

MOVIN' ON

A RESOURCE GUIDE FOR YOUNG ADULTS





Dear Graduate,

One of the most exciting yet challenging times of your life will undoubtedly be your graduation and approaching young adulthood. You'll be entering a world filled with many options, opportunities, and responsibilities. You'll be able to choose freely and hopefully this publication will give you information to make wise decisions.

You may already have questions about what these options are and how they will affect you now and in the future. With a little information and planning, be confident you can achieve your desired goals.

Some of the topics covered in this publication include how to register to vote, higher education costs and loan programs, renting or purchasing a home, career planning and community involvement.

Please feel free to contact me if you have any questions or concerns about the information in this publication.

Congratulations and best wishes for a successful future.

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WHAT HAPPENS NOW?

You may find yourself wondering, “What’s Next?” As you read the following topics, think about how you will handle these situations, what’s important to you, and what will help you plan your future. When you’re 18 years or older, you’re legally an adult for most situations in Michigan. Along with this, comes a lot of rights, responsibilities, and decisions.

VOTING

The right to vote is a very important privilege for a U.S. citizen. When you turn 18, you share the ability and power to elect public officials and decide ballot questions that affect your life — and everyone else’s too!

For information on how to register to vote, contact your local County Clerk or Secretary of State office.

You may register to vote by mail or in person once you are 17½ years old, but you won’t be able to vote until you are 18. You may register by mail up to 15 days before the election date. If registering in person, you may register up to and including on election day at your township or city clerk’s office (not at a voting precinct). Note that the Secretary of State is currently implementing both automatic voter registration and online voter registration, with an expected start date of Fall 2019.

To qualify to vote, you must be:

- A U.S. Citizen
- At least 18 years old by Election Day
- A resident of Michigan and the city or township where you are applying to register to vote
- Not serving a sentence in jail or prison

If you have access to Michigan’s voting information website, www.michigan.gov/sos/elections/upcoming-election-information/voters, you’ll be able to:

- Download a voter registration application
- Download an absentee voter ballot application
- Verify your voter registration information
- Find information for military and overseas civilian voters
- View sample ballots
- Find your local county clerk

OTHER RIGHTS AND RESPONSIBILITIES

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 lawsuit against another person. In other words, you can sue and be sued.

You can now make out your own will, leave your possessions to whomever you like. You can receive an inheritance and spend it how you like.

You may purchase or sell a home or obtain a mortgage under your own name, without obtaining an adult to hold title or go 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 and to respond to the summons.

If you require medical treatment, you can enter a hospital, give permission, and receive treatment without parental consent.



COMMUNITY INVOLVEMENT

There are many ways in which you can expand your horizons and have a positive impact on your community. This includes volunteering at a local senior center, mentoring younger children, tutoring after school, or working at a neighborhood shelter. Contact your local community center, church or student organization for more information. Many resources may also be available online.



JOB SEARCH AND CAREER PLANNING

One of the first important steps of adulthood (and one of the most difficult) is finding a career. Some careers may require a four-year college degree or more. Other careers, like skilled trades in construction, healthcare, or IT, may require you to pursue additional training and certifications through apprenticeships or classwork. Another choice may be a career in the military.

Career planning is a process that involves assessing your interests, skills, abilities, goals, exploring and researching career options, and planning how to implement your career choice. If you're uncertain of what you want to do, take the time to research your interest areas further so you can ultimately make a good choice.

The bottom line is, even if you're planning to go to college, it's never too early to start planning for your career. In fact, the two go hand in hand.



There are numerous resources to help you explore careers and find a job regardless of your interests. The following programs can help you assess your interests and skills, identify careers that fit, explain what you need to do to pursue that career, or find a job.

