

**NOW THAT YOU ARE
AGING OUT**

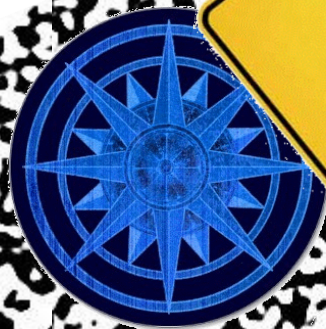
A SURVIVAL GUIDE

**KNOW YOUR RIGHTS,
RESPONSIBILITIES, AND OPPORTUNITIES**

INDEPENDENT

**HELLO
I AM**

A YABBY!



Reaching the Age of Majority

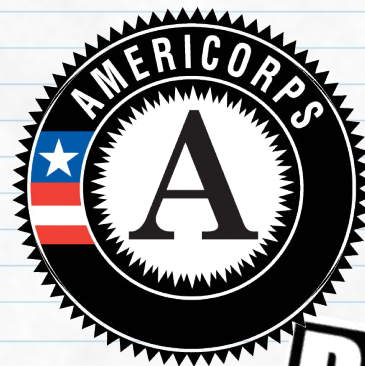


The age of majority is a term used to describe the time in life when a person is legally no longer considered a child. Historically, the age of majority was set at 21 in most states, but the ratification of the 26th Amendment to the U.S. Constitution in 1971 changed that. It gave 18-year-olds the right to vote in federal elections. Most states, including Nevada, lowered their age of majority to 18. (NRS 129.010)

Nevada law also provides for the emancipation of a minor who is at least 16 years of age, and who is married or living apart from his/her parents or legal guardian. Emancipation requires approval by a district court judge. (NRS 129.080-129.140) This does not, however, mean that you now have all of the rights and privileges available to adults. Some rights 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 or consume alcoholic beverages, or enter any gaming activities or accept any employment in gaming until the age of 21. The age of majority has really come to mean the point when the law treats an individual as an adult for most purposes.

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 state and local elections.
- ♣ Eligible for jury service.
- ♣ Consent to all types of medical treatment.
- ♣ Join the military without parental consent.
- ♣ Enroll in any school or college.





RECORDS YOU'LL NEED BEFORE LEAVING FOSTER CARE

PERSONAL RECORDS:

- Birth Certificate (do NOT carry this with you; keep in a safe place)
- Social Security Card (do NOT carry this with you; keep in a safe place)
- Photo identification (Driver's License or ID card)
- Family information (who your parents are, other living relatives)
- Residential history (where you have lived, the support and supervision you have had)
- A copy of your court papers indicating you are/were in the foster care system
- Records from agencies who are providing you with services, especially records that show that you meet the eligibility requirements
- Proof of lawful permanent residence ("Green Card" if you are not a U.S. citizen)

MEDICAL RECORDS:

- Names, addresses and phone numbers of any doctors, dentists or therapists that have treated you
- Your immunization records (do NOT carry with you; keep in a safe place)
- Dates and results of any surgeries or medical procedures
- Reports from any specialists or therapists

EDUCATIONAL RECORDS:

- Copies of any Individual Educational Plans (IEPs), if you have had them while in school
- Educational assessment reports
- School progress reports and report cards
- A copy of your final high school transcript

WORK HISTORY/VOCATIONAL RECORDS:

- Reports from any vocational assessment
- Proof of vocational courses taken
- Work records, including the jobs you've had, the start and end dates of those jobs, contact names and phone numbers for future job references
- Letters of reference
- Your résumé



GET SMART!

What to Do First

- Talk to your high school counselor
- Take challenging classes (pre-calc, chemistry, second language)
- Read newspapers, books, articles—all will help with ACT or SAT testing
- Learn about college requirements
- Take PSAT
- Ask your high school counselor for a test fee waiver for ACT or SAT
- Be aware of scholarship deadlines
- Visit your campus of interest (university, community college or vocational school)
- Apply for federal aid at www.fafsa.ed.gov
- Get assistance from others

National Foster Parent Association

The National Foster Parent Association (NFPA) offers scholarships for foster youth, adopted youth, or biological youth of currently licensed foster parents, who wish to further their education beyond high school, including college or university studies, vocational and job training, and correspondence courses, including the GED. To apply:

- Complete Free Application for Federal Student Aid (FAFSA) application
- Apply Senior year of high school
- Provide high school transcripts
- Provide cost from college/university
- Complete application with ALL documentation by March 31 of each year
- Supply school acceptance letter



Otto A. Huth Scholarship Trust Fund

Deadline for application is **April 15th** of each year.

The Otto Huth Scholarship provides funds for Nevada Universities, community college, business school and/or trade school.

Huth Scholarships are given for post high school education for a maximum of five years, with the intent of the student obtaining an undergraduate degree or a trade school certification. No funds are to be used for post graduate education. Once a scholarship amount is awarded, it will not be increased from the original amount approved.

\$\$ Maximum five years Paid Expenses \$\$

- Tuition
- On-campus room/board
- Books
- Student health insurance
- On-campus meals (for off campus residence)

Application is five pages requesting your education and personal interest.

Provide 2 essays

What have you learned and how have you overcome adversities in your life?

How will the scholarship benefit you and where do you see yourself one year and five years from now?

Criteria of Huth Scholarship

- Apply before **age 21**.
- Initiate postsecondary education at an institution located in the State of Nevada.
- Begin post high school education within 12 months after receipt of acceptance. A copy of the high school diploma or GED must be sent to Wells Fargo Bank, Trustee with enrollment information.
- High school GPA showing continued improvement, school involvement, stable employment history, community involvement, required essays and letters of recommendation.
- Must submit a Free Application for Federal Student Aid (FAFSA) prior to the Huth Scholarship application deadline.
- Also need to submit copies of award letters received, including but not limited to Pell Grant, ETV and FAFFY.

For more information and to obtain an application for the Otto Huth Scholarship, go to:

http://www.dcf.state.nv.us/DCFS_ScholarshipInfo.htm

Orphan Foundation of America

Scholarships are awarded based on a combination of merit and need, and funding levels are determined based on cost of attendance and other resources. To apply you must:

- Have been in foster care for one consecutive year at the time of your 18th birthday OR have been adopted or taken into legal guardianship out of foster care or upon the death of your parents after their 16th birthday OR have lost both parents to death before the age of 18 and not been subsequently adopted or taken into legal guardianship.
- Be enrolled in or accepted into an accredited post-secondary program at the undergraduate level (university, college, community college or vocational/technical institute.)
- Be under the age of 25 on March 31 of the year in which you apply.
- U.S. citizenship is not required; however, you must have been in foster care or orphaned while living in the United States.

