

Moving On



*Rights & Responsibilities
of Young Adults*

Dear Friend,

One of the most joyous yet challenging times of your life will undoubtedly be your graduation from high school. You'll be entering a world filled with many options, and you'll be able to choose freely among them.

Now that you've reached the age of adulthood, you probably have many questions about what these options are and how you can obtain what is best for you. The years ahead are full of promise, excitement, and endless possibilities. All it takes is a little careful planning for you to achieve your desired goals.

That's why this booklet has been prepared for your convenience. It focuses on a number of issues that you will face as an adult and on which you will have to make important decisions. These include college, employment, a career, marriage, and many others. Also within this handbook is a look at your constitutional rights and responsibilities and Michigan's Age of Majority Act as it applies to you.

Please take a few moments to read this handbook and feel free to contact me in Lansing if you have any questions or concerns. Your comments are always welcome.

Table of Contents

Introduction	1
Voting	1
Public Office	1
The Age of Majority	1
Drinking	2
Other Rights and Responsibilities	2
Higher Education	3
Admissions Tests	3
Type of School	3
Financial Aid	3
Federal Programs	4
State Programs	6
Renting	7
The Lease	7
Provisions of the Rental Agreement	8
What a Rental Agreement Should Not Include	9
Security Deposits	10
Job Search and Career Planning	11
Resume and Cover Letter	11
The Job Interview	13
Establishing Credit	13
Qualifying	14
Warning	14
Community Involvement	14

Prepared by the Michigan Legislature

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Introduction

Two events in 1971 greatly affected the rights and responsibilities of young people, particularly if they have reached the age of 18. The Twenty-sixth Amendment to the United States Constitution, which was ratified in June of 1971, lowered the legal voting age to 18. Shortly thereafter, the Michigan Legislature enacted the Age of Majority Act (Act No. 79 of the Public Acts of 1971), which took effect on January 1, 1972. Among other things, this legislation enables persons 18 years of age or older to enter into contracts, to initiate civil proceedings without a guardian, to make a will, and to consent to and receive medical treatment without parental consent. You should also keep in mind that there are a number of other activities associated with adulthood, such as driving an automobile and purchasing alcoholic beverages, which are not regulated by the Age of Majority Act. The following is a discussion of some of those rights and responsibilities.

Voting

The right to vote is the single most important privilege accorded to the citizens of our nation. Upon reaching the age of 18, you share with all citizens the power to elect the wide array of public officials who make decisions affecting your life. In fact, Michigan voters elect over 19,000 state and local officials. During a complete election cycle, an individual Michigan voter in a typical locality will be called upon to choose 82 state and local government officials, as well as to respond to a host of different ballot proposals. Though voter turnout in Michigan is generally above the national average, there continue to be many people, both young and old alike, who neglect to exercise this right. Indeed, a survey conducted by the University of Michigan found that



turnout in Michigan is generally above the national average, there continue to be many people, both young and old alike, who neglect to exercise this right. Indeed, a survey conducted by the University of Michigan found that

while a vast majority of those aged 18-24 think “there are more things that government should be doing,” they are the least likely to participate in the political process. Over the years, the Legislature has enacted measures designed to facilitate the registration process. Secretary of State offices are required to notify persons applying for a driver’s license, a renewal, or a correction of a driver’s license that they can also complete an application to register to vote or to change their voting registration name and address. Michigan’s Election Law also permits municipal clerks to appoint, with the approval of the top administrator in each school district, a person to assist in the registration of voters in public and private high schools. It is highly important that you take full advantage of this fundamental right to participate in the electoral process.

Public Office

With the lowering of the voting age, persons 18 years and older also became qualified to run for most elective offices. Those offices where age requirements are established by either the state or federal constitution were not affected. One must be at least 35 years of age to run for President, 30 years of age to run for the United States Senate, Governor, or Lieutenant Governor, 25 years of age to run for the United States House of Representatives, and 21 years of age to run for the Michigan Legislature. Candidacy for other elective offices, however, is open to any elector meeting local residency requirements.

The Age of Majority

Section 2 of the Age of Majority Act states: “. . . notwithstanding any other provision of law to the contrary, a person who is at least 18 years of age on or after January 1, 1972, is an adult of legal age for all purposes whatsoever, and shall have the same duties, liabilities, responsibilities, rights, and legal capacity as persons heretofore acquired at 21 years of age.”

This provision grants most, but not all, legal rights to persons 18 years of age and older. There

are a number of other activities regulated by state law which are not affected by this statute. For example, while you qualify for a learner's license at 14 years, 9 months old, you cannot purchase or drink alcoholic beverages in Michigan until you have reached the age of 21. Therefore, you should understand that, even though you may have attained the age of majority, you do not necessarily gain all the rights of an adult. Some rights are granted earlier and some are granted later.

