft victim, you are entitled to receive one free copy of your credit report from each of these credit bureaus each month for up to 12 consecutive months. You can also put a security alert or freeze on your credit accounts. (CC §§ 1795.11-1795.15) In California, it is generally against the law for anyone to ask for personal information that is not needed to process a transaction or to sell you gift certificates or gift cards that have expiration dates or that incur service or dormancy fees. However, there are exceptions. Some types of gift cards have fewer restrictions. Also, in certain circumstances, some gift certificates may even be redeemable for cash. (CC §§ 1749.45-1749.47)

What else should I do if I think someone is using my identity to get credit?

Take action immediately. For guidance, visit the websites of the California Office of the Attorney General (oag.ca.gov), the Identity Theft Resource Center (idtheftcenter.org), the Privacy Rights Clearinghouse (privacyrights.org) and the Federal Trade Commission (ftc.gov). You should file a police report, register a complaint with the Federal Trade Commission (FTC), fill out the FTC’s ID Theft Affidavit, and contact all affected creditors. Also, you will need to send certain information to the businesses, banks and credit card companies where your identity was used to obtain credit.

Suppose you spent all of your savings on a new car — only to have it break down repeatedly. Or your new microwave oven failed to work the first day. Or the new watch given to you at your high school graduation has never told time. There are laws intended to help you — the consumer — protect yourself against unfair transactions and sales scams or when a newly purchased product fails to work.

What are some examples?

If you buy something (goods or services) from a door-to-door salesman who comes to your home or who puts on a seminar in a hotel conference room, for example, you generally must be given at least three days to cancel the sales contract. The sales person cannot twist or tug, or coat the terms of the contract. Home solicitation contracts or offers also must be written in the same language that is used in the oral sales presentation. (EISLSC § 1601 et seq., CC §§ 1696.5-1698.4)

Consumer protection laws also touch on such topics as charitable solicitations, ticket scalping and manufacturer’s rebates.

What happens if I buy a new car and it turns out to be a lemon?

Generally, there is no cooling-off or cancellation period for vehicle sales. However, if you buy a new car and it turns out to be a lemon — a car that repeatedly breaks down or has a substantial defect — you may be entitled to a replacement car or full refund. You must first notify the dealer and give him or her a chance to fix the car. But if the problem continues, you may notify the dealer that you are canceling the purchase and returning the car intact. (CC §§ 1793.22, 2982.6)

Gift Cards and Certificate

In California, it is generally against the law for anyone to ask for personal information that is not needed to process a transaction or to sell you gift certificates or gift cards that have expiration dates or that incur service or dormancy fees. However, there are exceptions. Some types of gift cards have fewer restrictions. Also, in certain circumstances, some gift certificates may even be redeemable for cash. (CC §§ 1749.45-1749.47, EISLSC § 1601.5)

Consumer protection laws also touch on such topics as charitable solicitations, ticket scalping and manufacturer’s rebates.

What are ‘expressed’ and ‘implied’ warranties?

There are two types of consumer warranties. An expressed warranty is a written contract that gives the manufacturer or dealer a reasonable opportunity to repair any defects in the merchandise. If the manufacturer or dealer cannot fix the problem, the merchandise will be replaced or your money refunded. This applies to whoever owns the merchandise during the warranty period. If the manufacturer, distributor or retailer provides a warranty or product registration form to be completed by the consumer, it must inform the consumer that failure to complete and return the form does not diminish his or her warranty rights. (CC §§ 1791.2, 1793.1)

An implied warranty is not a written contract. It simply exists, by law, when the consumer purchases an item. In short, you have the legal right to expect that your new item will be “suitable” for what it was intended. A new watch, for example, should adequately tell time. If you buy something “as is,” however, there is no warranty and no recourse if the item turns out to be defective. (CC §§ 1791.1, 1792.7.5)

What if nobody will listen?

There are local, state and national agencies set up to protect the consumer:

- Local consumer agency — check the telephone book under county government agencies.
- State — Department of Consumer Affairs / Tel: 800-952-5210 TDD: 800-326-2297 / dca.ca.gov

You may also consider filing a claim in small claims court if your loss is $10,000 or less. Attorneys generally are not allowed to assist you in small claims court. However, you can consult with an attorney beforehand. (CCP §§ 116.221, 116.410(e), 116.530)

For information on filing a claim in small claims court, see the State Bar pamphlet How Do I Use the Small Claims Court? (Information on ordering the State Bar’s pamphlets free of charge can be found below.) The State Department of Consumer Affairs also offers a no-cost guide that may help you understand the small claims court process. Or visit the California Courts’ online self-help center at courts.ca.gov.

We hope this guide will help you make this important transition into adulthood. For additional copies of When You Turn 18: A Survival Guide for Teenagers in English or Spanish, email your request (including your name, mailing address, phone number and copies of language desired) to: 180@calbar.ca.gov. You can also order free copies of State Bar consumer education pamphlets on such topics as renting a home, employee rights and domestic violence. For a list of the available pamphlets and the online versions, visit www.calbar.ca.gov/Public/Pamphlets.aspx. Order complimentary copies of the pamphlets by visiting the State Bar website and clicking on the LawHelpCalifornia.org pamphlets button. (Information on orderings of pamphlets and pamphlets by mail.

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We are proud to partner with The State Bar of California to educate California’s teenagers about their rights and the legal challenges as they become of majority age. When You Turn 18 provides teenagers with valuable information helping them navigate the exciting and daunting transition from childhood to adulthood.

Please read and share this guide with young adults, parents, teachers and others. We are confident you will find it a helpful resource on issues important to today’s teenagers.

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