Contact OFA's Scholarship Team with any questions. To access the online application go to www.orphan.org. Additional materials must be mailed to OFA by April 15, year of applying.

The Las Vegas Southwest Rotary Club

will award one Academic Scholarship to a graduating senior for the academic year that intends to attend UNLV, UNR, CCSN or other Community Colleges in Nevada. The scholarship will be awarded on a per-semester basis and is renewable for up to 8 semesters of college as long as the applicant maintains a 3.0 GPA (on a 4.0 GPA maximum) and completes a minimum of 12 semester hours per semester.

Required eligibility requirements:

- Graduating from a Northwest Accredited high school in Clark County, Nevada.
- A minimum weighted or non-weighted 3.5 GPA.
- Demonstrate a family or student financial need.

Desired eligibility requirements:

- A minimum composite ACT score of 25 or an SAT score of 1200, a student selecting to attend CCSN will be exempt from this requirement.
- Demonstrate leadership in school and/or community.
- Must be a legal resident of the United States.



Education & Training Voucher (ETV) offers financial assistance to current or former foster youth for post-secondary education and training. \$5,000.00 per school year!!

Eligibility:

- Nevada youth, formerly in foster care, adopted at age 16 or older
- Current and former foster youth eligible for Chaffee Independent Living Program Services

Young adults, formerly in foster care exiting at age 18, currently age 21 remain eligible until they attain 23 years of age, if participating in ETV Program on their 21st birthday and are enrolled in a post secondary education or training program and are making satisfactory progress toward completion of their program

Eligible Institutions:

- Admits as regular students only persons with high school diploma, GED, or students above the average age of high school attendance
- Authorized by the State to provide postsecondary education
- Provides an educational program which awards a bachelor's degree, or at least a two-years program (associates degree) or provided at least a one-year training program to prepare students for gainful employment
- Vocational institution must be in existence for at least two years, which provides a training program to prepare students for gainful employment

Eligible Expenses \$:

- Books, supplies, computer
- Child care expenses
- Current year student loan
- Expenses related to work experience
- Room and board
- Transportation
- Tuition, fees, class materials

For more info contact your social worker, The Children's Cabinet, or Google Education and Training Voucher, Nevada.

Scholarship Websites

Education & Training Voucher

www.childrencabinet.org

Federal Aid

www.fafsa.ed.gov

Millennium Scholarship

www.nevadatreasurer.gov

National Foster Parent Association

www.nasfaa.org

Orphan Foundation of America

www.orphan.org

Otto A. Huth Scholarship

www.dcss.state.nv.us/DCFS_ScholarshipInfo.htm

Las Vegas Southwest Rotary Club Scholarship

<http://lvswr.org/Media/Scholarship%20Application.pdf>

JOB HUNT

Résumé-mania!

The hardest part about writing a résumé is starting to write the résumé! First you need to think about what you want to do, what image you wish to project, and how your past experiences relate to your current aspirations. Once you have addressed these crucial issues, putting your thoughts on paper is much easier. As a side note, there are several websites that provide templates to start a résumé. Once you decide to begin writing your résumé, pick a format and follow these steps to get started:

- ⊙ Contact Information
- ⊙ Objective/Goal
- ⊙ Education
- ⊙ Past Work Experience
- ⊙ Skills/Abilities
- ⊙ Activities
- ⊙ References



Interview Tips

Job interviewing never seems to get any easier - even when you have gone on more interviews than you can count. You are meeting new people, selling yourself and your skills, and often getting the third degree about what you know or don't know. Proper preparation helps alleviate some of the stress involved in job interviews. Here are job interview tips to help prepare you to interview effectively:

- ⊙ Practice answering basic interview questions
- ⊙ Prepare responses to basic questions
- ⊙ Be ready
- ⊙ Be on time
- ⊙ Stay calm and collected
- ⊙ Show what you know
- ⊙ Follow up

Dress for Success!

When job hunting, dress for success is probably one of the most overused phrases, but also one of the most underutilized by job-seekers: **dress** for success. In job-hunting and going to interviews, first impressions are critical. The first impression you make on a potential employer is the most important one. The first judgment an interviewer makes is going to be based

on how you look and what you are wearing. That's why it's always important to dress professionally for a job interview, even if the work environment is casual. Remember, you are marketing a product -- yourself -- to a potential employer, and the first thing the employer sees when greeting you is your attire; thus, you must make every effort to have the proper dress for the type of job you are seeking. Will dressing get you the job? Of course not, but it will give you a competitive edge and a positive first impression. You'll want that first impression to be not just a good one, but, a great one.




Job Readiness

Here are some websites with great resources and information on résumés and cover letters, interviewing and other aspects of job readiness:

- ⊙ www.rileyguide.com
- ⊙ www.monster.com
- ⊙ www.careerbuilder.com

Working and TAXES



Will I be offered a written contract with a job?

You will probably not be offered a written employment contract. Most employment contracts are oral. However, if you are offered a written contract you should read it carefully and make sure you understand all of its provisions before you sign the contract.

Is there any guarantee that I can keep my job if I work hard and do my best?

Unfortunately there is no such guarantee. Generally in Nevada, an employer can fire an employee without providing a reason. This is because Nevada is an "at-will" employment state. Generally, an "at-will" employment contract can be terminated by the employer whenever and for whatever reason. However, there are some exceptions. An employer may not fire or discriminate against someone based on race, color, religion, sex, sexual orientation, age, disability or national origin.

What is sexual harassment?

Sexual harassment is a form of sex discrimination that violates Title VII of the Civil Rights Act of 1964. Sexual harassment can occur in a variety of circumstances including unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature that interferes with an employee's work performance or creates an intimidating or hostile work environment.

What can I do if I experience discrimination or harassment in the workplace?

If you feel that you are being unlawfully discriminated against or harassed on the job, you should contact the Nevada Equal Rights Commission (NERC) to file a formal complaint. NERC investigates and attempts to resolve allegations of unlawful discrimination in employment. **NERC can be reached at 775-688-1288 or on the web at www.NVDETR.org.**

What is FICA?

The Federal Insurance Contributions Act (F.I.C.A.) is commonly referred to as Social Security. It is a payroll tax that provides retirement, disability and death benefits to workers. Your employer pays half of the premium and you pay the other half.

Do I need a social security number to get employment?

Yes, unless you are ineligible for a Social Security number. In that case, you would need an Individual Taxpayer Identification Number (ITIN). An example of an individual that may need an ITIN is a U.S. resident who is not a citizen. Your employer is required to report your wages to the Internal Revenue Service (IRS). The IRS is the agency that collects federal taxes from taxpayers. The IRS uses your Social Security number or ITIN to process your federal tax payment. If you need additional information you should check with your local Social Security office, go to www.ssa.gov, or call 1-800-772-1213.