Drinking

Michigan's drinking age was originally established by statute and thus, in 1972, it was officially lowered to the age of 18 by the Age of Majority Act. In 1978, the Legislature passed measures raising the drinking age to 19. However, citing the alarming number of alcohol-related traffic accidents and fatalities, those who opposed the lower drinking age collected enough signatures to submit the question to the voters. Therefore, at the November general election in 1978, the electorate approved Proposal D which raised the drinking age back to 21. A 1980 ballot measure, proposing to lower the age to 19, was soundly defeated. Moreover, recent years have witnessed a storm of citizen protests nationwide against drunk driving. In 2004, 1,159 people died in motor vehicle crashes; 316 of those fatal crashes were alcohol related. Because of the widespread public concern about drunk driving, the Michigan Legislature has enacted legislation to significantly toughen the state's drunk driving laws, including most recently lowering the legal blood alcohol content from .10 to .08. Remember, drunk drivers are a very real and great danger to others.

Other Rights and Responsibilities

The Age of Majority Act accorded 18- to 20-year-olds with a number of other benefits and burdens of adulthood. This law superseded some 40 other statutes which limited the rights and responsibilities of 18- to 20-year-olds. Among those rights and responsibilities are the following:

- If you are 18 years of age or older, not only can you sign a contract for the purchase of goods and services, but you are also legally responsible for meeting the terms of the contract. You can also initiate a civil action against someone. In other words, you can sue and be sued.
- You can make out your own will, leaving your possessions to whomever you desire. In addition, you can receive an inheritance at the age of 18 and dispose of it at your own discretion.
- You are able to purchase or sell a home or obtain a mortgage under your own name, without obtaining an adult to hold title or going through probate proceedings with a guardian. Likewise, the land you purchase may be sold by the state for delinquent taxes without appointment of a guardian.
- If called upon, you are legally required to serve on a jury.
- If you require medical treatment, you can enter a hospital, give permission, and receive treatment without parental consent.

These are just some of the ways in which your lifestyle is affected by reaching the age of 18.



Higher Education

In a society which is growing more and more complex and more dependent on a highly specialized work force, some form of postsecondary education or training is crucial to your success. Choosing

the right school or training for you is the first step in this process. Among the things you should consider are

a school's academic standards, program offerings, costs, and availability of financial assistance. There are a number of other factors which should enter into your

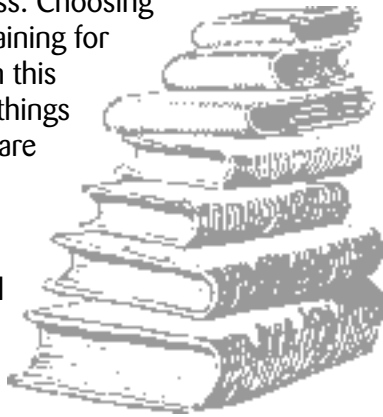
decision. What is the nature of the community in which the school is located and how far is it from home?

What kinds of housing are available? What type of social climate exists on the campus and what types of extracurricular activities are offered?

All of these considerations will help you select a school which is most compatible with your academic and career goals as well as your personal interests. The best sources for the information needed to answer these questions are your high school guidance counselor and the specific schools in which you are interested. Counselors have a wide variety of printed material, and additional information can be obtained by writing directly to a school's admissions office. Paying a personal visit to a prospective campus can also be helpful.

Admissions Tests

There are several standardized tests used by colleges and universities for admission purposes and/or determining an individual's eligibility for certain scholarships. The American College Testing (ACT) exam is used for admissions purposes by some schools and as a qualifying exam for the State of Michigan Competitive Scholarship. The Scholastic Aptitude Test (SAT) is another popular admission test. These test scores are confidential and are kept confidential by requiring code



numbers to be used in sending test results to your selected school(s). The Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test serves as a general measure of academic potential and as a qualifying exam for the National Merit Scholarship Program and the National Achievement Scholarship Program for Black Students. Consult with your high school guidance counselor to receive information on various test dates and registration deadlines.

Type of School

There is a wide variety of both public and private schools from which to choose. It is up to you to decide which institution best meets not only your career goals but also your finances. The community college is a versatile institution which provides students with educational opportunities beyond the high school level (but less than a Baccalaureate Degree) while addressing the changing needs of the local community it serves. Michigan's public four-year universities provide a variety of certificate programs for certain occupations, undergraduate academic programs, and postgraduate degrees in various professional disciplines. There are also a number of private two-year and four-year institutions from which to choose. In addition to the degree-granting colleges and universities, there is a wide range of private vocational schools available to Michigan students. State law requires these schools to be licensed by the Michigan Department of Education. There are a number of other training programs that are licensed by other state agencies as well.

Financial Aid

What is financial aid?

The pursuit of higher education represents a major commitment of both your time and your money. Therefore, you and your parents should carefully plan ahead for the expenses involved. Part of this process involves determining the annual costs at the school of your choice as well as the financial contribution that your family can make toward these expenses. There are a number of programs available to those who feel they cannot pay the full cost of postsecondary education. These financial aid programs help insure that more

students have the opportunity to obtain a postsecondary education, even if they can't afford the cost.

Types of financial aid

Many people are eligible for financial aid from the federal government, state government, numerous institutions, and various private agencies and associations. There are several different types of programs available:

- Scholarships – awards based on academic performance and financial need in some cases;
- Grants – funds based on family financial need which do not have to be repaid;
- Loans – money which must be repaid at a reasonable rate of interest, usually requiring demonstration of need; and
- Employment – part-time during the school year, full-time during vacations, and based on financial need in the case of work-study programs funded with state or federal dollars.

