

## NOW YOU'RE 18: RIGHTS AND RESPONSIBILITIES

### Rights and Responsibilities Upon Reaching Age 18 in Ohio

- At age 18, you have the right to:
  - be independent of parental control;
  - vote in federal, state and local elections;
  - marry or get medical treatment without parental consent;
  - make a contract (get a loan, buy a car or rent an apartment);
  - make a will;
  - sue in your own name;
  - work for pay;
  - get a driver's license without a co-signer; and
  - examine your own credit record.
- You also are responsible for:
  - serving on a jury if called;
  - paying taxes on any earnings;
  - facing any lawsuits or criminal charges as an adult;
  - and (for men) registering for the military draft.
  - In most cases, your parents no longer have to support you.

### Renting an Apartment

You should know that:

- your lease agreement should be in writing if renting for more than a year;
- you will have to pay a security deposit, which the landlord will return at the end of the lease unless you damage the apartment or fail to pay rent;
- if you break a lease, your landlord can sue you for unpaid rent;
- one month's notice by either you or the landlord can end a month-to-month rental agreement, and one week's notice can end a week-to-week agreement;
- the landlord's insurance covers only the building, so you may wish to buy rental insurance to cover your possessions and any liability;
- if you don't pay your rent on time, your landlord must give you three days' notice before getting a court order to evict you;
- your landlord is responsible for providing "fit and habitable" living conditions, although minor repairs may be your responsibility.

### Contracts

- A contract is an agreement, either oral or written, between two or more people that benefits all of them.
- Examples: college loan, installment plan or credit card purchase, apartment rental, insurance purchase, getting medical care.
- Some contracts must be in writing to be effective. Get a written contract if you buy something that costs more than \$500; sign a lease lasting more than one year; and buy or sell land. Do not sign a contract until you understand it, and cross out or fill in any blank spaces before signing.
- If you don't keep your part of the bargain ("perform" the contract), you can be sued. If you lose the suit, you will have to pay the amount of the contract, with interest. Money may be taken from your wages (garnished) if you don't pay what you owe.

## **Credit**

- You can get a credit card and a loan on your own without a cosigner.
- Getting a job, keeping a savings account, and buying items on credit builds a good credit rating if you pay your debts back in full and on time.
- To get a loan for a purchase (such as a car), you may have to provide “collateral,” something of value that the lender can repossess if you don’t pay.
- Before getting a loan, be aware of interest rates, payment amounts, due dates and service charges.

## **Driving**

Driving is a privilege, not a right; an irresponsible driver may lose that privilege.

- **Insurance.** All Ohio drivers must have car insurance or risk losing a driver’s license for 90 days.
- **Drunk Driving.** Ohio has strict penalties for individuals between the ages of 18 and 21 who drink and drive; those with a Blood Alcohol Content (BAC) of .02 or above, but less than .08, can be convicted of a drunk driving offense (OVAUC – Operating a Vehicle After Underage Consumption).

## **Employment**

- In Ohio, employment is “at will;” either you or your employer may end the employment at any time and for any reason.
- Your employer may not fire or discriminate against you based on race, sex, national origin, disability, religion (or, sometimes, age), and may not fire or retaliate against you for opposing unlawful employment practices.
- You are entitled to receive at least minimum wage for each worked hour time and a half for working more than 40 hours a week, and prompt receipt of your paycheck (generally, within a month of earning it).

## **Jury Duty**

- If you are a U.S. citizen who is a registered voter or licensed driver, you may be asked to serve on a jury.
- Unless you are excused for some special reason, you are expected to serve.
- Not all people selected to appear for jury duty will serve on a jury.
- Jurors usually will be asked to serve for one to three weeks, unless a case takes longer.
- Your employer must give you time off for jury duty service, but doesn’t have to pay you. However, the county pays you a small amount for your service.

## **Marriage and Family**

- You can marry without parental consent.
- You and your intended spouse must: get a valid marriage license (through a probate court); have an authorized official perform the marriage; say you wish to be married.
- Spouses must support each other and any children.
- A marriage may be legally ended through divorce, dissolution or annulment. If spouses agree on terms, a marriage can be ended through “dissolution.” If you can’t agree, one spouse may have to “sue” the other for divorce. If the marriage was invalid to begin

with, the court may grant an annulment. If children are involved, the court may decide how the children's needs should be met.

### **Medical Issues**

You can:

- consent to medical treatment, such as surgery;
- decide in advance about the kind of medical attention you'd want to receive if you should become unable to speak for yourself through legal documents called "advance directives."

### **Military Service**

- Almost all male U.S. citizens and resident aliens must register with the Selective Service upon turning 18, and are put on a list in case the government must reinstate the draft.
- To register, go to your local post office and fill out a form.
- You won't receive a draft card, but will be notified if there is a military draft. The notice will tell you to report for a physical exam and processing.
- If you do not register, you may have to pay a fine of up to \$250,000 or serve up to five years in prison, or both. You could also become ineligible for federal financial aid for education.

### **Voting**

- If you will turn 18 by the time of the November general election, you may register at age 17, vote for candidates only in the primary election, and then vote the full ballot in the general election.
- To be eligible to vote, you must be a U.S. citizen, have lived in Ohio at least 30 days before the election in which you wish to vote, and register through your local Board of Elections at least 30 days before the election.