What is workers' compensation insurance?

Workers' compensation insurance is paid for by employers and provides compensation and medical benefits to workers who are injured on the job. By law, employers must carry workers' compensation insurance.

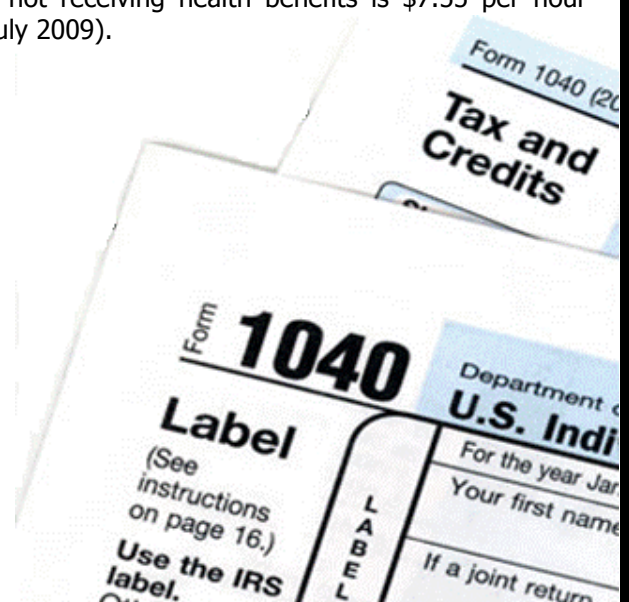
Workers' compensation insurance is also intended to help workers who develop occupational diseases caused by their jobs.

Will I get back any of the tax that I pay?

You (or your accountant) must complete an income tax return each year and mail it to the Internal Revenue Service no later than April 15. If it turns out that you paid too much tax for your level of income, you may be entitled to a refund. 26 U.S.C. §6513. If it turns out that you did not pay enough, you will be required to pay the difference to the IRS. Therefore, it is important that when you begin employment you fill out the appropriate paperwork so that enough tax is being deducted from your paycheck.

What is the Minimum Wage?

In Nevada, the basic minimum wage rate for employees who receive qualified health benefits from their employers, is \$6.55 per hour, while the minimum wage for employees not receiving health benefits is \$7.55 per hour (as of July 2009).



MOVING OUT

Getting your own place is a great freedom and a big responsibility. Whether you live on your own or share an apartment with friends, you should know your rights and obligations if you plan to rent a place to live.

Before Moving In

Can a landlord refuse to rent to me because of my race, religion, or sex?

No. Under state and federal law, a landlord may not refuse to rent to you because of your race, religious creed, color, national origin, disability, ancestry, familial status or sex. (NRS 118.020)

What is a lease?

A lease is an agreement between the landlord (person renting out the apartment) and you (the tenant). The lease sets the conditions for renting the apartment. Leases may or may not be written. It is a good idea to request that the lease be written. A lease must be in writing if you agree to rent the apartment for longer than one year.

What is the difference between a cotenant and a subtenant?

A cotenant is someone who is also renting the same apartment as you and signs the lease. A cotenant is equally responsible for rent. Subletting is when you lease out your apartment to another person. Many leases expressly forbid subletting. If you do sublet, you are still legally considered the tenant and the landlord can hold you responsible for any damages caused by the person you lease to, even if you do not live there.

What is a security deposit?

Most landlords require you to give a security deposit before allowing you to move into the apartment. (NRS 118A.240) This deposit is usually approximately the same amount as one month's rent and is used by the landlord to pay for any damages to the apartment incurred when you are the tenant and left unpaid rent. A landlord may not use a security deposit to pay for fixing "normal wear and tear" – condition of the apartment that resulted from normal everyday usage — to the apartment. Ask the landlord to explain what will be considered normal wear and tear and what would be considered damages. A landlord must, within 30 days after you leave, return the full deposit amount or the remaining amount with an itemized list accounting for the lesser amount. (NRS 118A.242)

Tips for Renting

- ✘ Actually read your lease - don't just sign the lease. Read it over carefully and ask your landlord for explanations on things that are unclear. Often times, landlords hide additional expenses, like charging \$100 for a lost key, in the lease so make sure to read all of it. Request a copy of the signed lease for your own records.
- ✘ Document the condition of the apartment before moving in and after moving out – a good idea is to videotape or photograph the apartment before moving any of your stuff in and again when moving out. That way a landlord cannot lie about the condition of the apartment and unfairly charge you. If you don't have access to a camera, write down every single pre-existing condition (i.e. stains on rug) before moving in, give that list to your landlord, and keep a copy for yourself.
- ✘ Ask for rental receipts – proving that you paid the rent on time.
- ✘ Write down complaints – try to always put in writing complaints to the landlord regarding needed repairs or problems you are experiencing with the apartment. Keep copies of those letters.



While Living There

What if I don't pay rent on time?

If you fail to pay rent on time, you may be charged a late fee in addition to the full rent amount. If you fail to pay any rent, a landlord can terminate your lease and evict you – force you to move. An eviction is a court judgment that entitles the landlord to have a sheriff forcibly move you and your belongings out of the apartment. In some cases, a landlord may take some of your personal belongings to pay for the amount of unpaid rent you owe. (NRS 118A.520) An eviction will make it extremely difficult, if not impossible, for you to find another apartment to rent. (NRS 118A.490)

If you know you may have problems paying this month's rent, talk to your landlord before the due date. Sometimes a landlord will agree to take a portion of the rent until you can make up the rest.

Landlord's Rights and Obligations

A landlord must maintain the apartment in a "habitable condition." (NRS 118A.290) An apartment is not habitable if there is a major construction issue, i.e. no working sewage, no running water, no working electrical outlets. A landlord is also responsible for the maintenance and upkeep of all common areas – outside stairwells, parking lots, swimming pools in an apartment complex.