CareerOneStop

www.careeronestop.org

U.S. Department of Labor,
Employment and Training
Administration

Phone: (877) US2-JOBS (872-5627)

TTY: (877) 889-5627

- Search for jobs
- Find Training
- Explore careers
- Unemployment benefits
- Find local assistance

Pure Michigan Talent Connect

www.mitalent.org

@MichiganTalent
Customer Contact Center,
Monday-Friday

8 am-Noon & 1 pm-5 pm

Phone: (888) 522-0103

- Resumes and cover letters
- How to complete a job application
- Interview tips
- Creating a career path

Michigan Works!

www.michiganworks.org

@MichWorksAssn

Phone: (800) 285-WORKS (9675)

- Locate your community job centers
- Evaluate your strengths and skills
- Create your resume
- Explore your goals

RESUME AND COVER LETTER PREPARATION

Developing a resume that represents your skills, abilities, and ambitions is an important part of career planning.

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 should be included regardless of the style you use:

- **IDENTIFICATION** — Name, current address, and phone.
- **CAREER OBJECTIVE** — State what position you are seeking and why. This section is important and determines how you build the remainder of your resume.
- **EDUCATION** — List degrees, certifications, apprenticeships and colleges attended. Also list your major/minor, and related course work if applicable.
- **WORK EXPERIENCE** — List job titles (both paid and voluntary), employer name, dates employed, job description, and accomplishments.

SAMPLE RESUME

John Doe
Campus Address:
(If applicable)
Study Hall 100
Big State University 12345
(555) 555-5555

Permanent Address:
123 Maple Street
Middletown, MI 12345
(555) 555-5555
johndoe@email.com

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 20XX
Major: Accounting
Minor: Economics

SELECTED COURSES:

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

WORK EXPERIENCE:

Manager, Middletown Malt Shoppe, Middletown, MI (Sept. 20XX 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 20XX to Sept. 20XX)
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.

- **ACTIVITIES AND HOBBIES** — List any outside interests, clubs or organizations you belong to, hobbies and/or community involvement. This shows the employer what you like to do in your spare time.
- **REFERENCES** — You should include the statement “references available upon request.” Then if you’re invited for an interview, prepare a separate sheet listing three to five references along with their job titles, addresses, and phone numbers.

If you’re mailing your resume to an employer in response to a classified ad or posting, make sure it’s 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 of yourself. There are multiple online job search engines that can also help you create and build a good resume and cover letter.

The cover letter should list the position you’re applying for, highlight your qualifications and positive personal traits, and convince the employer to grant you an interview. The cover letter also refers the employer to your resume and provides you a chance to demonstrate your knowledge of the company you’re applying to.

SAMPLE COVER LETTER

John Doe
Study Hall 100
Big State University 12345
(555) 555-5555
johndoe@email.com

September 4, 20XX

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 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 20XX, with a Bachelor’s degree in Accounting. My coursework has included advanced accounting classes as well as economics and marketing. Moreover, I work well with a diverse team. I also 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 contact you within two weeks, if you do not contact me before that time.

I look forward to hearing from you. Thank you for your consideration.

Sincerely,
John Doe

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 up after the interview. Be physically and mentally prepared. Familiarize yourself with the types of questions asked during an interview. If possible, it's also a good idea to learn about the company you've applied to.

Employers will judge you on your physical appearance, your communication skills, your personal traits, such as enthusiasm, self-confidence, and your work and academic qualifications.



During the interview, you should stress your eagerness to learn and to contribute to the company. 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. It's also 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 QUESTIONS

Your success during an interview may depend on how well you respond to questions. Don't get discouraged if you feel an interview didn't go well. Keep trying and it will pay off! Try practicing with a counselor, friend or family member.

A few common questions are listed below:

- 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?



PURSuing 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 can be crucial to your success. Choosing the right school or training is the first step. Among the things you should consider are a school's academic standards, programs, costs, and availability of financial assistance.

There are a number of other factors you should consider when weighing your higher education options:

- How far is it from home?
- What's the social life like on campus?
- What type of housing is available?
- What kind 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. Your high school guidance counselor and/or admissions counselor at the specific school you are interested in are excellent resources to tap into. Counselors have a wide variety of printed materials, 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 very helpful!

TYPES OF SCHOOLS

There are a wide variety of public and private postsecondary schools to choose from. It is up to you to decide which institution best meets your career goals and your finances. The community college is a versatile institution which provides educational opportunities beyond the high school level, short of a Baccalaureate Degree, while addressing the changing needs of the local community it serves. A variety of certificate programs for certain occupations are offered at many public two-year and four-year schools. Michigan's public four-year universities provide undergraduate academic programs, and postgraduate degrees in various professional disciplines. There are also a number of private two-year and four-year schools to choose from. Don't forget about specialty colleges and vocational schools.



