

Life After High School

LIVING SAFER. BEING SMARTER.



smarter.

LIVING SAFER. BEING SMARTER.



The National Crime Prevention Council (NCPC) is a private, nonprofit tax-exempt [501(c)(3)] organization whose primary mission is to be the nation's leader in helping people keep themselves, their families, and their communities safe from crime. NCPC's strategic plan is centered on four goals: promote crime prevention; partner with government, law enforcement, the private sector, and communities to prevent crime; protect children, youth, and other vulnerable populations; and respond to emerging crime trends. NCPC publishes books, kits of camera-ready program materials, posters, and informational and policy reports on a variety of crime prevention and community-building subjects. NCPC offers training, technical assistance, and a national focus for crime prevention: it acts as secretariat for the Crime Prevention Coalition of America, more than 400 national, federal, state, and local organizations representing thousands of constituents who are committed to preventing crime. NCPC also sponsors the National Crime Prevention Association, an individual membership association to promote resources and career development to crime prevention practitioners. It hosts two websites: www.ncpc.org for adults and www.mcgruff.org for children. It operates demonstration programs in schools, neighborhoods, and entire jurisdictions and takes a major leadership role in youth crime prevention and youth service. NCPC manages the McGruff® "Take A Bite Out Of Crime®" public service advertising campaign. NCPC is funded through a variety of government agencies, corporate and private foundations, and donations from private individuals.



This project was supported by Cooperative Agreement No. 2010-DJ-BX-K001 awarded by the Bureau of Justice Assistance, U.S. Department of Justice. The Bureau of Justice Assistance is a component of the Office of Justice Programs, which also includes the Bureau of Justice Statistics, the National Institute of Justice, the Office of Juvenile Justice and Delinquency Prevention, the SMART Office, and the Office for Victims of Crime. Points of view or opinions in this document are those of the author and do not necessarily represent the official position or policies of the U.S. Department of Justice.

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Printed in the United States of America

August 2014

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The National Crime Prevention Council and the Bureau of Justice Assistance have created this resource to help you live safer after high school—whether it’s getting a job, finding an apartment, navigating your community, securing your first credit card, or dealing with new freedoms and responsibilities. It’s an exciting time of life. But it’s also important to have the knowledge at your fingertips on how to stay safe and prevent crime. You want to balance having fun with living safer and being smarter. Look for more resources and tips at ncpc.org/smarter.

First Apartment



Apartment Hunting

You're ready to leave the shelter of childhood and get your first apartment. Begin by picking a neighborhood that best suits you. The most important aspect to consider when picking a neighborhood and apartment is safety—not granite countertops, hardwood floors, outdoor space, or walk-in closets. Let's face it; it will be hard to enjoy those features if you're afraid to be home. Use your resources: Internet, inquisition, and instinct.

Internet—Use websites such as www.bestplaces.net to search different areas for statistics and data on climate, employment rates, culture, household income, crime rates, and so forth; any of these factors could affect your satisfaction with a neighborhood.

Inquisition—Talk to friends and relatives who may have visited the area or know someone who lives or has lived there. Ask about their experiences and any tips they have for adjusting to the area.

Instinct—Trust your gut. If you don't like what you hear or see, don't move there. If you're unsure, visit the area at different times of the day and on weekends. You will live there for 365 days and nights a year, so be thorough.

Remember leases typically run for one year, and they are legally binding—meaning if you don't like your apartment or the neighborhood after two months, tough. Depending on the size of the city or town, finding an apartment can become an extremely daunting task with many, many options.

Visit websites that provide ratings and testimonials from former and current tenants regarding cleanliness, maintenance, and security. Search using keywords such as "apartment ratings." Contact real estate or leasing agents and schedule a tour of the property. Make sure to take someone else with you for safety precautions, as well as to get a second opinion on the place.

While hunting, it's important to decide which features you need and which features you want in your place. Use the Apartment Feature Checklist for each place you visit to record features, amenities, and additional notes to help you make the best decision.



Picking a Roommate

You may be feeling some mixed emotions. Sadness for what you're leaving behind and blinding excitement for what lies ahead. It seems like it's been an agonizing wait to escape the "as-long-as-you-live-under-my-roof" rules. Although you're leaving the nest and you will no longer have parents as roommates, you likely will have others. Be thorough when picking someone to live with for an extended period.

There are websites that can match you with people living or looking to live in the same area who have compatible personality traits. Or maybe you have a good friend whom you trust and get along with who is looking to move out on his or her own. When meeting potential roommates, always meet in a public area. Remember to collect references and have questions prepared in advance. Don't give out the address of the place until you feel comfortable moving forward with the candidate for a walk-through.

Once you have selected a roommate, sit down together early on and develop a social contract between roommates. Address common roommate conflicts and plan how to work around them. This is an exciting and fun time in your life. Don't fill it with drama on whose turn it is to take out the trash. Issues between roommates can have serious consequences. on your "out on your own" experience—stress, low grades, sleep deprivation, stolen property, distrust, etc.

Apartment Feature Checklist



- **General**—Write down the property name, contact person and phone number, and the monthly rent. Keep your overall budget in mind.
- **Condition**—Note the condition of the property (clean, dirty, smelly, brand new, old).
- **Locks**—Deadbolts or chains on doors? Locks on bedroom doors? How often are locks changed?
- **Windows**—Are windows secure? Not blocked by trees and shrubs?
- **Fire Safety**—Fire alarms and smoke detectors: Do they have them? Are the batteries new? How often are the batteries changed? Do they perform random testing?
- **Secured Entry/Exit**—Security guard? Security gate? Keyless entry?
- **Appeal**—Record any extra details of the place you feel are important in making your decision (e.g., "paint chipping" or "great views").
- **Utilities**—Some apartments may include (pay for) all utilities, partial utilities, or none at all. Ask specifically which utilities you are responsible for paying and how much they run per month. Ask to see one year's utility bills.
- **Parking**—The apartment complex may have underground or garage parking, driveway, street, or no parking available. Ask which options are available and how much the cost is per month, if any. Keep in mind safety issues with street parking, such as break-ins, vandalism, and tows. With garages, check for intercoms, emergency buttons, proper lighting, and clear lines of sight.
- **Laundry**—Ask the leasing agent if laundry units are provided in-unit, on each floor, in the basement, or off-site (e.g., laundromats). If washers and dryers are not in the unit, are they located in a well-traveled area or down a dark hallway?
- **Mailboxes**—Do you have a personal mailbox with a separate key? Is the mailroom observable by staff? Can you access your mail at any time, and is there safe storage for packages?

Apartment Complex Features Checklist



- **Outdoor Lighting**—In what direction do the lights point? Where do they create shadows? Are some of the lights out and not yet replaced? This can be a telltale sign of safety not being a high priority in the complex or of slow-responding maintenance workers.
- **Entry/Exit**—Is there a code? How often is it changed? Is there a guard? Guest passes? If gate openers are issued, how many to each apartment? What nonresidents have access to the gate and apartments (maintenance, tow-truck drivers, utility workers, former residents)?
- **Landscaping**—Does the complex put effort into its curb appeal? Fresh flowers? Manicured lawns? Or are overgrown shrubs blocking windows and doors?
- **Curb Appeal**—Is the property well-maintained? Paved roads? Cracks in sidewalk? Broken steps? Fresh paint? Old? Modern?

Neighborhood Features Checklist



- **Nearby**—Are you close to a grocery store? Bank? Post Office? Police station? Fire department? Mechanic? Restaurants? Shopping? Theaters? Having these businesses and agencies nearby is helpful for safety, convenience, and economic reasons.
- **Amenities**—Be careful not to let the glitz and glam sell you on your place. You can use the amenities as tie-breakers in narrowing down your options. Does the apartment or complex have a gym? Pool? Business center? Dry cleaning service? Concierge?
- **Safety**—Is there a Neighborhood Watch program? (If not, you could start one!)
 - Are there neighborhood or complex events to meet neighbors?
 - Does the community fit your personality? Is it walkable? Near a park? Offer plenty of night life?
- **Public Transportation**—If you don't have a vehicle or are choosing to rely on public transportation for getting around town, look up routes, schedules, and stops. Map out the routes between the complex and work, campus, shopping centers, and restaurants. Are stops well-lighted? Are routes safe and well-traveled?

Common Roommate Conflicts

- **Cleanliness:** Everyone has different cleaning habits. If you like to clean every day, you may find it frustrating to live with someone who cleans less often. Conversely, if you like to clean less often, you may find the quirks of a neat freak annoying. Find a happy medium that works for everyone and respectfully abide by that agreement.
- **Personal beliefs and values:** While getting to know your roommate, incidents will arise concerning personal beliefs and values on controversial topics (e.g., politics, religion, education, sex, partying, safety). You will encounter hundreds of people throughout young adulthood who may not think, feel, or act like you. It's important as a roommate that you do the following:
 - Be respectful and nonjudgmental—Even if you are 115 percent sure your belief is correct, don't belittle your roommate's viewpoint. Keep in mind that although you may think his or her opinion is wrong, he or she may feel the same way about yours.
 - Avoid or limit displays in shared spaces—For example, during the holidays, limit decorations if the observation of the holiday offends your roommate. Again, discuss these issues before moving in together. If you can't resolve these controversial issues, do not move in together.
 - Don't try to convert your roommate—Although you may feel very strongly on a particular issue and your roommate has either no opinion or an opposing viewpoint, it's not your place to sway or convince.

- **Money:** Decide who will be responsible for which bills (telephone, gas, electric, sewer, water, cable, Internet, etc.). If you're moving into student housing, utilities most likely will not be an issue. Be careful about lending to or borrowing money from a roommate unless there is a written agreement. If you are a "saver" living with a "spender," conflict is likely to arise. Likewise, a household of "spenders" could be catastrophic. Know your spending habits and be honest about them.
- **Groceries and food:** Decide if you're going to rotate buying common items (paper products, milk, bread) or if you will each purchase your own items and label them. If you didn't buy it or make it, don't eat it without permission.
- **Overnight guests:** Whether you're heading off to college or into another town, you might have friends and relatives from back home come to visit. Decide how often you both are comfortable with overnight guests and having visitors over while you

aren't home. If you're going out of town, lock up your belongings. Being young adults, you may start dating more seriously. You and your roommates may have significant others over frequently. Determine frequency, length of stay, and days of the week that work best for everyone. If your roommate has a big midterm exam the next day, it may be disrespectful to have overnight guests.

Signing the Lease

You've tackled the fun, yet daunting, tasks of finding a roommate and picking a place. Job well done! Now comes the scary part—the lease. The lease is probably going to be a long document filled with legal jargon and formalities of "thou," "doth," and "shall." Don't let this fool you. Don't be afraid to argue the terms of the lease within reason. Keep in mind some of the terms are there specifically for your safety, the safety of other tenants, and to protect the landlord and the property. Always have a lease. If you move into a

Subletting

Subletting is a separate rental agreement in which a new tenant rents a space from the original lease holder temporarily. For various reasons, such as illness, study abroad, or new job, a lease holder may wish to re-rent the place for a period of time. Sublease agreements can be drafted by a leasing agent, property owner, or attorney and are legally binding. Whether you are subletting your place or looking for a sublease, take precautions to ensure it is legal and safe. Many complexes do not permit subleases. Know before you sign your lease.

Sublessor

- Make sure the complex and property manager are aware of the sublet and have it in writing. Discuss with the landlord your intentions and any fees or penalties.
- Make sure you have a trustworthy tenant. As the permanent lease holder, you are responsible for rent payments and any damages to the apartment.
- Get it in writing. Verbal agreements will not protect you if the deal falls through. Mandate the term of the sublease and who is responsible for utilities, monthly rent, and security deposit. You can make arrangements to have your tenant pay you or the landlord directly.

Note: If you're not planning to return to the property, you may want to consider a lease transfer, instead of a sublet.

Sublessee

- Make sure the property manager or landlord is aware you are subletting. If there's an emergency with the apartment, you need to know whom to call. Also, if you're locked out and the landlord doesn't know who you are, he or she will not let you in.
- Make sure the sublessor is trustworthy. Conduct move-in checklists and take video and pictures of any pre-existing damages.
- Get it in writing. If you don't have it in writing, you have no claim to the space. The sublessor could return at any moment, and you'd have nowhere to go. Clearly define the terms in the sublease.

home or apartment without a lease, you have no legal recourse if anything goes wrong.

Look for these items when reviewing the lease:

- What are the late payment penalties?
- What are the rights of the landlord to enter your property? Most leases require at least a 24-hour notice before entry.
- How much notice is required to break the lease? Most complexes require at least a 30-day notice to end the lease. Check the laws in your state. Most complexes will waive the penalty fee for ending the lease early only for military personnel going into active duty.
- How much is the security deposit, and what's required to get that deposit back when you move out?

Remember you don't have to make a decision that day. Feel free to take a copy of the lease home to review with parents or friends. If possible, talk to current or recent tenants to discuss their experiences with the landlord/property.

- Review online websites and blogs to compile common tenant issues and complaints to address with the landlord or property manager before signing.
- Complete move-in checklists and take pictures and video of the apartment to document pre-existing damages to the unit.
- Keep a copy of the lease and checklists in a safe place.

Tenants' Rights

Legal rights of a tenant vary from state to state. To get the most up-to-date information for your state, visit the U.S. Department of Housing and Urban Development website at www.hud.gov.