A landlord has the right to enter your apartment in emergencies like a fire or an overflowing bathtub. Any other times, the landlord must get your consent before entering your apartment. A landlord must give you 24 hours notice and may only enter at reasonable business hours (8 am – 5 pm). If you unreasonably refuse to give consent, the landlord can get a court order allowing entrance to your apartment. (NRS 118A.330 and NRS 118A.500)

Tenant's Rights and Obligations

You, as the tenant, must pay rent on time, keep the apartment clean and safe, and conduct yourself in a manner that will not disturb a neighbor's peaceful enjoyment of their apartment. (NRS 118A.310)

If the landlord fails to maintain your apartment in a habitable condition or neglects the upkeep of the apartment's common areas, you have the right to complain to the landlord and demand repairs. If these repairs are not made within a reasonable amount of time, you can withhold part of your rent until repairs are made. (NRS 118A.360 and NRS 118A.380)

Moving Out

You must give reasonable written notice to your landlord that you are moving. If you signed a lease and you move out before that lease ends, you may be liable for remaining months of rent and additional charges. (NRS 118A.420) You can move out before a lease expires if you have a mental or physical condition – such as you are involved in an accident and can no longer climb the stairs– that requires you to relocate. (NRS 118A.340)



More Tips for Renting

- ✘ Find out in advance if you can amend the lease to accommodate additional roommates later on.
- ✘ If you have pets or are considering acquiring a pet, make sure the landlord agrees in advance to the addition. Some rentals restrict the size of the animals so ask questions before moving in a large dog. If your rental property allows pets, additional fees may be required. Keep in mind that pets may damage the property and, if so, you could be held liable for the costs to repair the property.
- ✘ If the rental unit has appliances such as a refrigerator, microwave, dishwasher, etc., find out from the landlord who is responsible for repairs if the appliance becomes inoperative.
- ✘ Some rental properties come with furnishings. As with the appliances, check with the landlord to ascertain who is responsible for the furnishings if they are broken or wear out.
- ✘ Ask for permission in advance of any interior wall painting or other renovations.

HEALTH & WELL BEING

MEDICAID ELIGIBILITY FOR FOSTER YOUTH

As a Nevada foster youth aging out of the foster care system, you may be eligible for Medicaid benefits to continue after you exit care. In addition, beginning October 2010, the federal Health Care Bill signed by President Obama provides for eligible former foster youth to receive Medicaid up to the age of 26. When you meet with your Independent Living worker approximately six months before you exit care, one of the things you will talk about is Medicaid and completing a special Medicaid application for former foster youth. Your worker will assist you in making your initial application appointment and may accompany you to that appointment. That way, when you leave care and are on your own, you will have medical insurance the same as you did, or very similar, to when you were in care. After that, it is up to you to follow through on all the things you will be expected to do in keeping that insurance. Of most importance is to ensure the Medicaid office has your current address and phone number in case they need to get in touch with you. If they can not locate you, you could lose your benefits.

What to expect when you are getting ready to exit care **Schedule your exit interview and develop your transition plan**

Six months before you leave care, your Independent Living worker will begin working with you in preparation of your leave date. At that time, you and your worker will do the following:

- Meet with the aftercare agency that provides services for former foster youth in your area for an intake. (Clark County: Child Focus; Washoe County: Children's Cabinet; Carson City area: Ron Wood Family Resource Center; Fallon area: FRIENDS Family Resource Center; Elko area: Family Resource Center of North-eastern Nevada; Pahrump area: Nevada Outreach Training Organization.)
- Obtain ID (Social Security card, certified birth certificate, DMV photo ID, immunization record, *Medical Passport*, immigration proof of legal residency, naturalized citizenship, etc.).
- Plan for completion of high school or financial aid to attend college or vocational training, apprenticeship training or employment.
- Apply for Social Security, Veteran's, or SSI benefits if you have not already done so and are eligible.
- Attend the Medicaid intake appointment.
- Apply for Temporary Assistance for Needy Families (TANF) and food stamps if you are a parent.



OTHER HEALTH AND WELL-BEING ISSUES

Your current worker or the worker from the aftercare agency can assist you with:

- Resolving trust fund issues and access/distribution plan, if applicable.
- Arranging for an intake with adult mental health provider or assistance with services for the developmentally disabled for post-foster care services and licensed residence or life skills.

IF YOU DO GET SICK

Everyone gets a cold, a sore throat or the flu every once in awhile. When you're living on your own it's important to take good care of yourself when you get sick, but also take care of your obligations, to work, school, and friends.



First take care of yourself, and see a doctor if your symptoms worsen.

But, before you curl up in bed, you'll need to think about any important work, school, financial or other obligations you have in the next few days. Make a list of what absolutely must get done, and cancel any plans that can wait. Be sure to let people who are counting on you know you are sick.

Especially:

- **Check your work schedule.** It's best to let your boss know as soon as possible that you won't be coming in, so he/she can find a replacement. If you think you'll be out for more than one day, it's best to say so now.
- **If you're in school, what has to be done to keep from falling behind?** If you can muster the energy, you may need to finish that important homework assignment or study for a big test before you crawl into bed. Do you have friends in your classes who can bring you notes? It's a good idea to call the school or your teacher to let them know you're missing a class because you're sick.
- **Do you have bills due in the next few days?** Mail the checks before you go to bed.
- **Do you have commitments to friends coming up?** Were you going to go out with a friend, give someone a ride to work, baby-sit for the neighbor's kids? Be sure to call and let them know you can't make it.

A WELL-STOCKED MEDICINE CABINET

Here's a list of basic health supplies to have on hand:

First aid supplies: (most pharmacies sell portable first aid kits that include these supplies.)

- A first aid booklet
- Adhesive bandages
- Gauze
- Adhesive tape
- Alcohol swabs
- Neosporin for disinfecting cuts
- Elastic bandages for sprains
- Chemical cold pack
- An oral thermometer
- Pain reliever/fever reducer (ibuprofen or acetaminophen)
- Decongestant and cough syrup
- Antihistamine for allergies
- Syrup of ipecac (for inducing vomiting if your poison control office tells you to)



Life Skills

Once you are on your own, you'll have to do plenty of juggling, making all those things in life happen that others probably took care of for you when you were young. The most basic – and important – daily life skills are addressed below.

Time Management

Time management is one of the most important factors that will help you to be successful living independently. You should be able to do most of the things you want to do. You will just need to be responsible and stick to your plan.

It is a really good idea to get a “day planner” or personal calendar. Most successful people use one. There are twelve blank monthly calendar pages in the back of this book for you to use for an entire year - just start with whatever month you receive it (there are stickers to put the names on the month on each page, too).

These are the things you should write in your planner:

- ★ Appointments, interviews, phone calls you need to make
- ★ When and what you need to study
- ★ Due dates for school projects
- ★ Work schedule
- ★ Dates your monthly bills are due
- ★ Lists of things you need (groceries, school supplies, medication)
- ★ Social plans and vacations
- ★ Anything else you need to remind yourself to do



You may want to only write in your planner with a pencil so that you can easily make changes when you need to re-arrange your schedule. Your planner will become very important to your daily life. Make sure you do not lose it, and write your name and phone number on it so it might be returned to you if it gets lost.

Grocery Shopping

Look at your plans for the week's menu. Check the items – do you have all of them in the house? If not, add it to your shopping list.

That's pretty much it. Once you've listed all the ingredients you need, think about what else you need in the house. Snacks? Portable snacks for school? Kleenex? Toothpaste? Look around the house, or think about something you wanted this week and didn't have in the house.