Unfortunately, not everyone is eligible for grant based financial aid because the demand exceeds the supply of dollars available.

Need-based and merit-based programs

Most financial aid programs limit their awards to students who have demonstrated that they need the aid to be able to extend their education beyond high school. These types of awards are called need-based. Some students do not receive financial aid based on need, but instead receive awards based on merit. These types of awards are called merit-based. Students who excel in academics, sports, leadership, music, art, or dance may receive an award in recognition of their special merit. Some students may receive a combination of both merit- and need-based types of awards.

Determining your need

Students may demonstrate that they and their family cannot pay for all of the postsecondary education costs on their own by filling out a financial aid application. This application form, the Free Application for Federal Student Aid (FAFSA) can be obtained from your high school guidance

counselor or any local community college or university financial aid office or downloaded off the Internet at www.fafsa.ed.gov. Some postsecondary schools may also require students to complete a profile form and/or an institutional form.

You should check with the schools you are considering to determine their actual cost of attendance per year. Financial need is determined using this simple formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ = \text{Demonstrated Financial Need} \end{array}$$

When considering costs, be sure to include the costs for: tuition and fees, room

and board, books and supplies, transportation, and

miscellaneous personal expenses. A

family's financial need represents their eligibility for student financial assistance. Families will be asked to provide information on their income and assets in order to determine the amount that they are realistically able to contribute, known as the Expected Family Contribution (EFC). Your high school guidance counselor or university financial aid officer can provide you with more information on how to calculate need.



Federal Programs

Federal Pell Grants—available on the basis of demonstrated need to undergraduate students attending eligible vocational schools or degree-granting colleges anywhere in the nation. For many students, Pell Grants provide a “foundation” of financial aid, to which aid from other federal and non-federal sources may be added. The U.S. Department of Education uses a standard formula known as Federal Methodology to determine a family's ability to pay. The Expected Family Contribution (EFC) will be used by a financial aid administrator to determine eligibility at a particular institution. A student's “need” will vary from one institution to another based on the different costs and also by whether

the student is attending full or part time.

Federal Family Education Loan Programs (Stafford Loans)—Federal Stafford loans are low-interest educational loans made by private lending institutions and nonprofit public agencies. These loans are insured by a guarantor and reinsured by the federal government.

If you are eligible for a federal Stafford loan, the money you receive must be used to finance your cost of education at an eligible postsecondary school. You may apply for a Stafford loan **after** your school's financial aid office determines your eligibility for other financial aid.

Subsidized Federal Stafford Loans—Your interest is paid by the federal government while you are in school, during your 6-month grace period following cessation of at least half-time enrollment, and for any periods of authorized deferment after you begin repayment.

Unsubsidized Federal Stafford Loans—An unsubsidized loan has all of the same terms as the subsidized loan including deferments, interest rates, and loan limits. However, you are responsible for the interest payments while you are in school, during periods of authorized deferment, and during your grace and repayment periods.

Federal PLUS Loans—The Parent Loan for Undergraduate Students (PLUS) is for parents who wish to borrow for their children's education at eligible schools. PLUS enables parents with good credit histories to borrow for each child who is enrolled at least half-time and is filing as a dependent student. You should only apply for a PLUS loan after the school's financial aid office has determined eligibility for other kinds of financial aid.

Federal Direct Student Loans—The Federal Direct Student Loan Program (FDSLPL) consists of Federal Direct Stafford Loans, both subsidized and unsubsidized, and Federal Direct PLUS Loans. The difference is that the lender is the U.S. Department of Education rather than a bank or credit union and loan proceeds are delivered through the school. All loan repayments are made to the U.S. Department of Education.

School Financial Aid Office

Most schools have a financial aid office which administers a variety of student aid programs. Your financial aid package may contain aid from one or more of the following programs:

Supplemental Education Opportunity Grant (SEOG)—For undergraduates with *exceptional* financial need, as determined by the school. Priority is given to federal Pell Grant recipients. An SEOG does not have to be paid back.

Federal College Work-Study (CWS)—Available to needy undergraduate or graduate students enrolled at least half time. CWS gives students a chance to earn money to help pay for educational expenses. Pay will be at least the current federal minimum wage, but may be higher according to type of work and skills required. Jobs are available both on or off campus either with private nonprofit organizations or with for-profit organizations in academically relevant jobs.

Perkins Loan—A low-interest loan for undergraduate and graduate students with exceptional financial need, as determined by the school. Federal Perkins loans are made through the school's financial aid office and must be repaid.

Many schools also have available institutional aid funds. Students can be considered for all of these funds by submitting an annual application and financial statement through the school's financial aid office. Contact the school's financial aid advisor for further information on how and when to apply.

Special Situation Funds—A variety of funds is also available from other government agencies for students who are in specific kinds of situations. These include programs offered to veterans, children of disabled or deceased veterans, National Guard personnel, Native Americans, single parents, students with certain mental or physical disabilities, and other students from low-income families.