Regardless of the rental agreement, each tenant has basic legal rights as a renter. In most states, these rights include, but are not limited to the following:

- A limit on the amount of the security deposit
 - Maximum security deposits differ from state to state. Typically, a place will charge an amount equal to a month's rent as the security deposit.
- A limit on the landlord's right to enter the rental unit
 - The landlord can enter your apartment only in the event of an emergency or with the approval of the tenant.
- The right to a refund of the security deposit or a written accounting of how it was used after you moved out



REGARDLESS OF THE RENTAL AGREEMENT, EACH TENANT HAS BASIC LEGAL RIGHTS AS A RENTER.

- The landlord has approximately one month after you move out to refund your security deposit or mail an itemized statement of how the money was used along with any refund.
- The right to sue the landlord for violations of the law or your rental agreement
 - A tenant can sue a landlord for damages if a landlord neglects repairs and an apartment becomes uninhabitable. Tenants may also sue landlords for harassment, discrimination, and withholding a security deposit.
- The right to repair serious defects in the property and to deduct repair costs from the rent, as appropriate. You should consult an attorney or local housing authority before taking this step.
 - Known as a "repair and deduct" remedy, tenants can make repairs to a property and the landlord will deduct up to one month's worth of rent. These repairs must be serious and directly related to health and safety.
- Protection against retaliatory eviction
 - In the event a landlord is sued, the landlord legally can't evict the tenant. A landlord also may not raise the rent or harass a tenant because the tenant exercised a legal right.

Discrimination

It is unlawful for a landlord to refuse to rent to someone on the basis of group characteristics, such as race or religion. Look up the residential rights and responsibilities for tenants and landlords in your state. Every state has laws that prohibit discrimination based on the following:

- Ethnicity
- Sexual orientation
- Sex
- Marital status
- Familial status
- Medical condition or mental or physical disability

The Federal Fair Housing Act prohibits housing discrimination and insists landlords treat every tenant equally and fairly. Discrimination occurs when, based on prejudiced criteria, the landlord does the following:¹

- Refuses to sell, rent, or lease a unit
- Creates different terms or standards for certain tenants
- Provides inferior housing conditions, facilities, or services
- Refuses to make reasonable accommodations for a disabled tenant
- Cancels or terminates a rental agreement

Landlords and property owners can deny tenancy if the selection is based on objective and pre-established criteria. A prospective tenant can be denied tenancy based on credit history, income, history of nonpayment of rent, bankruptcies, references, certain criminal convictions, and pets.

Security Deposit

At the beginning of your lease, the landlord will require you to pay a security deposit. The security deposit is to protect the property and the owner from damages beyond normal wear and tear. Laws in each state vary on the total amount a landlord can charge depending on furnished and unfurnished units. Typically the security deposit is equal to one month's rent. For example, if you find an apartment that costs \$500 per month in rent, the landlord may ask for a \$500 security deposit, totaling \$1,000 in upfront costs before you can move in.

Application and processing fees are not included in your security deposit. Complexes usually charge application screening fees to cover the cost of

reference checks, background checks, and credit checks. These fees are nonrefundable.

Getting Your Security Deposit Back

Once you've reached the end of your lease and are ready to move out, the landlord will do a final walk-through to check the condition of your apartment. Complete a move-out checklist and compare it to the one you filled out when you moved in. A landlord can withhold from your security deposit only amounts that are reasonably necessary for the following:

- Repair of damages caused by the tenant beyond normal wear and tear (see Notes below)
- Cleaning the unit
- Unpaid rent

Note: Normal wear and tear usually includes carpet cleaning, spackling, minor painting, and minor cleaning.

Note: Landlords can't use your security deposit to fix damages that occurred before you moved in. Normal wear and tear differs from landlord to landlord, so check the lease to know what you can be charged for.



TYPICALLY THE SECURITY DEPOSIT IS EQUAL TO ONE MONTH'S RENT.

Renter's Insurance

Deductible—the amount you have to pay out of pocket before your insurance will pay anything.

Premium—the amount you pay monthly to have insurance. (Does not go toward your deductible.)

Actual Cash Value (ACV)—the amount each item is worth at the time of the claim. For example, a computer purchased for \$1,500 six years ago will have a depreciated (lower) value today. Insurance will reimburse at the amount the item is worth now.

Replacement Cost Coverage—coverage that will pay for replacement cost if a particular item is worth more to you than the ACV allows.

Annual Limit—the maximum amount your insurance will pay to cover the cost of damaged items in a calendar year.

Rider—a written agreement that enhances or alters your policy.

- Renter's insurance will cost you somewhere between \$100 and \$250 a year, depending on the policy and company.
- Renter's insurance covers your medical and legal expenses if someone is injured inside your home.
- Discounts are given for having security systems and smoke detectors.
- A high deductible means lower premiums. If you have a deductible of \$500 and a sound system worth \$1,200 is stolen, insurance will pay you \$700 for your claim (\$1,200 minus \$500 equals \$700). Insurance kicks in only after the deductible is met and exceeded.
- Replacement cost coverage will cover the cost to replace an item no longer usable.
- Review your policy for financial caps. For example, some policies cap jewelry at \$1,000. If you have items more expensive than the financial cap covers, look into getting a personal property rider—an add-on to a standard policy that covers expensive items.
- A standard renter's insurance policy does not cover earthquake, flood, or hurricane damage. If you live in an area where these natural disasters are likely, check your policy and add riders as needed.
- Do an inventory. Take pictures and videos, and write down serial numbers of items. This will help police track stolen items. Know what items you have and how much they are worth. Download the app for the Know Your Stuff® Inventory Checklist (www.knowyourstuff.org/iii/login.html) from the Insurance Information Institute and always have access to this information anytime and anywhere. You never know when a disaster will strike.

Getting A Job



Delivering newspapers, babysitting, and mowing lawns for extra money have worked fine up until now, but it's time to start looking for a "real" job. Although your lack of experience can sometimes be a disadvantage, you can overcome that obstacle by demonstrating eagerness, initiative, and responsibility. Most employers post job advertisements online and accept applications only via the Internet. Keep safety a priority when creating your resume, applying for positions, and uploading your applications.

Employers are bound by laws that prohibit them from harassment and discriminating based on age, sex, race, religion, disabilities, and other categories. Discrimination based on sex includes discrimination against individuals who are gay, lesbian, transgender, and bisexual.

Creating a Resume

Accuracy—When creating your resume, it's important to be honest and accurate. Embellishing your resume can come back to haunt you. Many people have been fired from their jobs because they lied on their resume or job application. Be honest about work history and skills. Most employers will do background checks and check your personal and professional references. If your employment history doesn't match up, you will be denied the position.

Tailoring—Being honest on your resume doesn't mean you can't tailor the information and your cover letter to fit a specific position. If you're trying to get a position in marketing, highlight the parts of your work history where you developed materials and worked creatively. A marketing firm may not be interested that you are skilled at installing windows,

so don't emphasize that. For your own records, create a document for each position you've had with your list of duties, and adapt each application based on your qualifications and the skills required for the position.

Skills—Be mindful of listing “off-the-job” experience and private affiliations. Volunteer and charity work are beneficial to list, as are publications of your work and certifications. However, political, religious, and controversial affiliations should not be listed. (If you're applying for a political campaign, faith-based organization, or such, these qualifications may be appropriate to list.)

Posting Your Resume Online

Identity theft is when someone wrongfully obtains and uses your personal data in a way that involves fraud or deception. To protect yourself against identity theft and other improper uses of your personal data, give out only essential information on your resume.

- Don't list your date of birth, gender, race, or any other sensitive personal information on your resume.
- Never put your Social Security number on your resume.
- Don't use your full legal name, and don't give out your middle initial. Your first and last name will do.
- Consider using a disposable email address when you submit your resume.
- Consider using a blind resume, one in which you include your name and a disposable email address but not your street address or other identifying information. If you want, use a post office box instead of a street address.
- Protect your references, and don't list them on your resume or application. Once your application is received and you are selected for an interview, you can provide the names and telephone numbers of your references to the human resources department.

Online Job Hunting

Each job site is governed differently. To keep your information safe, you need to know before you use a site how your information will be used and tracked, and whether there will be a charge.

- Look through the site's privacy policy. The privacy policy is a legal document that explains how the personal data you enter will be used and distributed. If there is no privacy policy, don't use the site.

- Read all the way through the site to make sure you are clear about any charges. For example, will you be required to pay for listings in advance, only when you have selected a listing, when you have obtained a job, or not at all?
- Most job sites offer free listing. Don't pay unless you need to.
- Never give out your credit card information until you have read all the fine print and agree with the terms and conditions.

Online Scams

If it seems too good to be true, it probably is. Beware of fake job opportunities. Be suspicious of any of the following tactics:

- Postings that boast a terrific “career opportunity” but ask for your personal information first so a “background check” can be conducted
- Positions that offer a wide salary range (e.g., “\$12–\$39/hour”)
- Positions with vague descriptions or multiple misspellings and sentences that don't make sense
- Postings with links that lead to nonrelated sites



TO PROTECT YOURSELF AGAINST IDENTITY THEFT AND OTHER IMPROPER USES OF YOUR PERSONAL DATA, GIVE OUT ONLY ESSENTIAL INFORMATION ON YOUR RESUME.

Con artists can be very convincing and may use company letterhead and corporate logos to deceive you. Payment-transfer scams or payment-forwarding scams are becoming more common. With these, a fake employer will request bank account information. The fake employer will then transfer funds into your account and instruct you to transfer money into another account for “account verification.” By participating in these scams, you can be charged with theft and wire fraud.

- Never give out your bank account, PayPal account, or credit card information online.
- Don't give out your Social Security number or driver's license number online. The information can be used to steal your identity.
- Potential employers will never ask for money. Don't submit any payments.

Workplace Safety

When you go to work, don't leave your crime prevention sense at home. Almost any crime that can happen at home or in your neighborhood can happen in the workplace. Commonsense prevention skills can help make life at work safer for us all. Be sure your employer has up-to-date emergency contact information for you.



ALMOST ANY CRIME THAT CAN HAPPEN AT HOME OR IN YOUR NEIGHBORHOOD CAN HAPPEN IN THE WORKPLACE.

Preventing Theft

- Being in a work environment doesn't mean you aren't at risk for theft. Take certain precautions while at work to make sure you, your coworkers, and your patrons stay safe.
- Keep your purse, wallet, keys, or other valuable items with you at all times or locked in a drawer or closet.
- If you bring personal items to work, such as a coffee pot, media player, or phone charger, mark them with your name or initials.
- Report to maintenance any broken or flickering lights, dimly lighted corridors, doors that don't lock properly, or broken windows. Don't wait for someone else to do it.
- Be discreet. Don't advertise your social life or vacation plans and those of your coworkers to people visiting or calling your place of work. You never know who's overhearing the conversation.

Professionalism

- Even if you like and hang out with all of your coworkers, you can never be too careful in the workplace. Don't share too much with your coworkers, especially salary information or dissatisfaction with another employee or boss. The workplace is not the place for drama. You are representing a business or a brand and should do so with maturity.
- Be known for working hard, not hardly working. Your coworkers and supervisors are references for future jobs and promotions. There's a time and a place for having certain discussions or dressing certain ways.
- If someone is making you uncomfortable with sexual, racial, or other disparaging comments, report it to your human resources department. Harassment is against the law. Even if you're brand new to the job, you need to report it.

Sharing your calendar

- Keep records of meetings, conferences, or events, and share your calendar with your supervisor.
- If you're meeting with a client outside of the office, make sure your supervisor knows who you're meeting and where.
- Be specific when scheduling out-of-office meetings in your calendar. Add addresses and names of others who will be joining you for the meeting.
- Be careful not to add overly personal information. If you have a doctor's appointment, are meeting

Building and Office Trouble Spots

Reception area—Is the receptionist equipped with a panic button for emergencies, a camera with a monitor, and a lock on the front door that can be controlled?

Stairwells and out-of-the-way corridors—Don't use the stairs alone. Talk to the building manager about improving poorly lighted corridors and stairways.

Elevators—Don't get into elevators with people who look out of place or behave in a strange

or threatening manner. If you find yourself in an elevator with someone who makes you nervous, get out as soon as possible.

Restrooms—Attackers can hide in stalls and corners. Make sure restrooms are locked and only employees have keys. Be extra cautious when using restrooms that are isolated or poorly lighted.

After hours—Don't work late alone. Create a buddy system for walking to parking lots or public transportation, or ask security personnel to escort you.

Parking lots or garages—Choose a well-lighted, well-guarded parking garage. Always lock your car and put the windows up all the way. If you notice strangers hanging around the parking lot, notify security personnel or the police. When you approach your car, have the key ready. Check the floor and front and back seats before getting in. Lock your car as soon as you get in—before you buckle your seatbelt.

with an attorney, or have personal business with a bank, mark your calendar with "Appointment" or "Personal Time." Not everyone in your place of work should know this kind of personal information.

- If you're going to come in late or leave early, make sure your supervisor knows.

Workplace Violence

Workplace violence is defined by the Occupational Safety and Health Administration (OSHA) as any act or threat of physical violence, harassment, intimidation, or other threatening disruptive behavior that occurs at the work site. It ranges from threats and verbal abuse to physical assaults and even homicide.

