

Diving with Teenagers



FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

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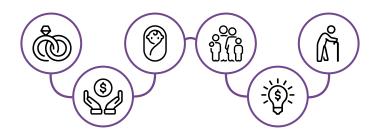
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LIVING WITH TEENAGERS

Take life one step at a time

There are key events in life when having a law firm in your corner isn't just a good idea, it's a necessity. Throughout these specific life stages, we all encounter situations that require an attorney that is knowledgeable in different areas of law. From getting married to end-of-life preparations, you can rest easier knowing your legal rights are protected no matter what stage of life you're in.

By providing affordable access to an attorney, LegalShield has you covered for all of life's biggest occasions.



Representation in Traffic	Review Agreements (car	General Legal
Matter	purchases, cell phones and	Consultation
	student housing contracts)	
Average Cost: \$700	Average Cost: \$280	Average Cost: \$300/h

Amounts based on LegalShield Provider Law Firm average rates. Exact costs are determined by law firms. Savings are based on LegalShield annual membership fee of \$300 per year.

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LEGAL CONSULTATION ON BULLYING

School policy can help.

Every state has passed laws to address the problem of school bullying. Public awareness about bullying and the harm it causes has increased, and many school districts have adopted anti-bullying policies. Yet bullying continues to be a problem.

Anti-bullying laws and policies differ from one state to another. In some cases, different schools in the same state could have different anti-bullying policies. These laws and policies are adopted at the state and local levels. Ideally, every school should have a written anti-bullying policy.



Where to find your child's school's anti-bullying policy.

Most school anti-bullying policies are posted on the internet and can generally be found on the school's website. Recent trends have shown that schools are taking steps to increase awareness of these policies to make them more accessible to parents, students and the public at large. In addition, schools may be required to file statistical reports with the relevant school district or state agency.

Anti-bullying policies have changed over time. In addition to the basic provisions noted above, some schools encourage parental involvement to help eliminate bullying which includes education efforts for parents and students alike. Check with your child's school for more information.

What is bullying?

The United States government defines bullying as:

"Unwanted, aggressive behavior among school-aged children that involves a real or perceived power imbalance."

Bullying can have a long-lasting influence on children.

When a child is bullied in a physical way, the injury may be apparent. If a child gets a bloody nose, you can see the physical harm, but the mental harm may not be apparent. Victims of bullying can experience severe and lasting emotional harm such as depression, anxiety and post-traumatic stress disorder. Bullying has even been known to cause students to commit suicide. Incorporating provisions on victim assistance, such as counseling and treatment for mental health issues, is becoming more common.

Preventing bullying in the first place is the primary goal of a good policy. Unfortunately, bullying can happen no matter how many steps a school takes to prevent it. Many school policies are progressing to require access to counseling and other mental health treatment.

How schools are dealing with cyberbullying.

Targets of bullying can now be threatened, harassed and ridiculed 24 hours a day by text and social media. Schools recognize that cyberbullying causes harm to the student's academic performance and ability to participate in school activities and is destructive to the student body as a whole.

Even though cyberbullying might actually occur off-campus, many schools have begun adopting policies to prevent this digital form of online bullying. This is because, while the bully may have uploaded the offending material outside of school, the post can still be viewed and circulated by students who are on campus. As a result, good anti-bullying policies are being updated to address this new online threat.

Common examples of cyberbullying:

- Repeatedly sending unwanted messages over social media
- Cyberstalking
- · Violation of restraining or protective orders
- Anonymous threats
- Publication of private contact information or intimate photos

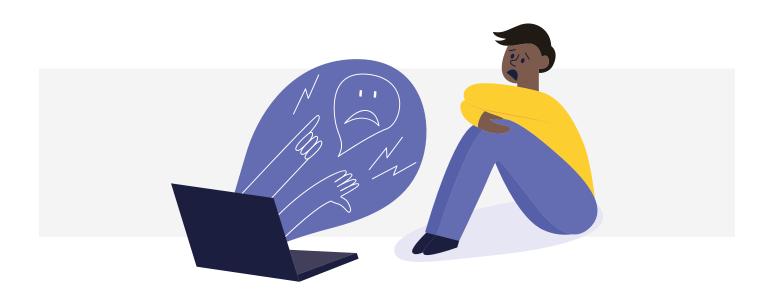


What can cyberbullying victims do?

- Review the terms of service for each social media platform to identify when bullies violate the rules of the platform.
- Report such harassment to the platform on which it occurred. Twitter, Facebook, Snapchat, Instagram and other platforms each have a process to report messages which violate their terms of service.
- Utilize any blocking functions available on the platform to prevent the bullies from seeing or responding to your activities on the platform.
- · Report anonymous accounts suspected to be run by the same individual.
- Document all threatening messages using website preservation sites such as archive.is, and retain screenshots of each communication as well, for use in any criminal or civil litigation which may arise.
- Notify the police. Threats to use explosives should also be reported to the FBI.
- When a student is bullying another, contact the school administration and make them aware of the situation.