State Programs

State of Michigan Student Assistance Programs—Michigan offers several different student aid programs:

Michigan Competitive Scholarship—Available to Michigan residents pursuing their first undergraduate degree. Students must achieve a qualifying score on the ACT exam and must demonstrate financial need. Students qualifying on the ACT examination must submit the Free Application for Federal Student Aid (FAFSA). It is recommended students take the test by December of their senior year in high school. Those students who participate in test dates later than this will receive consideration as funds permit.

Michigan Tuition Grant—Available on the basis of demonstrated need to Michigan undergraduate and graduate students. Limited to Michigan residents attending an independent nonprofit Michigan school. The Free Application for Federal Student Aid (FAFSA) is required for application. Students who file by March 1 will receive priority consideration. The FAFSA is available through the guidance office at Michigan high schools and college financial aid offices.

Note: Students cannot receive both a State Competitive Scholarship and a Tuition Grant at the same time.

Michigan Merit Award Scholarship Program—A merit-based scholarship program for high school seniors to reward student achievement and to make postsecondary education more affordable. Under the program, students who meet certain criteria will be eligible for a scholarship of up to \$3,000 to be used at any approved postsecondary education institution.

Michigan Alternative Student Loan (MI-LOAN®)—Students accepted for enrollment or attending a Michigan degree-granting college or university may borrow funds through the Michigan Higher Education Student Loan Authority (MHESLA). The program offers both a fixed and variable interest rate option. The maximum loan amount per academic year is the amount of school cost minus the estimated financial aid you will receive for the loan period. The 25-year repayment period includes the possibility of up to five years of forbearance of principal (with interest only

payments), or principal and interest (with the interest capitalized—added to principal balance at the end of the forbearance period). Students are advised to use the Self-Test to estimate eligibility.

Martin Luther King Jr. - Cesar Chavez - Rosa Parks Future Faculty Program—Masters level fellowships are awarded to minority master's degree candidates who are under-represented in their academic field of study and intend to attain a doctorate within six years. Doctorate fellowships are available under certain circumstances. Fellowships become repayable loans if award conditions are not met. For application information, contact your college admissions office, minority affairs office, or the graduate school office for information.

Adult Part-Time Grant—Provides assistance for needy independent undergraduate students who have been out of high school (other than GED or adult education) for at least two years. Qualifying students must be enrolled part time (3-11 hours) at an approved degree-granting public or independent nonprofit Michigan college.

Michigan Educational Opportunity Grant—Provides assistance of up to \$1,000 per academic year for needy undergraduate students who enroll at least half time at public Michigan colleges.

Michigan Work-Study Undergraduate and Graduate Programs—Offer work opportunities for undergraduate and/or graduate students who enroll at eligible degree-granting Michigan colleges on at least a half-time basis. Employment may be on campus or with private, off-campus employers; the rate of pay will be at least the current federal minimum wage. In addition to earning money for school, a work-study position enables a student to gain valuable work experience and develop human relations skills as well as leadership ability.

“TIP”—The Tuition Incentive Program (TIP) pays college tuition and possibly fees for students from qualifying low-income families. Students must attend a TIP participating college or university in Michigan. Parents may enroll children who are in grades 6-12 in the program. By applying and qualifying before graduating from high school, the child has an extra incentive to complete high school and also has plenty of time to seek other forms of financial aid. Students must be under the

age of 20 at the time of graduation or GED completion. To receive more information and an application, call 1-888-447-2687 toll-free.

Local and Private Funds—In addition to the other sources of funds administered by schools and government agencies, there is a variety of private sources of student aid. Each year, many aid dollars are made available through local social groups, professional associations, civic organizations, business concerns, churches, unions, etc. Private funds vary greatly from community to community. Your high school guidance office can be of assistance in reviewing private funds that might be available. Specific career direction may be helpful when approaching businesses.

MI-SEARCH—A comprehensive program designed to assist families with information and resources that will help students meet their educational costs. This program is unique in that it combines a national database with a listing of additional sources provided by Michigan sponsors (i.e., corporations, associations, etc.) specifically for Michigan residents. A list of scholarship referrals is produced by matching eligibility requirements to student characteristics such as academic standing, enrollment plans, major areas of study, career goals, ethnic and/or religious affiliations, employers, etc. Students can access this free information through the state's website at: <http://www.michigan.gov/mistudentaid>. It is important to note that MI-SEARCH is an information service only. MI-SEARCH does not sponsor an award program nor does it guarantee that participants will receive awards.

Remember, most colleges, universities, and vocational schools have a financial aid office which determines eligibility for a variety of student aid programs. Some schools may also have additional institutional funds available. In many cases, the college or colleges to which you are applying are the best source for information on financial aid. Your high school guidance counselor or local library is likely to have information as well. You should use caution when using companies that offer to do specialized computer searches for scholarships or grants. Before you spend money on a computer search, make sure you have the information that is available free.

Renting

You may be entertaining thoughts of moving into your own apartment. Should you be preparing to attend college away from home, you may have the opportunity to consider acquiring off-campus housing. There are a number of things you should familiarize yourself with before looking for your own place.