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 Scholastic Aptitude Test (SAT) is used for admission purposes by some schools and as a qualifying exam for the State of Michigan Competitive Scholarship. The American College Testing (ACT) exam is another popular admission test. The Preliminary Scholastic Aptitude Test (PSAT)/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.

FINANCIAL AID

The pursuit of a higher education means a commitment of time and money. You and your parents should carefully plan ahead for all the expenses involved. The first step is determining the annual tuition costs as well as the financial contribution your family can make toward these expenses. There are programs available to students who cannot pay the full cost of tuition. These financial aid programs help insure that more students have the opportunity to pursue a higher education.

Types of Financial Aid

Many students are eligible for financial aid from the federal government, state government, 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
- **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

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. Some students do not receive financial aid based on need, but instead receive awards based on merit. 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.

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



FEDERAL PROGRAMS

studentaid.gov

- Federal Aid Program information
- College preparation checklists
- Free Federal Student Aid (FAFSA) application
- Search tools:
 - Careers
 - Colleges

Determining Your Need

To receive any type of financial aid students must demonstrate that they and their family cannot pay for all of the education costs on their own by filling out a financial aid application. 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. Fill out the form online at studentaid.gov or tweet [@FAFSA](https://twitter.com/FAFSA). Some postsecondary schools may also require students to complete a financial profile or institutional form through their admissions and/or financial aid office.

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:



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 college financial aid office can provide you with more information on how to calculate your need.

Federal Pell Grants

Federal Pell Grants are available on the basis of demonstrated need to primarily 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 the 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 whether the student is attending full- or part-time.

Federal Direct Loan Programs

Federal Direct Loans are low-interest educational loans funded by the U.S. government. Payments are made to the U.S. Department of Education.

If you are eligible for a federal direct 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.



Direct Subsidized Loans

A **subsidized loan** means 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. These loans require demonstration of financial need.

Direct Unsubsidized 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. These loans do not require demonstration of financial need.

Federal Direct 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.

STATE PROGRAMS

State of Michigan Student Assistance Programs

Michigan offers several different student aid programs for Michigan residents attending a participating Michigan institution at least half-time. Visit www.michigan.gov/mistudentaid for more information.

State grant programs are administered by the Office of Postsecondary Financial Planning of the Department of Treasury. The Free Application for Federal Student Aid (FAFSA) is required for application for any Michigan aid program.



Michigan Competitive Scholarship

Available to Michigan residents pursuing their first undergraduate degree. Students must achieve a qualifying score on the SAT and must demonstrate financial need. It is recommended students take the test by December of their senior year in high school. Students who test at later dates may receive funds if available.

Michigan Tuition Grant

Available on the basis of demonstrated need to Michigan undergraduate and graduate students attending an independent or private nonprofit Michigan school. Students who file by March 1 will receive priority consideration.

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

Martin Luther King Jr. / Cesar Chavez / Rosa Parks Future Faculty Program

Masters or doctorate level fellowships are awarded to minority degree candidates who are under-represented in their academic field of study. Fellowship graduates must teach full-time in a Michigan postsecondary institution for a minimum of three years. 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.



TIP

The **Tuition Incentive Program (TIP)** provides financial assistance for the first two years of postsecondary education to Michigan students who have received Medicaid. Students must attend a TIP participating public or private college or university in Michigan. Eligible students must apply prior to high school graduation. 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.

Children of Veterans Tuition Grant

This program provides assistance to children of Michigan veterans who are totally and permanently disabled, missing in action, or deceased. The award can be used at public or private nonprofit community colleges and universities in Michigan.

Fostering Futures Scholarship

Students who had formerly been in foster care can qualify for assistance with college expenses through this program. Applicants must demonstrate financial need. The award can be used to enable attendance at Michigan public or private nonprofit community colleges and universities.