Positions where you deal directly with the public can sometimes become dangerous. Nearly 2 million American workers report having been victims of workplace violence each year.

Jobs in retail, food, or customer service industries, and so forth put you in contact with people who may be disgruntled or confrontational. Know your company's philosophy on how to handle an irate guest and what steps you should take to de-escalate and get out of a dangerous situation. Should a confrontation escalate, the most important thing is to get yourself to someplace safe. In the event a customer physically harms you, know what your company can do to assist with legal and medical expenses.

But workplace violence is not always perpetrated by strangers, customers, or clients. Sometimes domestic disputes extend into the workplace. If you are in an abusive relationship or know of a co-worker who is in an abusive relationship, you might do any or all of the following:

- Inform your boss, security supervisor, and other colleagues at work about your situation.
- Ask colleagues to help screen telephone calls at work.
- When leaving work, create different safety routes that keep you surrounded by people and public locations.
- When driving home, if problems occur, know who you can call including 911.
- If you use public transportation, you can identify multiple safe routes to get home or to a friend's house.
- Use different grocery stores and shopping malls to get what you need and shop at hours that are different from those your abuser might expect.
- Use a different bank and take care of your banking at hours that are different from those you used when you were with your abuser.

Source: www.doorwaysva.org/get-help/domestic-violence-resources-leaving-a-violent-relationship-safely/safety-on-the-job-and-in-public/

Discrimination

Discrimination is against the law. The following classes are protected classes under United States employment law:

- Age
- Disability
- Genetic information
- Marital status (in some cases)
- National origin
- Pregnancy
- Race
- Religion
- Sexual orientation
- Veteran status

It's not always easy to determine if you're being discriminated against. If you feel you are the victim of discrimination, follow your agency's grievance process first. If you are not satisfied with those results, you can meet with a representative of the Equal Employment Opportunity Commission. Should you choose to report discrimination, it is also against the law for your employer to retaliate against you for reporting.

Discrimination is still prevalent despite laws against it. According to www.eeoc.gov, 93,727 charges of discrimination were received in fiscal year 2013. As in previous years, retaliation was the most frequently cited basis for charges of discrimination. This was followed by race discrimination (35.3 percent); sex discrimination, including sexual harassment and pregnancy discrimination (29.5 percent); and discrimination based on disability (27.7 percent).

The Williams Institute on Sexual Orientation Law and Public Policy aggregated a number of surveys to determine the extent to which gay and transgender workers experience discrimination and harassment in the workplace. Fifteen to 43 percent of gay and transgender workers have experienced some form of discrimination on the job. Eight to 17 percent of gay and transgender workers report being passed over for a job or fired because of their sexual orientation or gender identity.

Workplace Bullying

Workplace bullying is a common phenomenon—an estimated 53.5 million people have reported being bullied at work. It is a serious issue that affects the lives of many young adults entering the workforce. Bullying

is four times more common than sexual harassment or racial discrimination at work. Bullying isn't acceptable in school, nor is it acceptable in the workplace.

What Is Workplace Bullying?

Workplace bullying is repeated, health-harming mistreatment of a worker by one or more perpetrators that consists of (1) verbal abuse; (2) offensive conduct that is threatening, humiliating, or intimidating; or (3) work interference or sabotage that prevents work from getting done.

Types of Workplace Bullying

Bullying in the workplace can be more damaging than bullying in school. Although psychological and emotional damages still take their toll, being a victim of bullying in the workplace can have monetary damages if it leads you to quit your job. It's important to recognize when bullying is taking place. Workplace bullying can take many forms; it can be done by one person or a group, by a supervisor, or by a competing agency.

- *Serial*—one individual who continuously oppresses person after person
- *Pair*—a serial bully with an accomplice
- *Gang or mobbing*—a group of people against one individual
- *Regulation*—forcing an individual to comply with inappropriate rules
- *Legal*—using legal action to control or punish
- *Corporate*—committed by the employer, includes overworking or denying leave
- *Organizational*—failing to adapt to market changes, reducing income, or cutting the budget
- *Institutional*—accepted culture; “agree or else”
- *Client*—abusive or derogatory action from those served by the organization
- *Cyber*—using email and Internet forums

What it Might Look Like

- Falsely accusing someone of making a mistake
- Dismissing someone's thoughts or feelings
- Purposely excluding someone from discussions and meetings
- Making up rules to embarrass or isolate someone
- Sending harassing emails
- Denying a raise or promotion unless the worker complies with illegal activity
- Someone from a competing company pressuring a worker to release confidential or insider information

If you are being bullied at work, contact your supervisor or human resources department. File a grievance against the person(s) and, if warranted, contact an

attorney. Search for “workplace bullying prevention” to get more tips on how to prevent and fix workplace bullying.

Paycheck

Salary vs. Hourly

Depending on your employer and your position, you will be paid salary or an hourly wage. Salaried positions receive the same amount per period, regardless of hours worked. Someone paid hourly may have variance in his or her paycheck based on the hours and days worked. Be sure to check your paystub regularly to make sure you’re being paid correctly and your deductions are accurate.

Pay Period

A pay period is the number of days for which an employee is paid. Employers may schedule pay periods weekly, biweekly, bimonthly, or monthly. Pay attention to this and structure your finances and bills according to when your money is available to avoid overdrawing your bank account.

- Weekly—Employees receive a paycheck each week, typically on a Thursday or Friday.
- Biweekly—Employees receive a paycheck every other week, usually on a Thursday or Friday.

- Bimonthly—Employees receive a paycheck twice a month on a specified date, typically the first and 15th of the month.
- Monthly—Employees receive a paycheck once a month, often on the first or last day of each month.

Gross Pay vs. Net Pay

Gross pay is the amount of money your employer pays you before taxes are taken out. Net pay is the amount of money you have after taxes have been taken out. Net pay is the actual amount of money that will be issued and can be deposited into your account.

Nonexempt vs. Exempt

Nonexempt employees are paid hourly and receive overtime (typically one and a half times the normal rate) for working more than 40 hours per week. Exempt positions are salaried positions. The pay of exempt employees does not change regardless of the hours worked, and such employees are not eligible for overtime pay.

Direct Deposit

With direct deposit, your funds will be deposited automatically into your account on payday. When you sign up for direct deposit, your paystub will look similar to the one below, except the actual check will be different. In place of the check number, there will be an “advice number” and the words “THIS IS NOT A CHECK” and “NON-NEGOTIABLE” will be printed on it.

Direct Deposit

Organization LMNOP

ABC Drive
Stuv, GH 00001-0011

Advice number: 00099850002457

Pay date: 8/15/2013

Money Banks

DEPOSIT IN THE ACCOUNT OF

ACCOUNT NUMBER

AMOUNT

D.H. Jones

00000001234

\$1044.00

THIS IS NOT A CHECK

NON-NEGOTIABLE

Sample Paycheck

Under federal law, certain deductions are automatically taken from your paycheck. At first, you may feel cheated by the system or distraught that you worked so hard for so little. Don't be discouraged. Understand your paycheck and what these deductions actually mean and that these deductions are something positive.

Organization LMNOP

ABC Drive
Stuv, GH 00001-0011

1

Employee ID: XXX23

Taxable Marital Status: Single

4

Exemptions/Allowances:

Federal: 1

State: 1

EARNINGS STATEMENT

Aug 1, 2013–August 15, 2013

2

D.H. Jones

2222 Washington Avenue
Somewhere, US 00002

3

Earnings	rate	hours	this period	year to date
Regular	1400	80	1400	11,200
Gross Pay			1400	11,200
Deductions				
Statutory				
			Federal Income Tax	-98.00 784.00
			State Income Tax	-70.00 560.00
			Social Security Tax	-42.00 336.00
			Medicare Tax	-56.00 448.00
Other				
			Health	-25.00 200.00
			Dental	-15.00 120.00
			Retirement*	-50.00 400.00
Net Pay			1044.00	* Excluded from federal taxable wages

5

Other Benefits and Information

8

Available Sick	38.16
Available Vac	24.32

7

Net Pay

1044.00

* Excluded from federal taxable wages

TEAR HERE ▼

Organization LMNOP

ABC Drive
Stuv, GH 00001-0011

Employer name and address

Check number **9999**

Date: 8/15/13

PAY TO THE
ORDER OF

D.H. Jones

Employee name

Dollar amount

\$ 1044.00

One thousand forty-four dollars and 00/100

Dollar amount spelled out

Money Banks

Bank name

Employer's signature

Account number

Employer Signature

||001234|| |000456007| : 0000000089||

- Item 1:** Employer information: name and address
- Item 2:** Earning statement pay period: date range for payment
- Item 3:** Employee information: name and address
- Item 4:** Employee tax data: number of withholdings
- Item 5:** Hours, earnings, and gross pay: hours worked for the pay period and amount earned
- Item 6:** Deductions: taxes and insurance
- Item 7:** Net pay: amount after all deductions
- Item 8:** Other benefits and information: sick, vacation, and personal hours, and company news and events

Note: Some checks may use the abbreviation FICA (Federal Insurance Contributions Act), which includes Medicare and Social Security.

- Business expenses—As an employee, you are entitled to be reimbursed for any expenses lost or incurred during a legitimate, business-related activity, not including commuting costs.
- Broken or damaged property—Lost, damaged, or broken property cannot be deducted from an employee’s pay provided the loss or damage occurred by no fault of the employee. If an employer can prove the damages or losses were caused by a dishonest or willfully negligent act, the losses may be docked from your pay.

If your employer unlawfully deducts funds from your paycheck, either file a wage claim with the Division of Labor Standards Enforcement in your state or file a lawsuit.

Deductions

Generally, employers only can withhold funds from an employee’s paycheck (1) when the employer is required or empowered to do so under federal or state laws, (2) when the employee authorizes wages withheld for insurance or benefits contributions, or (3) when a lien or deduction is authorized under a collection agency.

Automatic deductions include state and federal taxes, Social Security, and Medicare taxes.

Unauthorized Deductions

Regularly check your paystubs. If you think something is wrong, ask your human resources or payroll department. Intentionally or unintentionally, sometimes an employer may illegally deduct funds from your check. Common unauthorized or illegal deductions include the following:

- Gratuities—If you work in an industry where you make gratuities or tips, your employer can’t take or deduct the amount from your wages. However, some restaurants may enact a tip sharing policy to evenly disperse funds.
- Photographs—If your employer requires a photograph for employment, it must be at the cost of the employer.
- Uniforms—If a uniform is required, the employer must pay the cost if deducting it from the employee’s wages results in the employee making less than minimum wage.

Benefits

Traditionally, only full-time employees are eligible for benefits. However, more companies have started providing various benefits for part-time and temporary employees. Be sure to review your employee handbook and make sure you understand the benefits available to you and take advantage of them.

Health insurance, 401(k) plans, Social Security, and life insurance policies may seem pointless now, but having a plan will make the difference between retiring comfortably or having to work well into your 70s. Right now, taking a position that offers no benefits may seem fine—you’re in good health, don’t need glasses, and are cavity-free. It may not always be that way, so make sure you’re protected and thinking ahead.

Up until now, you’ve probably had insurance provided for you either through your school or by your parents. Under current laws, young adults to 26 years of age can remain on their parents’ insurance plans. Young adults between 19 and 26 are eligible for this regardless of finances, living arrangements, and student, employment, or marital status.

Whether you decide to start your own benefits plan or stay on that of your parents, you should have a basic understanding of employee benefits. The following list is not comprehensive and reflects only some of the more common options available.

1. Health Insurance

Health insurance is the most common benefit and will cover medical expenses, such as doctor visits, lab tests, and prescriptions. Most companies have a variety of medical coverage plans to choose from, such as HMOs and PPOs. An HMO (health maintenance organization) plan allows you to use only doctors that have been preapproved by your insurance company. A PPO (preferred provider organization) plan allows you to see the doctor of your choosing, but plan deductibles may be higher.

2. Dental and Vision Insurance

Not every organization will offer a complete benefits package. Oftentimes, employers cut dental and vision insurance plans from employee benefits packages to save money. Most dental and vision insurance policies will cover emergencies and routine checkups.

3. Retirement

Retirement benefits typically are offered as a 401(k) or 403(b) plan. However much money you decide you want to contribute per pay period is taken from your paycheck pretax (see Note below). This money is stored in a separate interest-bearing account to use once you've worked a certain number of years or reached 65 years of age. You can use this money earlier but a penalty fee of 20 percent will be charged.

Note: When money is taken out pretax, it means the money is taken out before taxes have been applied. You are not responsible for paying taxes on that money. For example, if your gross pay for a pay period is \$1,100, and you choose to contribute \$100 per paycheck toward retirement, income tax will be assessed only on the \$1,000 (\$1,100 gross pay minus the \$100 contribution). Thus, if income taxes in your state are 5 percent, you would pay \$50 ($\$1,000 \times 0.05$) toward income tax. If the money is taken out after taxes, you would pay \$55 ($\$1,100 \times 0.05$) toward income tax and then pay the \$100 into your retirement fund. In short, any money taken out pretax, saves you money. Retirement distributions are taxed later.

4. Life Insurance

Life insurance provides money to your beneficiary in the event of your death. Your beneficiary is usually

a family member, and the money is used to cover essential expenses and other financial needs.