Grocery Basics

Here are some food basics you might want to stock your kitchen with:

- ★ Salt, pepper, spices
- ★ Flour, baking soda
- ★ Cooking oil
- ★ Sugar
- ★ Tea/coffee
- ★ Cereal
- ★ Eggs
- ★ Cheese
- ★ Juice
- ★ Soup
- ★ Pasta
- ★ Peanut butter and jam/jelly
- ★ Butter/margarine
- ★ Bread/bagels
- ★ Ketchup, mustard, mayonnaise
- ★ Milk
- ★ Rice/beans
- ★ Vegetables



Expert Advice: Grocery Dollar Stretchers

Groceries are one of the few items in your monthly budget that can be at least a little bit flexible. However, it can be challenging to find creative ways to save on regular food costs.

Here are some simple tips to reduce your grocery expenses:

- ★ **Plan ahead** by making your shopping list in advance.
- ★ **Set your grocery budget**, and make sure your menu and grocery list fit the budget. Don't plan on roasting a chicken this week if you can only afford rice and beans – which, by the way, is a perfectly healthy and delicious dinner!
- ★ **Plan your meals** around things you already have in the cupboard and refrigerator – the less you need to buy, the lower your monthly grocery bill.
- ★ **Shop with cash** – you'll be surprised how much less you'll spend.
- ★ **Look high and look low**. The most expensive items are always on the middle of the grocery shelves.
- ★ **Stores often place their weekly sale items at the end of aisles**. But be careful – the advertised special might be a good buy, but a non-sale and more expensive item might also be placed nearby.
- ★ **Check the store entrance for specials**. Or ask the checker, or the store manager, if there are specials this week, and whether there are coupons in the local paper.
- ★ **Only** use coupons for items you would buy anyway.
- ★ **Want to try a new product?** Don't pay full price; wait for the coupon.
- ★ **Stock up on items** you use frequently when they are on sale. And only stock up on items you know you'll use before they go bad.
- ★ **Shop for items BEFORE** you run out of them. If you run out of an item, you'll have to pay whatever the store is charging that week.
- ★ **Watch for sales on ground beef**. Divide the meat into quarter-pound and one pound batches, and freeze them in zip-lock freezer bags for later use. The one pound packages make a quick meatloaf or pasta sauce; the quarter-pound packages make a quick burger.
- ★ **Don't shop when you're hungry**. You're more likely to make impulse buys when your stomach's growling and you're in a hurry to eat.
- ★ **Some stores**, including Wal-Mart, will match or beat their competitors' advertised prices. This is a way for you to get the lowest price without running all over town. Just clip the advertisements and bring them with you to a store that does this, and you'll pay the lowest advertised price locally for that item.
- ★ **Avoid** after-work shoppers, payday and just before holidays.
- ★ **Learn the sales cycle** and know when to expect certain items to go on sale (e.g. condiments in early summer and baking supplies just before Christmas).

Don't think you have to buy the famous name brand you recognize. The supermarket's own brand of the same item (without the attractive label, perhaps) is the same product and just as good. In fact, in many cases it is EXACTLY the same item (in the case of cereals, canned soups, etc.) made by that famous manufacturer for the supermarket or other less-known company. You'll save a lot if you go for what's inside, and not the brand name on the outside.



Doing Laundry and Taking Care of your Clothes:

- ★ **Sorting:** Wash different colors of clothes in different loads. Wash a load of white clothes without other colors mixed in, in hot water. Wash a load of bright clothes, with no light colored or white clothes mixed in, in cold water. And wash light colors, without white or bright colored clothes mixed in, in warm water.
- ★ **Loading:** Check to make sure pockets are empty before washing things. This avoids stains happening during laundry. And don't pack too many clothes tightly into one load or they won't get clean.
- ★ **Soap:** Follow the detergent's instructions.
- ★ **Drying:** Don't load too many things in one drying load. Remove as soon as it stops to prevent really bad wrinkles. Don't dry things on the hottest, fastest setting: it will make your clothes shrink and just cost you more money in the long run.
- ★ **Removing stains:** Try to get stains out right after they happen, or as soon as possible. That's your best chance at getting them out. If you wait a week until you do laundry the next time, chances are it won't come out. Try pouring club soda (sparkling water) on the stain immediately, so that the stain doesn't set in to the fabric.



Cleaning Supplies:

Here is a list of the basic house cleaning tools and products you'll want to stock your house with when you start out on your own:

- ★ Rags/sponges
- ★ Liquid dish wash soap
- ★ Dishwasher detergent (if you have a dishwasher)
- ★ Bar of soap
- ★ Broom and dustpan
- ★ Garbage bags
- ★ Toilet paper
- ★ Paper towels
- ★ Laundry detergent
- ★ Bucket
- ★ Mop



Many individuals have a hard time maintaining a clean home when they first live on their own. For one thing, no one's telling you what chores to do and when to do them anymore. Plus, you're working hard to make ends meet, maybe more than one job, and maybe going to school, too. But "housekeeping" doesn't happen by itself. And in fact, if you aren't cleaning up after yourself pretty regularly, your place can get really messy -- and fast!! And it's really hard to get back that nice, clean place you moved into once you've trashed it. Not to mention letting it get really messed up can cost you a lot of money when you move out, and the landlord decides to keep your security deposit (sometime hundreds of dollars) because he's decided it's so dirty he needs to bring in professional cleaners before he can rent it again.

Get in the habit of cleaning one thing (or one part of the house) a little each day, or else thoroughly cleaning the whole house once a week. If you do that, it won't ever get completely out of control, you get to live in a nice place, and you won't lose a lot of money when you move out.

MONEY MATTERS

Bank Accounts

What are some good questions to ask before opening a bank account?

- \$ Is a minimum balance required on the account?
- \$ Can I earn interest on this account?
- \$ Is there a charge for the monthly service for check processing?
- \$ Is there a charge for printing checks?
- \$ Is there a charge for putting a stop payment on a check?
- \$ Is there a fee to use the automated teller machine or to get a banking agent's assistance by phone?
- \$ Are the cancelled checks returned or kept at the bank?

What happens if my check bounces?

If you write a check for more than the amount you have in your checking account, the bank may handle it a couple of ways. The bank may return the check to the person who attempted to cash it. That person may notify you and charge you up to three times the amount of the check in penalties, but not less than \$100 or more than \$500.00. (N.R.S. 41.620) Note: Writing a check when you don't have enough money in your account to pay it may be a crime. (N.R.S. 205.130) Or the bank may pay the check (and require you to make a deposit to cover the difference (N.R.S. 104.4401) and charge you a fee or a penalty if applicable under the terms of the checking agreement.