The Lease

Leases contain a variety of legal terms and there are a few you should be familiar with in understanding a leasing situation.

A **landlord** is a person or business firm in control of property who allows others to occupy and use it. A landlord may be the owner, an agent or employee of the owner, or a management company. A **tenant**

is a person who occupies and uses property owned by someone else. A **rental agreement** is the contract between landlord and tenant. Generally, such a contract governs the tenant's use and occupancy of rental property and provides for the payment of rent. Rental agreements may be written or oral as long as there is some type of agreement between the landlord and the tenant.

The different types of tenancy that a landlord and tenant can enter into for the rental of residential property include the following:

Fixed-Term Tenancy—A fixed-term tenancy agreement will specify a starting date and a termination date. The conditions, rules, and rent are fixed during the term of the lease agreement, and the lease usually cannot be cut short or extended except by mutual consent. However, a lease can also be cut short if there is a breach of the contract (i.e., tenant or landlord fails to keep promises and/or discharge obligations). The lease

is usually a written document but may be oral unless it exceeds a year in duration.

Periodic Tenancy—A periodic tenancy begins on a specific date and is renewed on a regular basis, usually by the month. Rents and rules can be changed, usually with one month’s notice. It is less likely the lease will be written. Since it is renewable on a monthly basis, there is no requirement that it be written.

Whether there is a fixed-term tenancy or a periodic tenancy, it’s best to have a written record of your rental agreement. A written record is a permanent record that can be referred to if misunderstandings arise. In the absence of a written document **signed by both parties**, it is advisable to keep a **personal written** record of mutual agreements. This is for your own benefit; it is not admissible in a court of law.

Before you, as a tenant, enter into a lease:

- 1) Know what you want for housing;
- 2) Know what you can afford;
- 3) Make a list of your concerns (who pays for utilities, parking, can there be pets, etc.);
- 4) Make sure the property suits your needs (if you are into stereo equipment and like to operate it late at night, do not move into an apartment complex);
- 5) Understand the lease agreement before you agree to it and/or sign it;
- 6) If you are in doubt about its terms, have an attorney look at it and advise you;
- 7) Know who is responsible for obtaining insurance on the contents of the dwelling (renter’s insurance); and
- 8) Don’t agree to a lease you know you cannot live with or a lease with a landlord you do not feel compatible with.

Provisions of the Rental Agreement

Leases differ in terms, but a written rental contract, in order to be valid, should include:

- 1) The name(s) and signature(s) of the landlord(s);
- 2) The name(s) and signature(s) of the tenant(s);
- 3) The amount of rent to be paid, how frequently, as well as when and where it is to be paid;
- 4) A description of or location of the premises to be rented;
- 5) The starting and ending dates, if it is a fixed-term tenancy;
- 6) The landlord’s name and mailing address;
- 7) The amount of the security deposit, if any;
- 8) The name and address of the financial institution holding the security deposit;
- 9) Notice of the tenant’s obligation to supply a forwarding address within four days of terminating the tenancy;
- 10) Definition of responsibility for paying utilities;
- 11) Assignment of maintenance responsibilities;
- 12) Notice to quit procedures;
- 13) Any other agreements the landlord and tenant may wish to make; and
- 14) This statement *must be provided* in a prominent place in the lease, in at least a 12-point font size: **“NOTICE: Michigan law establishes rights and obligations for parties to rental agreements. This agreement is required to comply with the Truth in Renting Act. If you have a question about the interpretation or legality of a provision of this agreement, you may want to seek assistance from a lawyer or other qualified person.”**

Note: A rental agreement may include a provision for a reasonable nonrefundable cleaning fee. This should not be confused with a security deposit which will be discussed later. In addition, attached to the lease should be two copies of an inventory checklist.

	Advantages	Disadvantages
Fixed-term tenancy	Stable rent for a specific time period. Fairly secure guarantee. Lease for a fixed term allows less change in arrangements.	Commitment to pay rent for a specific period of time. Tenant can be held liable for payment of rent until end of contract period.
Periodic tenancy	Able to make different housing arrangements more quickly.	Rent can be increased with 30-day notice or with notice equal to length of rental period (i.e., month, week).

What a Rental Agreement Should Not Include

In 1978, the legislature passed the “Truth in Renting” law which makes it illegal for a lease to contain clauses that infringe on a tenant’s rights. This law requires that:

(1) A rental agreement **shall not include a provision that does 1 or more of the following:**