5. Disability

Disability benefits pay income lost because of extended illness or disability. Coverage varies from state to state, so make sure to check your employee handbook. These benefits would also be deducted from each paycheck.

Short-term Disability

Short-term disability is temporary income insurance that pays a percentage of your salary. This includes a physician-documented illness, accident, or planned pregnancy. Coverage is intended to assist with normal expenses in your temporary work absence for three to six months.

Workers' Compensation

Workers' compensation is a form of insurance offered by the employer to provide wage replacement and pay medical benefits to employees injured during the course of employment. The employee who takes advantage of this insurance agrees that he or she will not sue the employer for negligence.

Long-term Disability

Once your short-term disability expires, you can request long-term disability pay until you are able to return to work. Long-term disability is usually 50 to 60 percent of your annual salary.

6. Paid Leave and Sick Days

Paid vacations, sick days, and personal days usually are accrued per pay period. After your probationary period (often 90 days), you will start accruing sick and vacation days. Depending on the organization, these days may roll over or build over the years. Make sure you keep track of your leave and report discrepancies as soon as you notice them.

Some employers offer additional benefits to employees, such as flexible spending accounts, tuition reimbursement, employee assistance programs, and alternative work schedules. Check with your supervisor and the human resources department to discuss all of the options available to you.

Military



Joining the military is a noble and courageous choice—one not to be made lightly. Being a member of the armed forces is a challenging and rewarding experience and will provide many opportunities, such as education, travel, financial stability, health care, and camaraderie. Each year approximately seven percent of high school seniors join the military.

Going into the service is not a typical job. You can't quit if you don't like it. It's a lifestyle and a commitment. Although a revered and honorable path, the military is not without its dangers. Know what to watch out for before you join and sign your contract.

Joining the Military

Branch

- Choosing the right branch of service is vital to your future. Make sure you pick the one that best fits your needs and future goals. Speak to a recruiter from each branch and ask what the enlistment process entails. Figure out where the duty stations for each branch are located and if a particular branch has a job that interests you.
- Talk to someone enlisted in each branch. Ask them what they would have done differently or any insider tips on how to negotiate your contract. Talk to veterans. Get a full understanding of what war and military duty entails. Ask about benefits and the transition back into civilian life.

- Bring a friend or parent with you. You will feel more at ease with the decision if you can discuss it with someone you trust.
- If you have a police record or medical condition, don't hide it from the recruiter. One way or another, the military will find out, and you (not the recruiter) will be in trouble.

Job

- Almost every civilian occupation has a counterpart in the military, from doctors and lawyers to mechanics and computer programmers. Be sure to pick something you will enjoy and that has an equivalent role in the civilian world. Even if you're unsure of what you want to do, having an idea of what you don't want to do can be helpful.
- Keep in mind that depending upon what the military needs, the recruiter may try to persuade you to go into a certain field because that's the position he or she has been asked to fill. Don't let your recruiter decide what you will do with your future. Be prepared and speak up.

Military Contracts

The contract you sign the day you join the military will dictate years of service and your life for the length of the contract. This is a legally binding contract—an agreement that defines the terms of service and is enforceable by law. Don't take it lightly. If it's not written down, it didn't happen. Your recruiter may promise you a duty station, or a certain salary, or a job title. Make sure everything is to your liking and accurate before you sign. Get copies and keep them safe.

Be sure to check the following:

MGIB (Montgomery GI Bill)—If college is in your plan, make sure your recruiter knows that and has it noted in your file. Some branches may take out a nonrefundable deposit, up to \$100 each month for your first year, to make you eligible for the MGIB. This option is offered only when you sign up. If you opt out, it will not be offered again. The MGIB is applicable to technical and trade schools, as well as universities and colleges.

Bonuses—Some branches and recruiters will sweeten the deal by offering large sums of money in bonuses for enlisting. Keep in mind that the higher the amount offered, the more dangerous and less desirable the job may be.

ALMOST EVERY CIVILIAN OCCUPATION HAS A COUNTERPART IN THE MILITARY, FROM DOCTORS AND LAWYERS TO MECHANICS AND COMPUTER PROGRAMMERS.

Duty station—For various reasons (e.g., family situation), you may want to pick your duty station. Be sure to check that the duty station you request is listed in your contract. Just because your recruiter said it, doesn't make it true or enforceable until it's in your contract.

Job title/Rank—If you've decided on a certain job or been promised a certain rank, verify that information is listed as such in your contract. Oversights in this area may set you back and delay advancements and pay raises.

Enlisted years—Most contracts enlist you for four years of service. If you have arranged different terms for your years of service, make certain it is documented.

Military Gangs²

The presence of gangs in the military has been on the rise. As of April 2011, the National Gang Intelligence Center identified members from 53 different gangs active in the U.S. military. Some street gang members join the military as an alternative to prison to abandon the gang lifestyle but soon get coerced back into the gang by fellow gang-affiliated military personnel. Other street gangs purposely seek out the military to expand their numbers, learn combat training, and gain access to weapons and drug trafficking.

Evidence of rival gangs in the U.S. military exists overseas, where gang members tag their affiliations on Humvees and use gang signs. The military is creating new programs to moderate the recruitment process through record checks and decoding gang

tattoos and gestures, but there are steps you can take to keep yourself safe.

- Keep your eyes and ears open. Some of these gang members have joined the military for illegitimate reasons and will use the knowledge gained from the military to conduct illegal acts, such as weapons and drug trafficking. Report any information you may have about illegal activities to your commanding officer.
- Use the buddy system. All branches of the military have a buddy system, by which two people work together as a single unit to monitor and look out for each other.

The Department of Defense takes involvement in gangs very seriously. Commanders have the authority to employ the full range of disciplinary actions, ranging from discharge to criminal charges.

Women and Gays in the Military

According to a report from the Department of Defense, 30 percent of women enrolled in the U.S. military are victims of rape, 71 percent of women become victims of a sexual assault, and 90 percent are sexually harassed.³ Victims of sexual assault suffer physically, socially, and mentally—sexual violence in the military is the leading cause of post-traumatic stress disorder (PTSD) in female veterans.⁴ As the number of women joining the military continues to grow, branches of the armed forces are improving reporting systems and counseling services for victims of sexual assault. If you are considering joining the military, consider these resources:

- The Department of Veterans Affairs (VA) recognizes military sexual trauma as part of its mental health program. VA centers (www.va.gov/directory/guide/home.asp?isflash=1) provide free care to those experiencing the psychological effects of sexual assault.
- RAINN (Rape, Abuse, and Incest National Network) provides a confidential helpline for crisis intervention, emotional support, and advice to victims of sexual assault. Victims can call toll-free (877-995-5247) or go to the website (<https://safehelpline.org>).
- The Sexual Harassment Assault Response and Prevention (SHARP) Program (www.army.mil/sharp/) works to prevent sexual violence in the military and promote a culture of respect among military men and women.



Women are at a higher risk for sexual assault during deployment. Nearly half of women deployed to Iraq and Afghanistan have reported being sexually assaulted.⁵ Men and women in the military are put under intense stress. They spend long periods of time away from friends and family, are put in dangerous situations, have limited (if any) privacy, and put their bodies through harsh training and sleep deprivation. Intense stress can lead to violent outbursts and increase chances of sexual assault. To help prevent

sexual assault and harassment in the military and while deployed, remember the following:

- Always report any unauthorized males or females in sleeping areas.
- Stay alert and aware of your surroundings.
- Be assertive and clearly state if someone is making you feel uncomfortable.
- Don't change clothes in front of a window.
- Always use the buddy system.

In 2010, Congress repealed the "Don't Ask, Don't Tell" policy, which prevented gay, lesbian, and bisexual service members from serving openly in the military. Sexual orientation is no longer grounds for dismissal from the military. However, it's still unclear whether gay and lesbian veterans will receive spousal benefits if they do not reside in a state that recognizes same-sex marriage. And transgender Americans are still prohibited from serving in any capacity.

Predatory Lending⁶

There are many definitions of predatory lending, but the FDIC broadly defines it as "imposing unfair and abusive loan terms on borrowers."

The Department of Defense found that soldiers, sailors, and aviators are up to four times more likely to be victims of payday lenders as the general public. Military personnel are a prime target for predatory lenders because they typically are young, have limited experience in managing finances, and don't have a financial cushion to assist in emergencies. Service members are paid regularly, are unlikely to be downsized, and seldom quit employment, which also make them prime targets.

Predatory lenders situate themselves in close proximity to military bases and use attractive marketing techniques to entice military personnel. Loans are configured based on availability of assets and guaranteed continued income. Predatory lenders' business models take advantage of the inability to pay and charges high fees and interest rates on loans. Education and counseling assistance are available to protect military members from falling victim to predatory lending schemes.

- Talk to your unit leader. It's understandable not to want those in your unit to know of your financial struggles. Some banks and credit unions on military

bases understand the need for quick cash in emergencies, and alternative resources may be available.

- Don't be an easy target. Predatory lenders present an attractive option. Take advantage of the financial education and assistance programs available in your branch. Once you get caught up in high interest rates, credit debt, and fees, it's hard to get back on track. Plan early.

To keep your money safe, look for Federal Deposit Insurance Corporation (FDIC) insured banks and National Credit Union Administration (NCUA) insured credit unions. Banks and credit unions will have the logo on the front page of their website and posted on windows and in the lobby. If a bank or credit union goes out of business, the FDIC and NCUA will give back your money, up to \$250,000. FDIC and NCUA do not insure money invested in stocks, bonds, mutual funds, or life insurance policies, even if those products are purchased through an insured institution.

Create a plan for your finances. The Financial Industry Regulatory Authority Investor Education Foundation's website (www.SaveAndInvest.org) features programs, resources, and tools designed for military personnel to manage money and invest wisely. The program will help you track spending, start an emergency fund, and calculate your net worth.

THE DEPARTMENT OF DEFENSE FOUND THAT SOLDIERS, SAILORS, AND AVIATORS ARE UP TO FOUR TIMES MORE LIKELY TO BE VICTIMS OF PAYDAY LENDERS AS THE GENERAL PUBLIC.

Finance



Banking

Banks are financial institutions that offer a safe place for you to keep your money. Now that you're 18 and earning your own money, you will need an account for depositing funds. Federal and national agencies oversee banks and credit unions to protect your money and ensure proper business practices.

The Federal Deposit Insurance Corporation (FDIC) is a government organization that guarantees the safety of your money. Banking institutions that are insured by the FDIC will have stickers posted on the windows and inside the branch. If you're unsure if your bank is insured, ask a branch manager.

The National Credit Union Administration (NCUA) is a federal agency that regulates federal credit unions. Credit unions are financial institutions that are

controlled by the account holders. Credit unions have a self-elected board of directors that sets interest rates and other bank regulations.

Benefits of Using Banks

- **Safety**—Money in a bank is safe from theft, loss, or fire.
- **Convenience**—Banks make accessing and monitoring your money easy. With online banking, direct deposit, and automated teller machines (ATMs), you can access your accounts at any time and almost anywhere.
- **Cost**—Other businesses offer check cashing services but will charge you a fee per use. A bank will not charge you for these services.
- **Security**—The FDIC insures your money to the maximum amount allowed by law, which currently is \$250,000. Thus, the FDIC will return a customer's money up to this amount in the event a bank closes and cannot return a customer's money.

- **Interest**—Money kept in a savings account with a bank earns interest. Interest is essentially “free money” earned at a percentage.
- **Record**—Having money in a bank means a bank is monitoring and keeping record of your finances. If you have a dispute over a payment or need to check your balance, a bank stores that information.

Picking a Bank

Selecting the bank that best fits your needs can be tricky. Shop around to find a bank that makes you feel safe and in which your money will be protected. Record basic information on the bank as well as details on convenience, extra fees, and security. Choose an institution you think will best protect your money, is located where you feel safe, takes proper security measures, and doesn’t bombard you with hidden fees and high interest rates.

CONVENIENCE

- Bank week and weekend hours?
- Nearby branch?
- Multiple branches and ATMs

EXTRA FEES

- ATM and debit card fees?
- Checking and saving account fees?
- Online or mobile banking fees?
- Overdraft fees?
- Surcharge* fees?

* Surcharge: Extra charge for using an ATM not owned and operated by your bank.

SECURITY

- FDIC/NCUA insured?
- Cameras?
- Security guard?
- Outdoor lighting around ATMs?

Opening an Account

Understand your bank’s policies on checking accounts, overdraft programs, and savings accounts.

- **Checking Accounts**
Ask the account manager if there are any fees for opening and maintaining a checking account. Note if there is a minimum opening or monthly balance. Some banks require you to always have a certain amount in your account and will charge extra or put holds on your account if the amount goes below the minimum.

Banking Terms

Deposit—Any time you put money into your account, it is called a deposit. You can deposit cash or checks. Depending on what you deposit, the amount may not post right away. Depositing cash is always reflected immediately in your account. If you are depositing a check, ask the teller when you can expect the check to clear and the money to be available.

Balance—The balance is the amount of money you have in your account. This amount will change as you make deposits and withdrawals.

Withdrawal—Any time you take money out of your account, it is called a withdrawal.

Overdraft—When you withdraw or spend more money than you have in your account, it is called an overdraft. There may be a fee associated with overdrafts to your account.