Note: Banks do not have to cash checks that were dated more than six months before being presented to the bank. (N.R.S. 104.4404)

How long does it take for a check to clear?

The process could be virtually instantaneous. Some merchants now use electronic check conversion. This allows the sales clerk to pass your check through a machine and immediately transfer the funds from your bank account electronically. (The actual check may be returned to you on the spot by the merchant.) In addition, new laws now allow banks to process check payments electronically even before the actual check is returned to your bank for payment. Gone are the days when a check-writer could count on a delay in processing. For more information on the Check Clearing for the 21st Century Act, go to www.federalreserve.gov/pubs/check21/consumer_guide.htm

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

An Automated Teller Machine (ATM) 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. If the transaction will include any surcharges or fees, you must be informed and given an opportunity to cancel the transaction with out charge.

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. Be careful, however, when carrying or using such a card. The user generally does not need a personal identification number to access your account. So, a thief could take your card shopping and empty your bank account.

Like writing a check without sufficient monies in your account, if you use your debit card without sufficient monies in your account the bank may return the request for payment to the person who attempted to collect funds. That person may notify you and charge you up to three times the amount of the debit in penalties, but not less than \$100 or more than \$500.00. (N.R.S. 41.620) Note: Using a debit card when you don't have enough money in your account to pay it may be a crime. (N.R.S. 205.130)



Credit

Why not use a credit card instead of checks or cash?

There's nothing wrong with using a credit card, as long as it is you controlling the card and not the other way around. Credit cards are not the same as cash – you may have to pay annual fees and other charges to use them. With some, you could even be charged interest for the time period between your purchases and your payment – even if you pay your bill in full. Bank and retailers set the interest and finance charges. Charges and fees vary, so pay careful attention to interest rates, fees, and policies regarding how those fees are calculated.

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. (NRS 97A.150, citing therein 11 U.S.C. §1643)

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, your credit worthiness, credit standing and credit capacity. The information comes from the companies where you have credit accounts and from public court records. It is collected and stored by companies, often called credit bureaus, which make the information available to creditors whenever you apply for a loan or credit card. (N.R.S. 598C.060)

Under a new federal law, you have the right to one free credit report every 12 months from each of three major credit-reporting agencies. Check your 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.

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 ten years; however, the reporting agency shall purge and not disclose bankruptcies older than ten years or civil judgments, criminal proceedings or other adverse information older than seven years, unless provided by a specific statute. (N.R.S. 598C.150) You may obtain your file to review what has been collected from your credit history. (N.R.S. 598C.130) If adverse action is taken against a consumer based on a consumer report from a reporting agency, the consumer must be notified of the adverse action, the name of the reporting agency and informed of the right to obtain a copy of the consumer report from the reporting agency. (N.R.S. 598C.170) If a credit report contains mistakes, you have the right to ask for corrections. Remember, the request must be in writing. (See N.R.S. 598C.160)

Payday Loans

“I just need enough cash to tide me over until payday.”

Sounds tempting right? You hear the ads on the radio and see them on television, the Internet, even in the mail. Check cashers, finance companies and others are making small, short-term, high-rate loans that go by a variety of names: payday loans, cash advance loans, check advance loans, post-dated check loans or deferred deposit check loans.

Usually, a borrower writes a personal check payable to the lender for the amount he or she wishes to borrow plus a fee. In some cases, you can use your car or other property to secure the loan. The company gives the borrower the amount of the check minus the fee. Fees charged for payday loans are usually a percentage of the face value of the check or a fee charged per amount borrowed - say, for every \$50 or \$100 loaned. And, if you extend or “roll-over” the loan - say for another two weeks - you will pay the fees for each extension.

A cash advance loan secured by a personal check - such as a payday loan - is very expensive credit. Let's say you write a personal check for \$115 to borrow \$100 for up to 14 days. The check casher or payday lender agrees to hold the check until your next payday. At that time, depending on the particular plan, the lender deposits the check, you redeem the check by paying the \$115 in cash, or you roll-over the check by paying a fee to extend the loan for another two weeks. In this example, the cost of the initial loan is a \$15 finance charge and 391 percent Annual Percentage Rate (APR). If you roll-over the loan three times, the finance charge would climb to \$60 to borrow \$100.





PROTECTING YOUR IDENTITY

WHAT IS IDENTITY THEFT?

Identity theft is a form of **fraud** in which someone pretends to be someone else by assuming that person's identity, typically in order to access resources or obtain credit and other benefits in that person's name. The victim of identity theft (here meaning the person whose identity has been assumed by the identity thief) can suffer adverse consequences if he or she is held accountable for the perpetrator's actions. Organizations and individuals who are duped or defrauded by the identity thief can also suffer adverse consequences and losses, and to that extent are also victims.

WHY WOULD SOMEONE WANT TO STEAL MY IDENTITY?

Criminals seek teen identities because the theft can go undetected for years. A teen's credit sits unused until he or she is old enough to obtain a credit card or a consumer loan. A criminal steals a teen's social security number, impersonates the teen to obtain credit cards and loans, and does not make payments, resulting in a low credit rating. The fraud often goes undetected until the student attempts to obtain credit.

HOW DO I PROTECT MYSELF?

Hopefully you will never become a victim of identity theft. To prevent identity theft from happening to you, here are some helpful tips:

→ Order your credit report:

Regularly monitoring your credit report is the most important step you can take to safeguard your credit and limit the harm an identity thief might cause.

Nevadan's can obtain a FREE copy of their credit reports compiled by each of the three national credit reporting agencies. A federal law entitles you to one free copy of your credit report from each credit report agency every twelve months. If you stagger your requests, you can monitor your credit record as often as every four months at absolutely no cost to you. Keep in mind however, there is only one authorized source to get a

free credit report under federal law. Just go to www.annualcreditreport.com, call toll-free at: **(877) 322-8228**, or write to:

Annual Credit Report

P.O. Box 105281

Atlanta, Georgia 30348-5281.

- Never give out personal or financial information over the phone.
- Thoroughly review all financial statements for any unusual activity. Immediately contact the company if an item looks suspicious.
- Shred or destroy credit card statements, bills, insurance papers, or bank statements before throwing them out.
- When making a credit card purchase, ask for the carbons if the retailer is not using carbonless forms.
- Carry only one or two credit cards in your wallet.
- Cancel all unused credit card accounts.
- Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.
- Do not carry your Social Security Card in your wallet.
- If you think an identity thief is using your Social Security number, call the Social Security Fraud Hotline at: **(800) 269-0271**.
- Remove your name from the marketing list of credit-reporting agencies by calling the Credit Reporting Industry opt-out phone number at: **(888) 567-8688**.
- Remove your name from mailing lists by contacting the Direct Marketing Association at:
Mail Preference Service
Attention Department 9301235
Direct Marketing Association
P. O. Box 643
Carmel, NY 10512
- Be wary of anyone calling to "confirm" personal or financial information. Often, these are criminals trying to obtain those facts under the guise of "confirmation".