- (a) Waives or alters a remedy available to the parties when the premises are in a condition that violates the covenants of fitness and habitability required pursuant to section 39 of 1846 RS 84, MCL 554.139.
- (b) Provides that the parties waive a right established by 1972 PA 348, MCL 554.601 to 554.616, which regulates security deposits.
- (c) Excludes or discriminates against a person in violation of the Elliott-Larsen civil rights act, 1976 PA 453, MCL 37.2101 to 37.2804, or the persons with disabilities civil rights act, 1976 PA 220, MCL 37.1101 to 37.1607.
- (d) Provides for a confession of judgment by a party.
- (e) Exculpates the lessor from liability for the lessor’s failure to perform, or negligent performance of, a duty imposed by law. This subdivision does not apply to a provision that releases a party from liability arising from loss, damage, or injury caused by fire or other casualty for which insurance is carried by the other party, under a policy that permits waiver of liability and waives the insurer’s rights of subrogation, to the extent of any recovery by the insured party under the policy.
- (f) Waives or alters a party’s right to demand a trial by jury or any other right of notice or procedure required by law in a judicial proceeding arising under the rental agreement.
- (g) Provides that a party is liable for legal costs or attorney’s fees incurred by another party, in connection with a dispute arising under the rental agreement, in excess of costs or fees specifically permitted by statute.
- (h) Provides for the acquisition by the lessor of a security interest in any personal property of the

tenant to assure payment of rent or other charges arising under the rental agreement, except as specifically allowed by law.

- (i) Provides that rental payments may be accelerated if the rental agreement is breached by the tenant, unless the provision also includes a statement that the tenant may not be liable for the total accelerated amount because of the landlord’s obligation to minimize damages, and that either party may have a court determine the actual amount owed, if any.
- (j) Waives or alters a party’s rights with respect to possession or eviction proceedings provided in section 2918 of the revised judicature act of 1961, 1961 PA 236, MCL 600.2918, or with respect to summary proceedings to recover possession as provided in chapter 57 of the revised judicature act of 1961, 1961 PA 236, MCL 600.5701 to 600.5759.
- (k) Releases a party from a duty to mitigate damages.
- (l) Provides that a lessor may alter a provision of the rental agreement after its commencement without the written consent of the tenant, or, in the case of a rental agreement between a consumer cooperative that provides housing and a member of the consumer cooperative, without the approval of the board of directors of the cooperative or other appropriate body elected by members who are also tenants of the cooperative, except that an agreement may provide for the following types of adjustments to be made upon written notice of not less than 30 days:
 - (i) Changes required by federal, state, or local law or rule or regulation.
 - (ii) Changes in rules relating to the property that are required to protect the physical health, safety, or peaceful enjoyment of tenants and guests.
 - (iii) Changes in the amount of rental payments to cover additional costs in operating the rental premises incurred by the lessor because of increases in ad valorem property taxes, charges for the electricity, heating fuel, water, or sanitary sewer services consumed at the property, or increases in premiums paid for liability, fire, or worker compensation insurance.

- (m) Violates the Michigan consumer protection act, 1976 PA 331, MCL 445.901 to 445.922.
- (n) Requires the tenant to give the lessor a power of attorney.

A landlord has 20 days to correct any illegal clauses brought to his or her attention by the tenant. If these clauses are not corrected by then, a tenant can bring action to void the lease and/or to prohibit the landlord from including the clause in future leases, and to recover damages of \$500 or actual damages, whichever is greater. Rental leases must comply with the Security Deposit Act, the Consumer Protection Act, the Michigan Civil Rights Act, the Persons with Disabilities Civil Rights Act, and the Truth in Renting Act.

Security Deposits

A landlord may require a security deposit which cannot exceed one and one-half times the amount of the monthly rent as a condition of a lease agreement. Act No. 348 of 1972 establishes a procedure to ensure that security deposits on rental units will be available, if due, at the end of the rental period. This law requires you to complete an inventory checklist at the beginning of tenancy, listing and describing the condition of all items in the rental unit. Both you and the landlord retain a copy of this checklist. At the end of the rental period, another such checklist is completed, and by comparing the two checklists, you and your landlord should be able to detail any damages, other than normal wear and tear, which are attributable to you.

Before your landlord can make any deductions from your security deposit, he or she must mail to you a list of all damages and other obligations due. Your landlord must also send a check or money order to you for the unclaimed portion of the security deposit. Along with these two items must be a warning that you must respond to the landlord's notice within seven days or you forfeit the amount claimed. If you disagree with the list of damages or amounts due and cannot come to an agreement, court action may be necessary. Remember, failure on your part to provide a forwarding address, if your landlord has informed you in writing that this is required, abolishes your right to receive an itemized checklist of damages.

It is also important to remember that this law establishes a timetable for both tenants and landlords. As a tenant, you must complete the inventory checklist within seven days of moving in, and you must also provide your landlord with a forwarding address within four days after moving out. For his or her part, your landlord must notify you, within 14 days of the beginning of the occupancy, of where the security deposit is being held, and of your duty to supply a forwarding address within four days at the end of the rental period. This notice requirement may be fulfilled by including it in the written lease.

A landlord within 30 days of the termination of occupancy must mail to the tenant an itemized list of the damages, if any, and a check for any unclaimed amount of the security deposit. A tenant must respond to any claim of damages within seven days of receiving it from the landlord. If a landlord and tenant do not agree on the amount of damages, the landlord must bring an action in the proper court within 45 days of termination of the occupancy in order to make a claim against a security deposit. A landlord may be subject to further penalty if he or she fails to notify the tenant of damages within 30 days of termination of occupancy, or fails to bring a legal action or refund the security deposit within 45 days.