- **Overdraft Programs**
If your account balance falls below the required minimum, what is the fee? Does the bank offer low balance alerts? If you have multiple accounts, can they be linked to cover overdrafts? Is there a fee for that?
- **Savings Accounts**
Just as with a regular checking account, you will need to know the minimum balance required to open a savings account and if there is an account minimum. Savings accounts are beneficial in that they offer you interest. Ask what the annual interest rate is. The higher the percentage, the more “free money” you will earn. Know how often the interest is compounded (see Note below). Quarterly? Annually? The more often the interest is compounded, the more money you will earn.

Note: Compounding interest means adding the interest you have earned to your principal (beginning balance). For example, if you deposit \$100 into your bank account with 20 percent interest, at the end of the year you will have \$120 ($100 \times 0.2 = 20$; $100 + 20 = 120$). The next year, you will have \$144 ($120 \times 0.2 = 24$; $120 + 24 = 144$). Thus, the more often your interest is compounded, the more money you will earn interest on. Banks may compound interest annually or quarterly.

Online and Mobile Banking

- Most banks have advanced systems connected to their servers to protect your account, such as password configuration, picture recognition, and security questions. Some banks will ask when you sign up if you want the system to remember the computer you are using for future access. No system is fail-proof; whether it's a home or public computer, be cautious when storing any passwords.
- Smartphones now have applications to get direct access to your bank and your account. Cell phones can be easily stolen and all the information inside is in jeopardy. Use complex passwords and always log out after accessing account information on your phone.
- Open your bank information only in a secure location. Anyone can be looking over your shoulder or take a picture of your screen and steal your information.
- Be careful to cover your PIN when using your debit card to withdraw money from an ATM or when you're making purchases.

Online banking eliminates the need always to be near a branch or ATM to check your balance or confirm a payment. In fact, most people don't ever need to go to the bank. With direct deposit and online bill paying, most banking needs can be met online. Online banking is FDIC and NCUA guaranteed; therefore, your money is still protected. Review your online banking system and mobile apps with an account manager to make sure you understand the system, its privacy and protection settings, and all of its capabilities and risks.

Budgeting

Now that you're out working on your own and making your own money, it's time to start budgeting. Borrowing \$10 or \$20 from friends and relatives for movies and dinner will now turn into borrowing thousands from banks for student loans, car loans, mortgages, and so forth. Although friends and family could be flexible with when and if you paid them back, banks most definitely will not be as flexible. Furthermore, banks will charge you extra for late payments on top of the interest you already accrue. Make budgeting a priority and stick to the plan. Late payments will ruin your credit, making it difficult to get loans for cars, houses, or other items.



How To Budget

Figure out your budget based on net pay. Then, separate your expenses into three different categories: fixed, variable, and one-time expenses.

- **FIXED EXPENSES**—Payments and bills that stay the same month-to-month.
 - Rent/mortgage
 - Student loans
 - Car loan
 - Insurance
 - Transportation costs
 - Credit card minimum payments, etc.
- **VARIABLE EXPENSES**—Spending that fluctuates each month. (This is the area in which you're more likely to save money.)
 - Food
 - Entertainment/nightlife
 - Health club
 - Hobbies
 - Gifts
 - Dry cleaning, etc.
- **ONE-TIME EXPENSES**—Events, emergencies, and special items
 - Vacations
 - Large purchases, such as a television, stereo, or refrigerator
 - Car maintenance, etc.

With online banking, it's easy to monitor your spending. Search back the past couple of months and plug into which categories your spending fell. Set up a spreadsheet to monitor your spending and budget or use a software program

Credit Cards

As a young adult, you probably don't have much money in a savings account. Big credit card companies know you're new to the "real" world and understanding finances. This makes you an easy target for marketing ploys, such as "0% interest for 12 months" or "earn double the sky miles." Although these rewards are useful, don't let yourself fall for the trap without doing proper research. And if you're not going to take advantage of a credit card offer, remember to shred the document so someone else can't try to open credit in your name.

Myth: Credit cards are bad.

Credit cards are a very easy way to build your credit and learn financial responsibility. However, if used incorrectly, they can be extremely detrimental to your financial future.

Credit cards are handy to have in case of emergencies (e.g., flat tires, tow truck fees, doctor visits, death in the family, etc.).

Credit cards are handy for traveling expenses. Hotels and rental car agencies put holds on your account in expectation of incidental costs. Having this hold placed on a debit card can freeze your funds for days. If there are no damages, the funds are returned to your card, but this process can take as long as several weeks. If you're on a budget, such a hold can delay money transfers, block scheduled payments, and restrict available funds. In this case, having a credit card to bear the brunt of the hold is beneficial.

When you get a credit card, plan on paying the balance each month. Plan and save for big purchase so that you are not paying for the cost of the item and also paying interest into the future.

Myth: The best credit cards give you freebies.

Credit cards with the most benefits typically have higher annual fees and interest rates. After the promotional period, penalties for late payments, interest, and continuation of benefits may be expensive. Some credit cards offer airline reward miles, but remember that the airlines often have limited dates and times available for cashing in the rewards.

Once you fall into credit card debt, it can be a very long process to get out. Interest continues to accrue



month after month on your card, and if you don't pay it off quickly, you will end up paying a lot of money. Credit card debt damages your credit report and can keep you from being approved for loans, such as when purchasing a car, or getting utilities in your name.

Establishing Credit

When you're first starting out, establishing credit is difficult. You need credit to get credit. So where do you begin? Initially, credit is established through bank accounts, employment history, residence history, and utilities.

- **Responsible banking**—The first step to establishing good credit is good banking practices. Several delinquency notices and overdraft fees will negatively affect your credit score. Establishing a trusting relationship with your bank is helpful, especially when applying for a loan.
- **Employment history**—Show creditors you are reliable and dependable. Spotty or no work history will lower your score and make it difficult, if not impossible, to secure credit. In addition, many employers conduct credit checks as part of their hiring practices. Bad credit can keep you from getting a job.
- **Residence history**—Credit lenders look at where you have lived and if you rent or own. Having consistent residency shows creditors you are stable and established.

- **Utilities**—Bills in your name, such as for cell phone, cable, or Internet service, and making timely monthly payments put you in good credit standing. Most of the time you will need to have credit before a company will allow you to open an account. Have a parent or relative with good credit cosign the account with you. But remember, if you miss the payments, you will negatively affect the credit of your co-signer.
- **Check your credit report**—The three major credit reporting agencies—Equifax, Experian, and TransUnion—are each required to give you one free credit report a year. Take advantage of this and check your credit report at least once a year. You can request them from www.annualcreditreport.com.

Loans

Going out on your own and being accountable for your own finances can be tough. Systems are in place to help you through difficult economic times or to make large purchases, such as cars or homes. Loans are a good way to build credit, but first you have to have credit. Before applying for a loan, keep the following in mind:

- Be aware of your personal credit.
- Research which loan is right for you.
- Determine collateral and make a pay-back plan.

Types of Loans

- **Open-ended**—Loans that will allow you to continuously borrow money, such as credit cards. In open-ended loans you are given a credit limit for purchases. With each purchase, you lose available credit. Once you make a payment, the credit becomes available again.
- **Closed-ended**—Loans that can't be reused. You are loaned a certain amount and required to make scheduled payments to decrease the amount owed. If you need to borrow more money, you have to apply for a new loan—the credit can't be increased.
- **Secured**—Loans that require collateral. Collateral is an asset offered in exchange for the loan. If you fail to repay your loan, the lender can take possession of the asset. For example, when you buy a house, your collateral is the home itself. If you fail to make your mortgage payments, the lender can foreclose on your home.

- **Unsecured**—Loans that don't require collateral. Loans are given based on credit history and income. In the event of nonpayment, the lender will contact debt collection agencies and lawyers to recover the money.
- **Conventional**—Loans that aren't overseen by a government agency. Mortgages are conventional loans given by a bank to purchase a home. These loans are long-term and entail fees, down payments, appraisals, and insurance.

Dangerous Loans

Emergencies come up and you may find yourself considering options for fast cash. Be wary of “easy money” schemes that can carry high interest rates and penalty fees. Cash advance loans and payday loans are some of the most popular loans that can get you into trouble. Payday loans are based on guaranteed repayment with your next paycheck. Usually you give the lender a postdated check (generally dated for your next payday), which includes the amount of the loan and a fee. The lender cashes the check on the agreed upon date. Cash advance loans are when you borrow cash against your credit card. Cash advance loans often have a higher interest rate than even the card itself. Failure to repay these loans may result in criminal prosecution. If you are in need of fast cash, first talk to a family member or your banking institution. If you decide on a payday loan, make sure you have a strict repayment plan.

BE WARY OF “EASY MONEY” SCHEMES THAT CAN CARRY HIGH INTEREST RATES AND PENALTY FEES.

Advanced-fee loans are scam loans.⁷ Advance-fee scams are the third leading fraudulent online scheme reported. Typically a lender will offer you a loan and convince you to pay the initiation fee first to obtain the money. Once you wire the money, the lender disappears (disconnected number, returned email, abandoned website) with your money and provides no loan.

Taxes

By federal law, the U.S. government is entitled to a percentage of your annual pay. Taxes are taken from each paycheck. Filing taxes allows you to see if you have overpaid or underpaid your taxes for the year and if you owe money or are entitled to a refund. Taxes must be filed by April 15. If you owe money, it must be paid by April 15; however, there are extension forms available. Failing to file and pay taxes will result in hefty fines and possibly jail time. The amount taken out each paycheck is determined based on the tax documents you submit to your employer.

Tax Forms

For any job you take, you will be asked to complete a W-4 Form, as well as other tax documents. These forms and the terminology can be confusing. What you mark on these forms dictates what portion of your pay will be deducted from each paycheck for taxes.

- *W-4 Form (Employee's Withholding Allowance Certificate)*

This form is issued by the Department of Treasury and the Internal Revenue Service for federal income taxes. By federal law, you are required to fill out this form so that the correct amount of income tax can be withheld from your pay. Withholdings are determined by your marital status, amount of allowances claimed, and if you want additional funds withheld.

- *State Withholding Form*

Depending upon which state you live in, you will fill out a form so that the correct amount of state taxes will be withheld from your pay. The correct amount to be withheld will be determined by your marital status, age, and number of dependents claimed.

Filing Taxes

- Gather your W-2s (Wage and Tax Statements). Your employer will issue you a W-2 sometime between January 1 and February 15. This document reflects the amount of money you have earned in the previous calendar year. You need to report income for every job you have worked during the year on one 1040 form.
- Select and print out the Individual Income Tax Return Form you will be using (1040, 1040A, or 1040EZ). If you're single, don't own a home, and are without dependents, you may qualify to use the 1040EZ form for filing your taxes.
- Follow the instructions. Filling out these forms can be very tricky. There are several online websites that can help you fill out your taxes. Check that a website is reputable before inputting your tax information.
- Get a second look. Some popular tax-preparation companies will hold free forums to review your tax document. Take advantage of these opportunities. Don't be afraid to ask questions and meet with an accountant.

Alcohol and Drugs



Parties and Bars

Alcohol is ingrained in American culture. It is the most commonly used and abused drug among youth and is responsible for 4,700 deaths annually in underage youths. By senior year of high school, 70 percent of students have tried alcohol. The legal drinking age in the United States is 21 years. If you are under 21, you should not be drinking at all. However, most youth gain access to alcohol through parents, older siblings, and shop owners who are noncompliant with the law.⁸

If you're younger than 21 years and are found in possession of alcohol, you can be charged with a misdemeanor and face up to \$1,000 in fines and six months in jail. Now that you're 18 and legally an adult, get familiar with the laws in your state. If you're over 21 and choose to drink, you need to be safe and responsible.

Any time you're going out with friends, keep these tips in mind:

- *Don't drink and drive.*
If you plan to drink, have a designated driver, call for a taxi, or arrange for someone else to pick you up.
- *Be prepared before you go out.*
Double-check that you have all of the essentials you'll need for a night out, such as your driver's license, cash, and keys to your apartment. Be sure your cell phone is fully charged.
- *Make a back-up plan.*
Talk with your friends about the expectations for the night. If you're going to a house party, discuss what type of crowd might be attending and what your plan will be if something goes wrong, like a fight breaking out or the party getting out of control.
- *Don't leave a party or bar alone.*
Arrange a buddy system with a friend before you go out, and make sure he or she doesn't leave without

you or vice versa. This will help to ensure that you and your friend will get home safely.

- *Look out for your friends.*
Keep an eye out for your friends. If one of your friends looks like he or she has had too much to drink, offer some assistance and make sure the friend gets home safely.
- *Research the venue.*
It's important to know a little about the nightclub or bar that you will be visiting. Find out if there have been any recent incidents at the venue or in its surrounding area that may make you change your mind about attending.
- *Be familiar with the area.*
Know where the nearest form of public transportation is and how to get there. Ask people who have visited the area before and get their advice.