- ➔ Release your Social Security number only when absolutely necessary or when required by law.
- ➔ When creating passwords and PINS, do not use anything that could be discovered easily by thieves.
- ➔ Memorize all your passwords and PINS.
- ➔ Keep a list or photocopy of all your credit cards, so you can quickly contact your creditors in case your cards are stolen or lost. Do the same with bank accounts.
- ➔ Never toss ATM and credit card receipts in a public trash container.
- ➔ Watch the mail when you are expecting a new credit card. Immediately contact the issuer if the credit card does not arrive.
- ➔ Avoid paying by credit card if you think the business does not use adequate safeguards to protect your personal information.
- ➔ Be careful before you use a credit card or supply personal information online.

HOW DO I FIND OUT IF SOMEONE IS USING MY IDENTITY?

- ➔ Go to www.annualcreditreport.com to find out. A free copy of your credit report is available once a year.
- ➔ Students who have not used their social security numbers to obtain credit should have no credit report.
- ➔ If a student does have a credit report, aliases, incorrect residential addresses and unauthorized accounts are indicators of identity theft.
- ➔ You may also be a victim of identity theft if you find unauthorized charges on your credit card statement, unauthorized withdrawals on your bank accounts, or unauthorized long-distance calls on your phone bill.

WHAT TO DO IF I AM A VICTIM OF IDENTITY THEFT?

- ➔ Contact the credit reporting agencies: www.experian.com, www.equifax.com, www.transunion.com to place fraud alerts on your accounts and analyze credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Once you request a fraud alert, you are entitled to free credit reports. Check these regularly to ensure there is no new fraudulent activity.
- ➔ Close the accounts that you know or believe have been tampered with or opened fraudulently.
- ➔ Contact someone in the security or fraud department in each company. Follow-up in writing by mail or email to each bank or credit card company and keep copies of these letters. If an identity thief has made charges to your account, ask the

company to send you the correct forms to dispute these charges.

- ➔ File a report with your local law enforcement agency and apply for a Nevada Identity Theft Passport. After completing the application process, a victim may receive a secured, personalized identification card which can be used to alert law enforcement and creditors about fraudulent activity. This program will give you more credibility when dealing with creditors and potentially law enforcement to clean up bad activity that may have been committed by the person who used your personal information. For more information or questions about the Nevada Identity Theft Passport program, please call **(877) 213-5227** or send and email to idtheft@ag.nv.gov.
- ➔ Contact the Federal Trade Commission at www.ftc.org to register a complaint. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them.

SURFING THE INTERNET

Don't give out personal information about yourself, your family situation, your school, your telephone number, or your address on the Internet. Criminals look for victims on the Internet because it is an unsupervised environment where they can hide their identity and be anyone they want. When communicating with someone you meet online, remember not everyone may be who they say they are. For example a person who says "she" is a 13-year-old girl from California may really be a 50-year-old man from New York.

IS IT EVER AGAINST THE LAW TO DOWNLOAD INFORMATION OFF OF THE INTERNET?

It is illegal to download certain information, pictures and music. The creation, possession or distribution of child pornography (any image portraying sexual conduct by minors) is a crime. (NRS 200.710.730) The unauthorized use or duplication of copyrighted materials by downloading them off the Internet can also carry criminal and civil penalties. (17 U.S.C. § 1 et seq.)



Alcohol and Drugs

How old do I have to be to drink or purchase alcohol?

You must be at least 21 years old to purchase or drink alcohol in Nevada. (NRS 202.020) Even if your parents or other adults provide or allow you to consume alcohol, Nevada law prohibits you from doing so before you are 21 years old.

What happens if I use a false ID to buy alcohol?

You can be guilty of a misdemeanor for false representation of your age. (NRS 202.040) Misdemeanors are punishable by a fine up to \$1,000.00 or being sent to jail for up to 6 months. (NRS 193.120)

Is it a crime to give alcohol to someone who is under 21 years old?

Yes. You can be guilty of a misdemeanor for providing or selling alcohol to anyone under 21 years old, even if you are over 21 years old yourself. (NRS 202.055). And anyone under 21 years old can be guilty of a misdemeanor for purchasing, possessing or consuming alcohol. (NRS 202.020) In Sparks, it is illegal to provide liquor to a person if he or she is already intoxicated, even if that person is 21 years or older. (SMC 9.36.020)

Is it OK to drink alcohol in public or in a park?

No. Even if you are 21 years old, you cannot drink alcohol in public or in a park, unless there is a park or recreational facility permit that allows alcohol on the premises. (RMC 8.12.033; RMC 8.23.120; SMC 9.36.010)

Can I have an open beer can in my car, even if I am not drinking it?

No. You cannot have any open containers of alcohol in the vehicle, even if you are not drinking. This means that you may be arrested or cited, even if you are driving, and someone else in the car has an open container of alcohol. (NRS 484.448; RMC 6.06.320)

What happens if I am caught drinking and driving? What are the penalties for a DUI?

Nevada's legal limit of alcohol is 0.08 for driving under the influence or DUI. (NRS 484.3795; RMC 6.06.335) Even though you may not feel intoxicated, you may still register over the legal limit after only a couple of drinks.

The first DUI is punishable as a misdemeanor. (NRS 484.3792; RMC 6.06.336) Misdemeanors are punishable up to 6 months in jail and a \$1,000.00 fine. (NRS 193.120) The minimum penalties for a first offense are two days in jail or 48 hours of community service, a \$400 fine, \$70 in court cost, a

\$60 chemical test fee, and a DUI education course including a mandatory victim impact panel. If your blood alcohol level was 0.18 or more or if you are under the age of 21, then you will be required to have a mandatory alcohol evaluation. You will lose your driver's license for 3 months. (NRS 484.385)

The second DUI within seven years also constitutes a misdemeanor. You will be required to pay a fine of \$750, or the equivalent amount of community service hours, and serve a minimum of 10 days and up to 6 months in jail. You can lose your driver's license for a year.

The third DUI within seven years is a felony, carrying one to six years in prison and a \$2,000.00 to \$5,000.00 fine. (NRS 484.3792) You can lose your driver's license for three years.

Penalties will be more severe, including a mandatory prison term, if your drunk driving causes substantial bodily harm to another person, including injury to any passenger in your own vehicle.

Do I have to take a field sobriety test if asked to do so by the police officer?

No. You are not legally required to submit to a field sobriety test such as the walk and turn, one leg stand and horizontal gaze.