Police Officer's and Fire Fighter's Survivor Tuition Grant

This grant waives tuition for children and surviving spouses of Michigan police officers and fire fighters killed in the line of duty. Applicants must demonstrate financial need. The tuition waiver can be used at Michigan community colleges and public universities.

Talent for Tomorrow Scholarship

This scholarship assists low-income students with the cost of obtaining a qualifying degree or credential in a high-demand field. Students must be enrolled full-time at a Michigan community college, public or private nonprofit college or university, or private training program that offers a minimum one-year certificate or degree.

Other Funding Sources

In addition to the other sources of funds administered by schools and government agencies, there are 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. The MI Scholarship Search Self-Service Tool can help students identify place-based scholarships, those that are linked to a Michigan school, county, city or region.

Michigan's student aid website, www.michigan.gov/mistudentaid provides more information on planning for college, including guidance on career choice, budgeting, federal aid requirements, and Michigan schools. 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 of information on financial aid. You should be cautious when using companies that offer to help you find scholarships, grants or fill out forms as a fee may be charged.



SCHOOL FINANCIAL AID OFFICE

Most postsecondary schools and institutions have a financial aid office which administers a variety of student aid programs. Your financial aid package may contain aid from one or more programs.

Supplemental Education Opportunity Grant (SEOG)

For undergraduates with **exceptional** financial need, as determined by the school. The financial aid office administers the program at participating schools. An SEOG does not have to be paid back.

Federal College Work-Study (CWS)

Work-Study programs are available to needy undergraduate or graduate students enrolled at least half-time. This part-time employment program is administered by participating schools. 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 the 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.

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, students who promise to teach in a high-need field in a low-income area, and other students from low-income families.

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



RENTING

Maybe you're thinking about moving out of your parent's home or heading to college and looking for off-campus housing. If you are, there are a few items you should familiarize yourself with before signing a lease agreement.

THE LEASE AND LEGAL TERMS

Leases contain a variety of legal terms. Listed below are the most common terms used.

A **landlord** is a person who controls the property, and 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 states the parameters of the tenant's use and occupancy of the rental property, and also provides for the payment of rent. Rental agreements can be written or oral, as long as there is some type of agreement between the landlord and tenant.

A **security deposit** is an initial amount of money paid by the tenant to the landlord other than the first rent payment. It can be up to 1½ times the monthly rent. The landlord keeps the security deposit but must return it to the tenant at the end of the lease **unless** the tenant owes unpaid rent, owes unpaid utility bills, or caused damage to the rented property beyond reasonable wear and tear.

Before you sign a lease:

- Know what you're looking for in a place
- Know what you can afford
- Verify who pays for utilities, parking, pet fees, and other expenses
- Make sure the rental property suits your needs
- Understand the lease agreement before you agree to it and/or sign it
- If you are in doubt about its terms, have an attorney (who may charge you) or a housing clinic look at the lease and advise you
- Think about renter's insurance
- Don't agree to a lease you can't live with or a landlord you don't feel comfortable with



Michigan Legal Help

www.michiganlegalhelp.org/self-help-tools/housing

- Leases
- Landlord/tenant matters
- Eviction
- Security deposits
- Subsidized housing

Michigan State Housing Development Authority

www.michigan.gov/mshda

- Voucher programs
- Online search tools
- Affordable housing directory

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.

QUALIFYING

Generally, creditors determine whether or not you are creditworthy by reviewing your **assets** — a bank account, insurance policy, or other security interest, and your **credit history**. This shows what debts you've had before and how you managed them. **Beware** — 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 bank or credit union. This provides creditors with evidence that you are able to handle money.
- Apply for one or two retail store credit cards, 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 and pay the balance on schedule.
- Apply for a secured credit card. Because these cards require a refundable security deposit in case you don't make your payments, they may be easier to obtain when you have a limited credit history.
- Make an appointment at your bank or credit union to discuss your situation and the best way to establish credit.



Credit Qualifications

Remember, even if you have had credit before, you may be turned down when applying 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 example, some may require you to have your present job or lived at your address for two or three years. Don't get discouraged. Continue making timely payments and keep the amount of money you owe low compared to the amount you earn.

WARNING

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

- 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 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.

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 now is the right time.



NOTES

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