Binge Drinking

In 2011, the National Survey on Drug Use and Health reported that 41 percent of 18- to 25-year-olds admitted to binge drinking—drinking excessively in a short amount of time to maximize one's intoxication level.⁹ This age group was also shown by the survey to be at the highest risk for reaching dangerous levels



REACHING DANGEROUS LEVELS OF INTOXICATION IMPAIRS YOUR JUDGMENT AND PUTS YOU AND THOSE AROUND YOU AT RISK.

of alcohol consumption. Reaching dangerous levels of intoxication impairs your judgment and puts you and those around you at risk. Consider these rules of thumb when consuming alcoholic beverages:

- *Drink water.*
Spread out your drinks and keep yourself hydrated. Alcoholic beverages dehydrate your body, which can make you feel hung over the next morning. Drinking a cup of water between each drink can help you pace yourself and keep you from falling victim to alcohol poisoning.
- *It's not a race.*
Drinking should never be looked at as a competition. When you drink large amounts of alcohol in a short period of time, you're putting yourself at risk of getting sick. Drinking games often promote fast drinking. Stay away from games that make you chug your drink or take multiple shots in a short amount of time.
- *Keep track of how many drinks you've had and know your limit.*
Don't learn your drinking limit the hard way. Keep track of the type and amount of alcohol you have consumed.
- *Cover your drinks.*
Be careful where you set your drink down when you're at a party or a bar. Someone can slip a substance into your drink when you're not looking. You can never be too careful. Cover your drink when you set it down. Either take your drink to the bathroom with you or order a fresh drink when you return to the table. And don't accept drinks from people you don't know and trust.
- *Be wary of the punch bowl.*
Buckets, coolers, and punch bowls have one thing in common: they're open and full of who knows what. Stick to drinking from a can or bottle that you opened yourself. Drunken partygoers may decide that they would like to add their own ingredients to the mix. The number one detected drug in victims of drug-facilitated sexual assault is alcohol.

Illegal Substances

Drug use and abuse is something that you may have learned about or even come across in conversations with your peers, parents, and teachers. As you grow into adulthood, you may even have friends or acquaintances who abuse drugs and alcohol. Even though teenagers use adolescence as a time to experiment and test boundaries, many drugs are still illegal in most states. To make the best decision, educate

DRUG	DESCRIPTION	STREET NAMES
Marijuana	Marijuana has been called a gateway drug, which means that, for some, frequent marijuana use leads to experimenting with other drugs. It is a mind-altering drug that is often smoked or eaten.	Pot, hash, weed, bud, dope, and reefer
Cocaine	Cocaine is a stimulant that is most commonly seen in a powdered form that is usually snorted. Its effect on the body and mind is an alertness, restlessness, and excited irritability.	Coke, crack, snow, and flake
Methamphetamine	Methamphetamine, or “meth” as it is most commonly called, is a stimulant that affects the central nervous system. It produces large levels of the neurotransmitter dopamine in areas of the brain that cause feelings of pleasure. It is highly addictive and has harsh effects on the body that can cause physical changes to one’s appearance.	Crank, chalk, speed, trash, tweak, crystal, and poor man’s cocaine
Heroin	Heroin is a highly addictive drug that has the most rapid effect on the body after it is injected into the bloodstream. Heroin is a depressant that disrupts the brain’s ability to feel pain.	Black tar, hell dust, and smack
Ecstasy	Ecstasy is a mind-altering stimulant. It can increase heart rate, blood pressure, and body temperature. It is usually considered a “club drug” and is taken in pill form.	E, go, MDMA, Adam, and disco biscuit

yourself on illegal substances and the effects they can have on your mind and body. Some of these effects should certainly make you think twice about snorting, smoking, or inhaling any illegal substance. The consequences of using illegal substances can be harsh and land you in the hospital or jail.

Marijuana, cocaine, methamphetamines, ecstasy, and heroin are drugs that have been used by young adults. Drugs are categorized by the effects they have on the mind and body, such as stimulants, depressants, and hallucinogens.

Prescription Drug Abuse¹⁰

Drugs prescribed by a doctor are given for a reason. They are drugs that your doctor thinks need to be monitored in order for the doctor to help you. Overdosing on prescription drugs can cause severely adverse effects to your body or result in fatality. Every day in the United States, 2,000 teens illegally use prescription drugs for the first time. In 2012,

the “Monitoring the Future” survey (www.monitoringthefuture.org) showed that prescription drugs are among the substances (behind alcohol and marijuana) most commonly abused by young adults.

Prescription drug abuse is illegal and dangerous. Most commonly abused prescription drugs are pain relievers, stimulants, and depressants. Over-the-counter medications are also misused and can have effects and consequences similar to those of prescription drugs.

- Pain relievers are opioids or narcotics that are taken in capsule or tablet form. The most commonly abused pain relievers are codeine, oxycodone, Percocet, and Vicodin.
- Stimulants are abused recreationally and to enhance performance. Commonly used drugs are Adderall and Concerta, which are used to treat attention deficit hyperactivity disorder (ADHD). Abusing stimulants can lead to strong mood swings, depression, and fatigue. Common street names for these are addys, speed, and uppers.

- Depressants slow the central nervous system and treat seizures, sleep disorders, and panic attacks. Commonly abused drugs are Xanax, Valium, and Ambien. They may be referred to as tranks, downers, zombie pills, or barbs.
- Cough medicine or dextromethorphan (DXM) is also abused by ingesting it in large doses. DXM is an anesthetic and hallucinogen that can have extremely harmful effects on the body. Abusing cough medicine can cause nausea, chronic liver failure, and temporary psychosis, which can range from delusions to violent outbursts.

A common misconception about prescription drugs is that they're safer than illegal drugs. Just because they are regulated and made in a controlled area, does not make them safe. If used as intended to treat a disorder, the medications are helpful. However, like illicit drugs, prescription drugs can have seriously negative effects on your mind and body if taken incorrectly.

Legal Consequences

Possession of a Controlled Substance

Unlawful possession of a controlled substance or paraphernalia is a criminal offense. Depending on the state, you could be charged with a felony and face hefty fines or serious jail time. In some cases, you can face charges for being in the company of a person in possession of illegal substances, regardless of whether you were aware of the drugs. First-time offenders occasionally are shown leniency and issued a lesser penalty; however, with each subsequent offense, penalties get harsher.

Charges for possession can be tacked on to other charges. For example, if you're pulled over for speeding and the police officer finds you in possession of an illegal substance, you will be charged with an additional offense. Determining whether the charge is a misdemeanor or a felony is based on three factors: type of drug, amount of drug, and intent.

- *Type of drug*—The more dangerous the drug, the more likely you are to be charged with a felony. Typically, possession of marijuana is considered a misdemeanor, whereas possession of cocaine or methamphetamines is a felony.
- *Amount of drug*—State guidelines regulate what amount will constitute a felony. The higher the amount of a controlled substance you have in your possession, the higher the consequences.



DEPENDING ON THE STATE, YOU COULD BE CHARGED WITH A FELONY AND FACE HEFTY FINES OR SERIOUS JAIL TIME.

- *Intent*—Getting caught with a controlled substance with the intent to distribute or sell the drug is a felony charge. Intent can be based on the amount of product or paraphernalia, such as scales, portion-sized bags, and large amounts of cash.

Alcohol

If you are younger than 21 years and are found purchasing, possessing, or consuming alcohol, you will be charged with a misdemeanor. Misdemeanor charges can result in large fines and up to one year in jail. In addition, misdemeanor charges will be on your permanent record and could affect your ability to get jobs in the future, particularly ones that require a background check.

Fake IDs

Some teens use fake driver's licenses to purchase alcohol and get into bars. Manufacturing fake IDs is a criminal offense. Creators of fraudulent identification can be charged with forgery, and those in possession of a fraudulent ID can be charged with impersonation and fraud. A conviction for using, distributing, or possessing a fake ID will remain on your permanent record and can impede your chances of being admitted to college and limit potential job opportunities.

In addition, if convicted, you will lose your driver's license for a year and face fines, jail time, and community service.

Be smart and be yourself. If everyone in town or on campus knows where to buy a fake ID, chances are the police also know. Any records that the manufacturer keeps are subject to investigation and may be admitted in court. The decisions you make in young adulthood will follow you for many years.

Driving Under the Influence/Driving While Intoxicated

Most states have adopted a legal blood alcohol content (BAC) level of 0.08 when determining cases of Driving Under the Influence (DUI)/Driving While Intoxicated (DWI). It is illegal to operate a motor vehicle with a BAC of 0.08 or above. If you are younger than 21 years, it is illegal to operate a vehicle after consuming any amounts of alcohol.

Drunk driving laws vary state by state. In most states, a first-time DUI conviction is considered a misdemeanor. However, depending on the circumstances (i.e., BAC and injuries to others), a first-time offense can be charged as a felony. The punishment for a DUI is very costly. With attorney fees, court costs, alcohol education courses, and increased insurance rates, a DUI can cost as much as \$10,000. Your license will be suspended, an ignition interlock may be installed on your car for as long as a year, and you may be sentenced to a mandatory five-to-ten-day jail sentence. More importantly, you could injure or kill yourself or others. Never drink and drive.

Plan ahead when you're going out:

- *Have a designated driver or plan for a taxi to drive you home.*

Drunk driving leads to about 17,000 deaths a year, and 1.5 million drunk drivers were arrested during

the last decade.¹¹ Think about your action before getting behind the wheel of a car if you've been drinking. Keep in mind that the cost of paying for a taxi is far less than that of being charged with a DUI or being responsible for taking an innocent life. Take turns being the designated driver with your friends. One night off from drinking won't leave you out of the fun of being with your friends.

- *Make sure your designated driver stays sober so he or she can keep you safe.*

Don't let your designated driver drink! Lots of people may say that after one or two drinks they are still able to drive, but never let your friends take that risk. They may not feel the effects of the alcohol, but they won't be able to react quickly if their decision-making process is slowed.

- *Charge your cell phone and have cash.*

In the event your designated driver becomes intoxicated or you get separated from the group, have enough cash on hand to call for a taxi. New regulations require taxi services to have automated debit machines in the back seat for payment. However, some cities and taxis may not comply or may have different guidelines.

17,000

DRUNK DRIVING LEADS TO ABOUT 17,000 DEATHS A YEAR.

Dating



As you go out on more and more dates, you will get exposed to different types of people. As you grow up, relationships become more intimate and are an important factor in your overall health and happiness. Whom you choose to date affects your development. The people you closely socialize and interact with contribute to the development of your personality and maturity.

Dating and love can bring out the best and the worst in people. It creates an opportunity to be romantic, caring, and supportive toward another. Conversely, dating and love also introduce heartbreak, jealousy, and animosity. Although you're relatively new to dating, the people you associate with will shape the pattern for future relationships and friendships.

Dating can be a fun experience in which you learn about yourself, your interests, and what you're looking for in a partner. However, dating can also be very dangerous. It can put you in vulnerable positions that

can result in mental, emotional, and physical harm. You will meet and socialize with others in class, at work, and online. Being aware of dangerous situations is instrumental in keeping yourself safe from intimate partner violence, sexual assault, and online dating scams.

Dating Violence

Intimate partner violence (IPV) includes harmful and demeaning incidents that involve current or former spouses, boyfriends, or girlfriends. Women between the ages of 18 and 24 years old experience the highest rates of intimate partner violence.¹² IPV is different from domestic abuse in that domestic violence also includes violence against family members. IPV involves only those in an intimate relationship or those who have shared an intimate relationship. Violent acts against your partner include psychological abuse, physical aggression, forced

sexual intercourse, sexual coercion, isolating him or her from friends and family, and denying him or her access to information or assistance.²

Younger adults and those new to dating are at a higher risk of engaging in violence against their partners. A history of violence within a family structure also can result in someone bringing violence into relationships. Being under the influence of a mood-altering substance, such as drugs and alcohol, significantly raises the risk of IPV. According to a nationwide survey, 9.4 percent of those younger than 18 reported being physically abused by their partner.

IPV can have lifelong effects. You can suffer long-term psychological trauma, which can cause you to withdraw socially or lose the ability to trust another partner. The physical abuse can leave lifelong scars, broken bones, or even result in death. Once you've been exposed to dating violence, you are more likely to repeat the pattern and date other abusive partners or become aggressive yourself. If you are in an abusive relationship or know someone who is, the quicker you or he or she ends the relationship and seeks help, the better. School counselors and personnel working at community centers, hospitals, and police stations are trained or have access to others who are trained in addressing IPV.

The first step in getting help and escaping from an abusive relationship is recognizing that there is a problem and telling someone. Keeping IPV to yourself will create an environment of mistreatment and abuse, reassure the abuser that he or she is in control, and keep you in harm's way. There are also a few hotlines that you can contact, such as the National Teen Dating Abuse Hotline (1-866-331-9474), the National Domestic Violence Hotline (1-800-799-SAFE [7233]), and the National Sexual Assault Hotline (1-800-656-HOPE [4673]).

When you or someone you know is ready to leave an abusive relationship, it is important to have a careful plan in order to increase safety. Sometimes abusers sense when their partner is preparing to leave the relationship and violence can intensify. When preparing to leave an abuser, you can use some of the following safety strategies from www.doorwaysva.org:

- Leave money and keys with a friend, neighbor, or relative, so you can leave quickly.
- Keep copies of birth certificates, Social Security cards, bank statements, and other important documents with that same or another trusted person.



THE FIRST STEP IN GETTING HELP AND ESCAPING FROM AN ABUSIVE RELATIONSHIP IS RECOGNIZING THAT THERE IS A PROBLEM AND TELLING SOMEONE.