Am I required to submit to a breathalyzer or blood test?

If you are asked to take a breathalyzer or blood test because the police officer has reasonable grounds to believe you are under the influence, you must choose one or the other. If you refuse to take a test, then the police officer may use reasonable force to obtain a blood sample from you. (NRS. 484.382; NRS 484.383) You may also be found to be in actual physical control of a car even if it is parked and you are not actually driving. The moral of the story is to avoid any motor vehicle if you are intoxicated.



Buzz Driving is Drunk Driving

Police warn driving while buzzed can be as dangerous as driving when legally drunk. You've heard the ads, — "Buzz driving is drunk driving." Many law enforcement agencies, including University Police, are taking the slogan seriously. "Just because you don't blow a 0.08, you can still be taken to jail."

.08 is the blood alcohol level that deems a person legally drunk. But Nevada law allows officers to take you in even if your level is below that. The law describes intoxication as "not having the normal use of mental or physical faculties by reason of alcohol or other substances". Simply put, if you look like you can't drive your vehicle or may hurt someone doing so, you could be heading to the slammer.

What is the drug possession law?

Federal and state drug possession laws make it a crime to willfully possess illegal controlled substances such as marijuana, methamphetamine, cocaine, LSD, "club drugs," and heroin. These laws also criminalize the possession of "precursor" chemicals used in drug cultivation and manufacturing, as well as certain accessories related to drug use. Drug possession laws vary according to drug type, amount, and geographic area of the offense. Possession of small quantities may be deemed "simple" possession, while possession of large amounts may result in a charge of presumed "possession with intent to distribute."

What can happen if I am arrested for possession of illegal drugs?

It is unlawful to use or possess controlled substances. It is a felony, except for marijuana (see below). (NRS 453.336; NRS 453.411; RMC 8.17.010) It is also unlawful to possess drug paraphernalia, which is a misdemeanor. (NRS 453.566; RMC 8.17.010; SMC 9.21.010)

Possession of one ounce of marijuana is a misdemeanor (NRS 453.336). You can be fined \$600 and ordered to substance abuse treatment. Second offense is still a misdemeanor, with a \$1,000.00 fine and you can be ordered to substance abuse treatment. Third offense is a gross misdemeanor. Fourth offense is a felony.

What can happen if I am arrested for selling illegal drugs?

Any possession, selling, manufacturing or transporting of a controlled substance over four grams is considered drug trafficking. Possession for personal use is not an exception to the law. (NRS 453.321; NRS 453.3385) You face a fine of up to \$50,000 and a mandatory prison sentence between one year to life.

Is it worse if I sell illegal drugs at a school?

Yes. The prison time may be doubled for selling illegal controlled substances at schools, playgrounds, public parks or recreational facilities for minors. (NRS 453.3345)

If I use steroids to pump up my muscles, am I breaking the law?

Yes. Steroids are defined as a controlled substance. (NRS 453.146)

Are date rape drugs illegal?

Yes. You can be found guilty of two crimes for using date rape drugs on someone without their knowledge. One is using the drug to aid in the crime and the other is sexual assault. (NRS 200.408) Just using the drug in this manner is punishable for one to twenty years in prison.

Is huffing illegal?

Yes. Using any drug, chemical, poison or organic solvent to get high is a misdemeanor. (NRS 454.346)

Can I share my prescription pain medication with my friends?

No. Nevada law prohibits you from giving your prescription drug to someone else, which is a felony. (NRS 453.256) Prescription drugs are considered a controlled substance.

Drugs Effects

Illegal drugs aren't good for anyone, but they are particularly bad for a kid or teen whose body is still growing. Illegal drugs can damage the brain, heart, and other important organs. Cocaine, for instance, can cause a heart attack — even in a kid or teen.

While using drugs, a person is also less able to do well in school, sports, and other activities. It's often harder to think clearly and make good decisions. People can do dumb or dangerous things that could hurt themselves — or other people — when they use drugs.



If you or someone you know suffers from substance or alcohol abuse, you may find intervention, recovery and treatment programs by linking to the Division of Mental Health and Developmental Services Substance Abuse and Prevention Agency website at:

http://mhds.nv.gov/index.php?option=com_content&task=view&id=108&Itemid=95



Finding Legal Help

There may come a time when you will need an attorney. To find one, ask a friend or business associate for a referral. For an online list of services, visit the State Bar of Nevada's Website at nvbar.org. Also Lawyer Referral & Information Services provides an In-State telephone number: **(800) 789-5747**, or you can call from out-of-state: **(702) 382-0504** to obtain the name and telephone number of an attorney in your area. If you do decide to hire a lawyer, make sure you understand what services he or she actually will provide, how much it will cost, and when you must pay the bills.

If you have been accused of a crime and cannot afford a lawyer, you may qualify for free help from the public defender's office or a court-appointed private attorney. In civil matters, individuals with low and moderate income may qualify for no-cost help from a legal services program. LawHelp is a nationwide legal service. Nevada Legal Services website is NevadaLawHelp.org. It can help you locate a program in your area.

1. State Bar of Nevada

State Bar of Nevada..... (702) 382-2200
Toll free in Nevada.....(800) 254-2797

Resources for the public.....nvbar.org
Consumer pamphlets online..... nvbar.org/pamphlets

2. Clark County Legal Services

Legal Aid Center of Southern Nevada....(702) 386-1070
LACSN Online.....www.lacsn.org

3. Washoe Legal Services

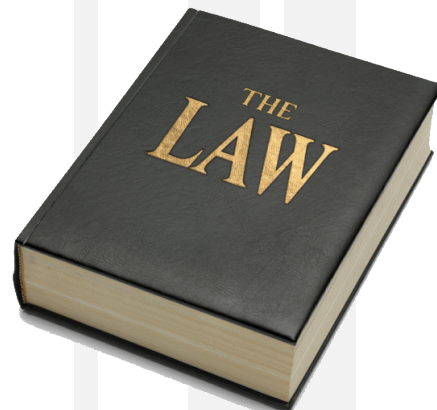
Washoe Legal Services..... (775) 329-2727
WLS online..... washoelegalservices.org

4. Nevada Legal Services

Nevada Legal Services Toll free.....(800) 323-8666
Carson City.....(775) 883-0404

5. Volunteer Attorneys for Rural Nevadans

VARN Toll free..... (886) 448-8276
Carson City..... (775) 883-8278





EXIT



Additional copies of this publication may be obtained by contacting the
Division of Child and Family Services at the following address:

Division of Child and Family Services
4126 Technology Way, 3rd Floor
Carson City, Nevada 89706
(775) 684-4400

<http://www.dcfstate.nv.us>

Posted 11/15/13