An important tool to combat harassment is to seek legal help.

Proactively documenting harassment as it occurs, blocking and reporting all participating accounts, and notifying the police can help prevent a single incident of online bullying from escalating into severe harassment. The best way to navigate the complicated laws surrounding cyberbullying is to know when to reach out for professional help.



TRAFFIC MATTERS

Preparing your teen for the road.

Now that your child is a teenager, he or she is about to enter the first phase of adulthood: driving a car. To your teen, this means freedom and endless opportunities. To you, it most likely means stress and elevated blood pressure. You will need to consider your state's laws to set boundaries for your teen and get ready for every possible scenario. What can you do to prepare yourself and your child for this new responsibility?

Understand your state's graduated driving laws.

All 50 states have three stages of a graduated driver licensing (GDL) system. This GDL system lets new drivers ease into the obligations of driving a car while limiting the high-risk situations that new drivers might face in each stage. This tried-and-true method helps lower the risk of accidents. Before your teenager attends their first drivers education class, familiarize yourself with your state's GDL laws so you can set up some rules and boundaries that your teen must respect.

Inform your teenager about the risks of driving.

Have a serious conversation with your teenager about their new responsibility. Be honest with them: Teen drivers have a more frequent rate of fatal car crashes because of their immaturity and lack of experience. Don't let your teenager get behind the wheel without an understanding of what they are about to do.



Common driving risks

- **SPEEDING:** Speeding is one of the biggest temptations for a teenager with a new driver's license. Your teen needs to know that the risks of speeding are not worth reaching their destination a few minutes earlier than expected. You can set a good example for your teenager by observing the speed limit yourself. You can also check their speed when you are riding with them and set consequences if you notice them speeding. Wait to buy your teenager a new car until you know they can be trusted with the family car.
- **SEATBELTS:** Your teenager may think that wearing their seatbelt is optional. Remind them that most states enforce seatbelt use by law. Set the example by always wearing your own seatbelt and having all your passengers wear them too. Tell your teen that it takes five seconds for the driver and passengers to buckle up. Five seconds to avoid citations while potentially saving lives is worth the effort.
- PASSENGERS: Teenagers are easily distracted when they are driving with friends. A teen's
 ability to focus on the road decreases with each passenger added to the mix. Start out your
 teenager with no passengers but yourself; then siblings; then one or two friends.
- **PHONE USE, DISTRACTIONS AND DROWSY DRIVING:** We have all heard the news about teens who passed away in car crashes while on their phones. Other unsafe distractions include eating, drinking, changing the music, putting on makeup anything that takes their eyes off the road and hands off the wheel. Drowsiness can also play a big factor in your teen's driving abilities. Set good home rules to ensure your child gets enough sleep to stay safe.
- DRIVING UNDER THE INFLUENCE: Nobody wants to think about their child drinking or doing drugs. But the truth is that one in five teen drivers involved in deadly car crashes have been drinking.¹ Talk to your teenager about the utmost importance of staying sober, both for safety reasons and to avoid legal problems. If an intoxicated teen driver causes a crash and survives, consequences could include loss of driver's license, significant legal fees, jail time and compromised academic eligibility. Not to mention the lifelong guilt one would carry if there were other crash victims.

¹ https://www.nhtsa.gov/road-safety/teen-driving

Dealing with traffic tickets.

No matter how much advice you give your teen, anyone spending time behind the wheel will eventually have to deal with traffic tickets – especially young, inexperienced drivers. Whether you're looking at speeding tickets, parking violations or fender benders, it can help have a basic understanding of the different kinds of traffic offenses your teen or young adults may encounter.

Traffic Laws

While traffic laws can vary state by state, moving violations that can impact your driving record normally include speeding, failure to yield, and stop sign violations. More serious traffic violations that can even include the possibility of jail time include hit-and-run, driving under the influence, and vehicular homicide.

Non-moving violations generally include parking tickets and faulty equipment on your vehicle.

Defending your rights in court.

It's understandable that you may want to keep your driving record clear of blemishes in court. Even if you're willing to pay the fine for a simple infraction, you might want to avoid the mark on your driving record – which would likely lead to additional expenses down the line, including the possibility of increased insurance rates.

Traffic court might not seem as serious as criminal court, but that doesn't mean you should forego using a professional and attempt to represent yourself. You should seek counsel from a traffic attorney before ever just paying a traffic ticket. It is your right to have legal representation at any traffic proceeding, and a lawyer could prevent additional fines as well as more severe punishments such as driving restrictions or loss of license.