- Leave extra clothing and other personal belongings with someone in case you have to leave in a hurry.
- Open your own bank account.
- Know that if you use your cell phone, the telephone bill will tell your abuser those numbers that were called after you left. Consider using a pay phone if you can find one, purchasing calling cards, or using a friend's telephone.
- Find someone who would be able to let you stay with them or lend you money.
- Revise your safety plan every week or day until you are able to leave safely.
- Rehearse your escape plan, if you can.

Restraining Order

By filing a report with your local police department, you can request a restraining order or order of protection. A restraining order makes it a crime for your abuser to come near you or have contact with you in any way. Although a restraining order cannot guarantee your safety, it will make authorities aware of your situation and allow them to intervene before a violent act occurs.

Depending on the state, if you are younger than 18 years, it may be difficult to apply for and obtain a restraining order without the consent of a parent or guardian. If you do not want your parents to know that you have been a victim of dating violence, contact a local counseling agency or victim advocacy group for assistance.

Sexual Assault

Any type of sexual contact or behavior that takes place without the consent of the recipient is sexual assault. Sometimes such assaults are committed by a stranger, but more commonly, they occur between people who know each other. Every two minutes someone in the United States is sexually assaulted. Thus, each year, more than 200,000 people are sexually assaulted; more than half of those assaults go unreported.¹³

Some people don't report an assault because they are embarrassed or feel they did something to instigate the attack. Being a victim of sexual assault can result in severe emotional and psychological damage. Not talking to anyone or seeking counseling for the assault can affect your relationships with friends and family, affect your employment or school work, and cause you to withdraw from social situations.



Date Rape¹⁴

One of the more common types of sexual assault is date rape or sexual violence perpetrated by someone you know. Drugs can be used to assist in the sexual assault. Date rape drugs are powerful and often go undetected because they come in the form of a pill or powder that dissolves in drinks. The three most common types of date rape drugs (also known as club drugs) are Rohypnol, GHB, and ketamine. The effects that these drugs can have on the body are dangerous and can make an individual act and feel drunk. These drugs distort perception, block memory, and can cause loss of consciousness and even death. Date rape drugs are fast-acting. Chemically, the drugs take seconds to dissolve, take full effect within 30 minutes, and last for as long as eight hours.

Rohypnol is the only one of the three that is not legal in the United States. It is legal in Europe and Mexico, where it is bought and illegally sold into the United States. GHB and ketamine are legal in the United States. Ketamine is used in veterinary clinics as an anesthetic, and clinics are often robbed for their supplies of this drug. GHB recently became legal and is prescribed in controlled amounts to treat narcolepsy.

To help reduce your chances of being a victim of sexual assault, it helps to understand victimization and reporting. RAINN is the nation's largest anti-sexual violence organization. It has compiled a large amount of data on sexual violence to educate, prevent, and assist.

- Sexual assault is any type of sexual contact or behavior that takes place without the explicit consent of the recipient. Sometimes it is committed by a stranger, but it most commonly occurs between people who know each other, whether they are spouses or on a date.
- Self-defense classes are offered in most cities and on college campuses, and they're usually reasonably priced or free.
- Avoid dangerous situations.
 - Be aware of your surroundings. Know where you are and who is around you. Don't put headphones in both of your ears, so you can stay focused on those around you and be alert if someone is approaching you.
 - Avoid isolated areas. When no one is around you, it is difficult to get help in a bad situation. Stay close to groups of people when you are walking, and steer clear of streets that aren't well lit.
 - Walk with purpose. Even if you are completely

lost, don't let it show; that will only make you a target. Walk like you know where you are going, and less attention will be paid to you by passersby.

- Trust your gut. If you start to feel uncomfortable about the people around you, the place you are in, or a particular situation, listen to your gut and leave. Taking yourself away from whatever is making you feel uncomfortable is the smartest thing that you can do.
- If you are attending a social gathering or going out on the town, arrive in a group and don't stray from your friends. Appearing as a group will lower your chances of becoming a victim of sexual assault or violence.

IF YOU ARE SEXUALLY ASSAULTED

Get away from the perpetrator. Find a safe place to go until help arrives; do not bathe or change your clothes—they will serve as evidence for the police and medical staff that will take care of you.

Seek medical help even if you do not have any visible signs of physical injury; you may still be at risk for having a sexually transmitted disease. Specially trained medical staff may be able to collect important evidence of the assault. Even if you don't immediately want to talk to law enforcement, the evidence will have been preserved in case you decide to do so.

Bystanders

Being a bystander to dating violence can be challenging. Knowing what to say, to whom, and when to say it are difficult questions to answer. The most important thing to remember is that not doing something could place someone in even more danger. Speak up if you see violence in progress.

On March 13, 1964, a woman named Kitty Genovese was sexually assaulted and killed outside of her apartment complex in New York City. She cried out for help while the attacker was beating and raping her. A number of her neighbors stood watching from their windows, neglecting to call the police because they all assumed that someone else would. This phenomenon became known as the "bystander effect." Because of

the bystander effect, no one called the police or intervened; Kitty Genovese died.

Most people don't want to get involved in someone else's relationship for fear of being "nosey," a "busy body," or a "home wrecker." Standing up for someone too afraid or intoxicated to stand up for himself or herself is a brave thing to do and can help save a life.

If you witness any sort of teen dating violence, here are some helpful tips on how to intervene and de-escalate the situation:

- *Give control to the victim.*
Ask the person directly, "Is he bothering you?" "Are you okay?" "Is there anything I can do to help?" By speaking to the victim and not the perpetrator, you are giving the victim control over the situation and the opportunity to speak up and ask for help.
- *Call for help.*

If there is a threat of violence, take immediate action and call the police right away. Don't wait for someone else to make the call because someone else may be doing the same thing. People often think that if more than one person knows that something is going on, someone else is going to speak up or call for help. It's better to flood the police with calls than not to make a call at all.



THE MOST IMPORTANT THING TO REMEMBER IS THAT NOT DOING SOMETHING COULD PLACE SOMEONE IN EVEN MORE DANGER.

- *Silence can sound like acceptance.*
Not speaking out against dating violence can sound like you are accepting it. If you hear someone say something that is threatening or offensive to their partner, speak up. A simple, “That’s not a nice thing to say,” can make all the difference. It announces your disapproval, lets the perpetrator know someone else is watching, and gives the victim support.
- *Offer an out.*
If you can see a situation is starting to escalate, offer the victim an escape route. Ask him or her for help on something or to go with you to the bathroom. Try to give the victim an opportunity to get to a safe space or seek help.



Online Dating

When moving to a new area or trying to expand your social circle, online socializing sites offer the perfect platform—you’re exposed to hundreds, sometimes thousands, of people and can quickly and conveniently browse through profiles and communicate with different people. Unfortunately, some people use these websites with ill intent.

Using Dating Services Safely

- *Online profile*
When filling out your profile online, don’t give out too much identifying information. Don’t reveal your employer or place of residence. Even the pictures you post may have items in the background that can identify places you’ve been and people you know.

- *Save emails to make sure the things a person is telling you are consistent*
Hiding behind a computer screen could be the perfect guise for a predator or someone who is looking to scam you. When you are developing an online relationship with someone, make sure to save all of your emails. By keeping records, you can look back and make sure that the things they are telling you remain consistent.
- *Develop an online relationship first before meeting in person*
Once you feel comfortable enough and are ready to meet someone in person, meet in a public place during the daytime and let someone know where and when you will be meeting.
- *In-person meetings*
 - Don’t accept a ride from your date.
 - Watch your drinks and belongings.
 - Ask for help if you need it. Get the attention of your waiter if things are going poorly and you feel uncomfortable. Don’t worry about offending your date, just worry about your safety.
 - Keep your cell phone on and with you at all times. It isn’t proper date etiquette to have your phone out during dinner, but make sure it is at least turned on so that you can contact a friend if you need to. This way if you go to a different location, you will be able to let someone know where you are.
- *Watch out for dating scams*
 - Online dating scams generally have the same outcome—the scammer forms a bond with you then asks for a favor, whether it be monetary, a plane ticket to come and see you, or for you to invest in a business. Be aware that these scams exist and that scammers treat their scams as an art form.
 - You never truly know if the person with whom you are communicating is, in fact, who he or she says. Common sense is key. If a person can be in contact only during business hours, chances are he or she has a family at home. Individuals who consistently back out of face-to-face meetings may not be who they say they are. Keep in mind that photographs can be altered and do not verify identity.

Transportation



Getting Around Town

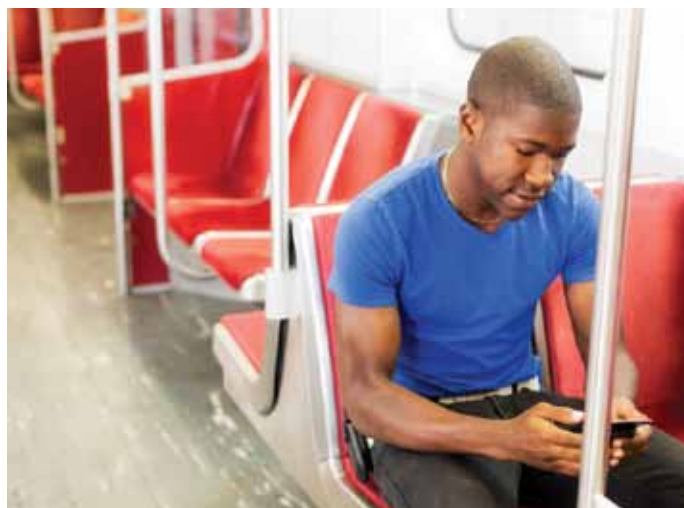
When making your way around town, you are vulnerable to certain criminal acts. Take the proper steps to ensure your safety and the safety of others.

When Walking

- Plan the safest route to your destination and use it. Choose well-lighted busy streets and avoid passing vacant lots, alleys, or construction sites. Take the long way if it's safest.
- Carry your purse close to your body. Keep a firm grip on your purse. Carry a wallet in an inside coat or side pant pocket. Don't keep your wallet or keys in your back pocket.
- Don't flaunt expensive jewelry or clothing.
- Walk facing traffic so you see approaching cars.
- Don't burden yourself with packages and groceries that make it hard to react. Take a taxi or get a ride with a friend if you're doing a lot of shopping.
- Always have emergency cash for taxi fare, bus fare, or a telephone call.
- Carry a phone charger with you in case your cell phone battery dies.
- Have your car or house key accessible as you approach your vehicle or home. The more time you spend exposed while fishing items out of your pockets or digging through your purse, the more of a target you become.
- If you suspect you're being followed by someone on foot, cross the street and head for the nearest well-lighted populated area. Don't confront the person(s).
- If you are being followed by someone in a car, change direction immediately and make a visible point of writing down the license plate number or take a photo. Drive to a police station.
- Never hitchhike.
- Vary your route and stay alert.

When Taking the Bus or Subway

- If you don't have a vehicle or are choosing to rely on public transportation for getting around town, look up routes, schedules, and stops. Keep this information handy or download the application for your local public transit.
- Map out the distance and cost between you and work, campus, shopping centers, restaurants, and other places you visit.
- Before entering the bus or subway make sure you have all of your belongings and all pockets are zipped closed.
- Try to use well-lighted and frequently used stops.
- Don't fall asleep. Stay alert!
- In the subway, stand back from the platform edge. You may fall, or an attacker could push you onto the tracks.
- Avoid sitting near the exit door. A thief can reach in and grab a bag as the train pulls away.
- While waiting, stand with other people or near the token or information booth.
- If you are verbally or physically harassed, attract attention by talking loudly or screaming.
- Be alert to who gets off the bus or subway with you. If you feel uncomfortable, walk directly to a place where there are other people present.
- Before exiting the bus or subway, make sure you have all of your belongings.



When Taking a Taxi

- Download an application to order a taxi by smartphone or look up the number. Taxis ordered by phone are safer than ones you hail off the street. A dispatcher will have a record of your name and number, the taxi number, and driver.
- If you have a choice of taxi, pick the safest-looking one. Taxi drivers typically work off a “first come first

serve” basis, but you can always say no. If you don't feel safe, don't get in.

- Only take taxis that are clearly marked and have the driver's license displayed.
- If you are traveling with luggage, stay with your luggage until the trunk is closed and locked.
- Before getting in, speak to the driver through the passenger window to make sure he or she knows where you're going and how to get there.
- Do not sleep in the taxi.
- Let the taxi driver overhear your phone conversation in which you tell a friend that you're in a taxi, where you're headed, and when you expect to arrive.
- Get out of the taxi if you suspect the driver is under the influence of drugs or alcohol.
- When exiting the taxi, check to make sure you have all of your belongings.