Another protection afforded to you by this law is the fact that it makes a landlord liable to the renter for the amount of the security deposit, even if the landlord no longer owns the rental unit, until the security deposit is transferred to the new owner and the renter is notified in writing of this. This law also gives you the right to see a copy of the previous tenant's ending inventory checklist.

Either party may secure compliance with this law by contacting the Michigan Attorney General or by bringing suit before a court of competent jurisdiction.



Job Search and Career Planning

Some of you already have considerable work experience upon high school graduation. Others will either need or desire to get a job shortly after graduation. Still others may need some sort of work to help finance higher education goals. Even if you are planning to attend college it is never too early to start career planning. In fact, the two go hand in hand. Career planning is a process that involves assessing your interests, skills, abilities, and goals; exploring and researching career options and choosing options; and planning how to implement your career choice. Experts now say the average person changes careers three to five times across a lifetime, holding approximately ten different jobs. If you are uncertain of your career goals, take the time you need to make a good choice. You may want to use counseling services

available at your high school career resource center or the local community college. With the ever-changing nature of the job market, you are faced with determining what your career goals are, within the framework of what opportunities there are or will be in a particular field or vocation.

Many of you may be ready for some type of employment upon completion of high school, whether it be full-time work or part-time work to help finance further education. It is important to make sure your job search skills are strong. The following section will give you some helpful hints on searching for a job, whether it be a temporary position or a career goal.

Resume and Cover Letter

Developing a personal resume is one of the most important parts of the job search process. It represents a means of marketing your skills, abilities, and ambitions. While much of the

John Doe
Study Hall 100
Big State University 12345
(123) 456-7890

January 10, 2006

Mr. Dave Thompson
Accounting Manager
Thompson, Thompson & Smith
22 Dollar Blvd.
Big City, MI 45678

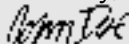
Dear Mr. Thompson:

I am writing to inquire about a possible position with your firm. My guidance and placement counselor at Big State University indicated that your firm has offered positions to students with my academic background and experience. If you are looking for someone who is willing and eager to work hard and to learn, you may want to consider me as a potential candidate.

Upon reviewing the enclosed resume, I think you will agree that I have the necessary qualifications to meet the challenge of working for your firm. I expect to graduate in June of 2006, with a bachelor's degree in accounting. My coursework has included advanced accounting classes as well as economics and marketing. Moreover, I get along well with different people and I have a strong desire to apply what I have learned to the practical business world.

The enclosed resume will provide you with more specific information on my qualifications. I will be contacting you within two weeks, should you not contact me before that time, to determine if I may have an appointment. I look forward to hearing from you. Thank you for your consideration.

Sincerely,


John Doe

Enc.

**Sample
Cover Letter**

JOHN DOE

Campus Address:
(if applicable)
Study Hall 100
Big State University 12345
(123) 456-7890

Permanent Address:
123 Maple Street
Middletown, MI 12345
(098) 765-4321



CAREER OBJECTIVE: Seeking a position in accounting which will allow me to utilize and enhance my present skills and prepare me for my C.P.A. exam.

EDUCATION: Bachelor of Science, Big State University
Anticipated graduation date: June 2006
Major: Accounting **Minor:** Economics

Selected courses:

Intermediate Accounting, Managerial Accounting, Cost Accounting, and Financial Accounting

WORK EXPERIENCE: **Manager**, Middletown Malt Shoppe, Middletown, MI (*Sept. 2004 to present*)
Managed store and supervised four other workers. Helped train new employees and handled payroll responsibilities.

Delivery Boy, Sam's Pizzeria, Middletown, MI (*June 2000 to Sept. 2004*)
Delivered pizzas and picked up supplies

HONORS/ACTIVITIES:

- Student Assembly, Big State University
- Organization of Business Students
- High School Basketball, three years
- High School Baseball, two years

REFERENCES: Available upon request.

information which you present in a personal resume is standard, you will probably need to make appropriate changes or adjustments depending upon the position for which you have applied. Indeed, in the age of word processing, there is no excuse not to tailor your resume for each application.

Generally, a resume should be limited to one page—two pages at most. Your objective is to provide an outline of your education, work experience, and character. Though there are different types of resumes, the following information should be included regardless of the style you use:

- 1) **Identification**—name, current address, and phone.
- 2) **Career objective**—state what position you are seeking and why. This section is very important in determining how you fashion the remainder of the resume.
- 3) **Education**—include degrees (if appropriate), colleges attended, major/minor, and related course work (optional).
- 4) **Work experience**—identify job titles (both paid and voluntary), employer name, dates employed, job description, and accomplishments.

- 5) **Activities and hobbies**—list other interests to demonstrate you are a well-rounded individual.
- 6) **References**—you should include a statement indicating “references available upon request.” If you are invited for an interview, it is then a good idea to prepare a separate reference sheet listing three to five references along with their job titles, addresses, and phone numbers.

If you are mailing your resume to an employer in response to a classified ad or posting at a placement office, make sure it is accompanied by a cover letter. The purpose of the cover letter, which should also be no more than one page, is to provide the employer with a written introduction to you and to generate interest in your resume. A cover letter should indicate what type of position you seek, highlight your qualifications and positive personal traits, refer the employer to your resume, and urge the employer to grant you an interview. The cover letter also provides you with a good opportunity to demonstrate your knowledge of the company you are applying to for a job. Remember — research is as important for a successful job search as it is for a term paper.