In certain circumstances, lawyers can help drivers get their ticket dismissed. It is your teenager's right to have legal representation at any time.

LEASE/RENTAL AGREEMENTS FOR COLLEGE STUDENTS

Helping your college kid find their own place.

Your child has been in college for a year or two. You've grown accustomed to the quieter house, the tidier rooms, the clearer schedule; you've probably even come to enjoy the freedom of life with kids in college. But now you've got something else to think about. Your child wants to move off campus.



Moving into their own apartment or other off-campus housing is a new introduction into adulthood for many students. They're excited to gain more independence, live with their friends and create their own space. But does your child know everything they need to do to be prepared for living off campus? For that matter, do you?

CONSIDERATIONS BEFORE YOUR CHILD MOVES OUT

Prepare them for a different lifestyle.

After a year or two of living in the dorms, your child may be used to the bustle of campus life. Friends are just down the hall, food is readily available in the cafeteria and there are always activities to attend.

Let your child know that life will be different off campus. They will need to allow time for commuting to class. They won't be able to visit with buddies as easily, and when they do have visitors, they should be familiar with what the lease agreement stipulates for having guests. Ask your child if they are ready for this level of personal responsibility.

Choose roommates carefully.

Many roommates become great friends, but not all friends can be great roommates. Often, best friends will move in together, only to find that they aren't compatible as living companions. Help your child make a list of characteristics and habits they need their roommate to have. This will help them be more likely to stay long-term without breaking their lease and causing legal complications simply because they couldn't get along with their roommate. Have your child sit down with potential roomies and talk over these different needs:

- What are their study habits? Will they clash too much with your child's needs?
- How do they spend their evenings and weekends? If your child is a homebody and their roommate loves to host visitors, this could cause a lot of tension.
- Do they smoke, drink, have pets? Big differences in lifestyles will create more problems.
- · Will they help cook and clean and split the bills?
- Who will be signing the lease and legally responsible if the rent is not paid or there are damages? Are you as a parent being asked to co-sign? Are you in a position to pay, to take on this liability? This can impact the credit of anyone who is a party to the lease agreement.
- These are important questions to ask beforehand.

Look at different locations.

Your child doesn't have to settle on the first apartment they find. They should ask questions: Is this location safe? Do the windows and doors lock securely? Is the landlord prompt in responding to issues or questions? How far is this location from class? Your child can even chat with the neighbors to ask about local security and noise levels. They should take notes and photos and compare their different options, always considering safety and affordability. Settling on the wrong location could introduce other legal issues such as noise complaints, burglary and more. A little research before signing a lease can help you avoid unwanted worries.

Dealing with eviction.

If you fail to pay your rent on time or don't abide by other terms of your lease, you might face eviction. Thankfully, your landlord can't simply change your lock and toss your belongings on the street. Your landlord must take the legal steps to remove you from the rental property.

The eviction process has guidelines that need to be followed, based on state and local laws that may vary, as well as the lease agreement. A lawyer can review your lease and advise you of your rights in these types of situations. If you receive any type of notice or court documents, you should contact your attorney immediately to protect your interests and meet the necessary deadlines.



Common steps of eviction.

- 1. Normally you will receive notice and an opportunity to rectify the problem within a certain number of days, for example to pay or quit. If you don't pay or vacate by the appointed date, your landlord can take the step of filing an eviction lawsuit if other means of resolving disputes and enforcing the terms of the lease have failed.
- 2. Once the landlord files a lawsuit with the court to evict you, you're given the chance to appear. If you don't, the court can rule against you and your landlord may be given a court order default judgment in their favor for possession of the premises.
- 3. The landlord is still not permitted to remove you from the property themselves if you choose not to leave; for that they must seek assistance from a law enforcement officer.

Resolving landlord issues.

First try to resolve issues with your landlord through a simple conversation. You can often resolve the matter without escalation. It's a good idea to seek help from an attorney who understands what your next steps should be.

Protecting your rights as a tenant.

- Read any lease carefully. Ensure everything that was previously discussed is included in writing.
- Make sure you're meeting your obligations, and that the landlord is meeting theirs.
- If you're having difficulty getting the landlord to make any required repairs in a timely fashion, check local laws or speak with an attorney to see what recourse you might have.

Help your college-aged child begin life on their own.

The journey into adulthood can be fraught with anxiety for both children and parents. However, with a little help, they can start venturing out with knowledge and excitement. They will benefit greatly from your assistance, and also from professional legal help for document review, landlord/tenant issues, speeding ticket assistance, consultation and more.

Make sure you're legally covered during all of life's major events.



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