The Job Interview

The job interview is your opportunity to market your skills directly with an employer. To be successful, you should prepare yourself before the interview, learn how to sell yourself during the interview, and follow through after the interview. Employers will judge you on your physical appearance, your communication skills, your personal traits, such as enthusiasm and self-confidence, and your work and academic qualifications. You need to be physically and mentally prepared. You should not only have a neat and well-groomed appearance, but also familiarize yourself with the types of questions asked during an interview. If possible, it is a good idea to learn more about the company or firm to which you have applied. During the interview, you should stress your eagerness to learn and to contribute to the company. You should avoid making critical remarks and using slang. Don't be afraid to ask your own questions, particularly about the next step in the application process. Finally,

make sure you thank the interviewer for the opportunity. After the interview, it is a good idea to send a “thank you” letter to the interviewer once again expressing your gratitude and reiterating your interest in the job. Should the employer not respond within a reasonable period of time, either send another letter or call regarding the status of your application.

Frequently Asked Interview Questions

- What can you tell me about yourself that is not in your resume?
- What are your long-term goals?
- Do you have any plans for further study?
- Why did you leave your last job?
- How do you spend your spare time?
- Why did you select us to interview with?
- What are your strongest and weakest personal qualities?
- What leadership roles have you held?
- What have been your most satisfying and most disappointing experiences?
- Why do you think you are qualified for this position?

Your success during an interview will oftentimes depend on how well you respond to such questions. At any rate, don't let one unsuccessful interview discourage you. Keep trying and it will pay off. You may want to “practice” interviewing with a counselor or take a course in job search techniques.

Establishing Credit

Buying on credit is such an everyday occurrence in our society that many people take it for granted. In fact, it is a privilege and a convenience available to those who are creditworthy. When used wisely, credit can be very helpful. It allows you to buy necessities when you are short on cash and luxuries when you want them. Without it, you might have to put off buying both useful and desirable items. However, like other good things, credit can be misused. Those who get the most out of credit understand that it is a privilege that should not be treated lightly.

Qualifying

Generally, creditors determine whether or not you are a good risk by evaluating your ability to repay (how much of your income is left after you have paid your basic monthly expenses), your assets (a bank account, insurance policy, or other security interest), and your credit history (showing what debts you've had before and how you managed them). If you are young and working at your first job, you may qualify in all respects except credit history. Establishing a credit history takes time and patience. It is recommended that you start small and build up slowly. Here are some suggestions:

- If you do not already have one, establish a savings and/or checking account at a financial institution. This provides creditors with evidence that you are able to handle money.
- Apply for one or two local department store charge accounts, and if approved, pay your bills promptly. This is frequently a stepping stone to other kinds of credit. Don't overdo it; creditors worry if you have widespread access to credit.
- Buy something on time at a major store and pay the balance on schedule.
- Consider asking a family member or friend to co-sign. Bear in mind, however, that if something goes wrong and you are unable to pay, you could jeopardize a relationship.
- Make an appointment with someone at your financial institution to discuss your situation and the best way to establish credit. Most financial institutions are happy to provide this service.

Remember that, even if you have had credit before, you may be turned down when you apply for a loan or credit card. While creditors are prohibited from discriminating in granting credit for a number of reasons including race, color, religion, national origin, age, sex, or marital status, the other standards they use to rate your creditworthiness vary considerably. For instance, some may require that you have held your present job or lived at your present address for two or even three years. If you believe you are creditworthy, keep trying to establish your credit. Do not be discouraged, and do not be afraid of shopping around. Persistence has a way of paying off.

Warning

Borrowing can be addictive and may be dangerous to your financial health. Remember:

- Credit is not more money. It is a privilege that allows you to enjoy certain benefits now that you will have to pay for later on.
- Credit is not free. It is paid for by interest charges which vary with the type of creditor, the kind of credit, and the time period involved.
- It is important to keep your payments up to date. Should you run into problems, it is a good idea to discuss it with your creditors.
- It is also important to keep track of what you owe overall, so that when you do get your credit established, you will not take on more debt than you can handle.

You should carefully consider the pros and cons of buying something on credit. It is a good idea to do so only after making sure you can handle the payments, that the purpose is worthwhile, and that now is the right time.

Community Involvement

Making the transition from adolescence to constructive adult life can be difficult and frustrating at times. While our overall quality of life has improved, the specialization of contemporary society has also isolated young people from the adult world and made it more difficult for them to develop the self-confidence that is needed to move into adulthood.

Fortunately, for those who are both willing and eager to break out of this isolation, there are many activities, programs, and organizations available which welcome the participation and contributions of young people. By taking full advantage of these opportunities to get involved, you can develop and learn to use the problem-solving skills so desperately needed for coping with current and future social problems. There are many ways in which you can expand your horizons and have a positive impact on your community, including volunteering at a local senior center, mentoring younger children, tutoring after school, or working at a neighborhood shelter.

*The information in this publication is available,
upon request, in an alternative, accessible format.*