Staying Safe While Driving

Motor vehicle crashes are the leading cause of death among teens. On average in 2010, seven teenagers died every day of injuries experienced in motor vehicle accidents.¹⁵

Learning to drive and being out on the road is a huge responsibility and requires a lot of concentration. According to the National Highway Traffic Safety Administration and the Virginia Tech Transportation Institute, 80 percent of automobile accidents involve some form of distracted driving—anything that takes your eyes off the road (visual); mind off the road (cognitive); or hands off the steering wheel (manual).¹⁶

To minimize your chances of becoming distracted and endangering yourself and others on the road, follow these tips when getting behind the wheel:

- Make sure you're well rested. A study conducted by the AAA Foundation found driving after going 20+ hours without sleep is equivalent to driving with a blood alcohol content of 0.08, the legal limit in most states.¹⁷
- Don't text and drive. Most states have distracted driving laws that ban texting while driving. Those who send text messages while driving are 23 times more likely to get into a car accident.¹⁸
- Don't drive when you're upset or angry.
 - When emotions are strong, it can be difficult to control them, particularly when you're angry or upset about something. Take the time to calm yourself before you get in the car. Don't run the



MOTOR VEHICLE CRASHES ARE THE LEADING CAUSE OF DEATH AMONG TEENS.

risk of making an irrational decision that could get you into an accident.

- Create an emergency kit.
 - Fill a kit with first-aid items, a power bar, a flashlight, a car charger, and any other things you may need in the case of an emergency. Spend a little money on a reputable GPS to have in your car if one isn't already built in; smartphones can act as a GPS, but they may not be the most reliable. It may be old-school, but keeping a paper map in your car will help if you're stuck in bad weather with a limited power source.
- Register for roadside assistance programs.
 - You never know when your car will break down, run out of gas, get a flat tire, or need to be towed. Look into a roadside assistance membership. AAA is one of the most popular, but many insurance companies have their own programs that offer affordable rates and reliable service.
- Use your cell phone only in emergency situations.
 - When you're driving and must use your cell phone for an emergency, pull to the side of the road or use a hands-free device.
- Don't eat, shave, put on makeup, or engage in other distracting activities while you're driving.
 - Eating in the driver's seat increases the odds of getting into an accident by 80 percent, according to the National Highway Traffic Safety Administration (2013).

- Don't adjust the car's controls while you're driving.
 - It's good to be familiar with your car's controls, but don't touch them when the car is in motion. Take care of the controls before you leave your parking spot or wait until you've reached a stop sign or red light to quickly change the controls as needed.

Car Insurance

Insurance is intended to protect the value of a car from loss or damage. Insurance companies charge a monthly premium to provide you with car insurance. The amount of the premium depends on your credit. Much like how health insurance works, the higher the monthly premium, the lower the deductible and vice versa. Once your deductible is met, insurance will cover any additional charges.

Scenario: You have car insurance with a \$500 deductible. You back into a brick wall and cause \$1,500 worth of damage to your car. You will have to pay \$500 toward the repairs of your car before your insurance company will pay the remaining balance of \$1,000.

Premiums

Shop around and compare different rates from different companies. Some agencies will give discounts to young drivers with good grades who have taken a driver's education course. Ask the agent about special rates and discounts for clean driving records. Your premium and policy rate correlate with your driving record. The first few years on the road are especially important in securing a clean driving record (free of speeding tickets, reckless driving, and DUI/DWIs). A clean driving record will keep your premiums low.

Proof of Insurance

Certain states require you to have proof of insurance in your car at all times. The insurance company will issue you a certificate of insurance with the effective coverage dates. Keep this record with your vehicle registration in your purse or wallet, not in your car. If you're pulled over without proof of insurance, you will be fined and have to go to court.

Types of Coverage

Review the laws for your state on what type of insurance coverage is required. The more coverage you have, the better protection you will have in the event of an accident or emergency. Remember, the more

coverage on your policy, the higher your premium will be. Take into consideration how often you drive, in what areas, and the amount of traffic you encounter to pick coverage best suited for you. Usually if you take out a loan to buy your car, the loan company will dictate what type of coverage you are required to have.

- **Liability**—The most common type of insurance. In the event of an accident for which you are found to be at fault, liability insurance will repair damages and cover medical expenses for injured parties. Most states require that you carry liability insurance. Liability insurance covers the other driver first and may not cover the additional expense of repairing your own vehicle.
- **Collision**—Collision insurance ensures that your insurer will also cover the damages to your car and match its value if totaled. If you have an older car, this coverage may not be worth it if you pay out more in premiums than the vehicle is worth.
- **Comprehensive**—Liability and collision insurance provide coverage in the event of an accident. If your car is damaged by events such as weather, theft, or collision with an animal, comprehensive insurance will cover any of the damages. It's beneficial, though it can be a little pricey. If your vehicle has antitheft and tracking devices, the price may be lower.
- **Uninsured Motorist Protection**—Not everyone on the road has insurance even though the law requires it. This policy will cover damages caused by an uninsured motorist.
- **Medical and Personal Injury Protection**—In the event of an accident, no matter which driver is at fault, this insurance will cover medical expenses for you and your passengers. If you already have medical insurance through your parents or your work, this coverage may not be necessary.
- **No-fault Insurance**—This product is available in only a limited number of states; this insurance covers injuries and property damage regardless of fault.
- **Gap Insurance**—Generally a good choice if you still owe money on your car and couldn't immediately pay the difference if your car is totaled in an accident. This insurance is especially worthwhile if you owe more on your car than it's worth.

Using Technology on the Move

Quick Facts

- Whether you are talking on the phone, reading a text message, or sending a text message, using your phone while you are driving increases your risk of getting into an accident by 400 percent.¹⁹
- In 2011, more than 1,100 people were treated in emergency rooms for reported incidents involving mobile phones while walking.²⁰
- A study conducted by Stony Brook University found people using cell phones while walking were more likely to walk slowly, veer off course, and miss their target destinations.²¹
- The death rate of people getting hit by cars or trains while wearing headphones has increased 300 percent during the last six years.²²
- Five seconds is the average time your eyes are off the road when you are texting. When traveling at 55 mph, that's enough time for a vehicle to travel the length of a football field.²³
- A texting driver is 23 times more likely to get into an accident than a non-texting driver.²⁴

It's pretty simple: being distracted when operating a car, walking on the street, or using public transportation isn't safe and makes you a target for crime. Technology and portable devices are becoming increasingly popular. We have grown accustomed to constantly being stimulated by smartphones, portable media players, and electronic readers. To drown out the noise of the road, the crowd, or the bus, we put on headphones and become detached from our environment. There's a time and a place to sit back, relax, and let your mind go free—that's not while driving, walking, or taking public transportation.

While getting from Point A to Point B, here are some helpful hints in securing your safety and the safety of others.

WHEN DRIVING

- Don't use phones or other electronic devices while driving. If it's an emergency, use a hands-free device.
- Download a ring-back app or set up a "driving" voicemail alert that tells callers you are driving at the moment and will return the call at your earliest convenience.
- Suspend conversations during hazardous weather conditions.
- Do not engage in stressful or emotional conversations while driving.
- When trying to figure out directions, pull over in a lighted area and map out the route.
- Turn on the audio on your GPS for turn-by-turn directions. But think twice about programming "home" into your GPS. If someone steals your car, they will have your address and may be able to gain access into your garage or home by using the garage door opener in your car.
- Turn notifications off. The fewer alerts you receive from your phone, the less likely you are to look at it.
- Use a designated texter. If there is someone else in the car with you, have him or her text for you.

WHEN TAKING PUBLIC TRANSPORTATION

- Keep electronic devices secure.
- If listening to music, have only one headphone in your ear and keep the device fastened in a pocket.
- Hold your electronic device with both hands and close to your body.
- Have electronic devices secure and accounted for when entering or exiting the train or bus.
- Be discreet. You never know who is looking over your shoulder. Opening social media or email gives those around you a chance to view your personal information.
- Avoid bright-colored cords for your headphones that will attract attention that you have an expensive device.
- Don't use the device near doors. A thief can reach in and grab the device.



WHILE WALKING/JOGGING/RUNNING/BIKING

- Put the headphones in only one ear. This way, you can hear traffic and pedestrian noises.
- Move to the side and stand still while sending a text or searching through your phone.
- When using a portable device, keep a strong grip and hold it close to your body.
- If struggling to find a signal, don't hold the device up in the air with one hand. Not only does this do little to help with reception but also it draws attention to the device and makes it easier to steal.
- Use a hands-free device for phone calls and stay alert.
- Turn off notifications. Wait until you get home to check the alerts.
- Do not engage in emotional or stressful conversations.
- Monitor your phone call and what you say. You're not telling just the person on the other line that you're lost, almost home, or on the way to the bank; you're telling everyone around you.

Travel Safety

Personal safety and crime prevention are key when traveling domestically and abroad. In 2010, nearly 60 percent of students had a run-in with a police officer while on spring break, 1,300 students were arrested in Panama City, Florida, alone, and 2,600 were arrested abroad.²⁵

Travelers don't just end up arrested; they often end up victims. In a Mexico travel warning released in January 2014, the State Department said U.S. citizens had been the target of violent crimes, such as kidnapping, carjacking and robbery by transnational criminal organizations. Between April and November of 2013, the U.S. Embassy reported close to 90 U.S. citizens were kidnapped in Mexico. A spring break warning for Florida included the International Labor Organization's estimate that the world currently has about 21 million human trafficking victims. Florida is third-worst in the United States for the crimes, according to the National Human Trafficking Resource Center.

Knowing the laws and sticking to them is important for your safety and enjoyment while traveling.

- Familiarize yourself with directions.
 - If you're heading out on a road trip alone or with some friends, it's best to become familiar with the directions before you leave. Research a few different travel routes, and map out which one will be the safest for you. Let someone else know your route and your itinerary, and let them know when you've arrived safely.
- Research your destination.
 - Look at recent crime trends and make note of current issues that may affect your visit. Take time to look at the local laws and familiarize yourself with them to prevent problems with the local authorities. In addition, find the location of the nearest police department and the local U.S. embassy.
- Register with STEP.
 - STEP (Smart Traveler Enrollment Program) allows those traveling to or living in a foreign country to register information about their trip so that the State Department can assist them in an emergency.
- Keep your passport with you.
 - Put your passport in a water-resistant, radio



frequency identification-blocking sleeve and keep it with you at all times. Make a photocopy of your passport. In some instances, the photocopy will suffice as identification and will simplify the renewal process. Scan and save a copy in a password-protected file for mobile access.



- Pack smart.

- Do not pack clothes that can set you off as a tourist. Flashy accessories and expensive jewelry can draw the wrong attention. Pack the least amount of valuables possible and leave them in a safe in your hotel room if you don't need them. Don't bring your Social Security card, and try to limit the number of credit cards to one or two if you can. Bring a satchel or a purse that has a cross body strap and a zipper closure, and try to keep your bag in front of you when you're walking around or standing in a crowd of people.
- Keep prescription drugs in their original bottle(s).

- Contact your bank in advance to let them know you'll be traveling, especially if you're going out of the country.

- Unfamiliar purchases on your debit or credit card may signal fraudulent activity to your bank, and your card may be cancelled. Let your bank know the days you will be traveling and where you will be traveling. This way your bank will know that the purchases showing up on your card are being made by you and not by someone who stole your debit card or identity. Contact your bank immediately if your card goes missing.

- Don't get into an unmarked car service.

- Take taxis or other car services only if they are identified with official markings. You could be putting yourself at risk of being kidnapped or taken for ransom.

- Keep money in two places so that if you're robbed you will have backup cash.

- Being in a country or even a different city and being stranded without any money can be extremely dangerous. Always keep your money in a safe place, such as a money belt, and make sure you have an extra hiding spot for cash just in case you are mugged.

Internet Safety



Cybercrimes

A crime committed or facilitated via the Internet is a cybercrime. It can range from fraud to unsolicited emails (spam). Cybercrime incorporates anything from illegal downloads to stealing millions of dollars from online bank accounts. Through advanced systems, tech-savvy criminals are anonymous and can do great harm. The sheer size of the Internet and number of users makes it impossible for one agency to monitor and prevent every scam and criminal on the Internet. Thus, the responsibility falls on individuals to protect themselves.

Common types of cybercrime include the following:

- Digital intellectual property theft, including hacking and piracy
- Fraud and identity theft, including phishing schemes
- Cyberbullying

Who Are the Victims?²⁶

Anyone can be a victim of cybercrime. Cyber criminals attack vulnerable computer systems and seek to do damage to the computer by downloading software, spreading a virus, or stealing information.

- Ninety percent of businesses have admitted to being victimized at least once.
- Sixty-five percent of personal Internet users have been victimized by cybercrime.
- Seventy-three percent of Americans have reported being a victim of a cybercrime.

How to Stay Safe

- *Keep computer systems up to date.*

Cyber criminals will use software flaws to attack computer systems. By updating software programs regularly, you can stay ahead of the criminals who exploit flaws in older systems.

- *Choose a strong password and protect it.*
User names, passwords, and personal identification numbers (PINs) are used for almost every online transaction. A strong password is at least eight characters and contains both numbers and letters. Using the same username and password for multiple sites puts you at higher risk of having your password hacked. Change your password every 90 days to limit the window of opportunity for criminals to gain access.
- *Keep your firewall turned on.*
It's no use to have a firewall and antivirus system if you don't have them turned on. Firewalls protect your computer from hackers trying to gain access to crash it, delete information, or steal sensitive information.
- *Protect personal information.*
Most online sites now require us to share personal information such as name, address, phone number, and email address. When in doubt about supplying this information, either don't do it or call the organization to verify authenticity. Misspellings or grammatical errors are good indicators of a scam.
- *Note URLs.*
Any financial transaction website should have an "s" after the "http" (e.g., <https://www.mystore.com>). The "s" stands for secure and should appear when you are in an area that requires you to log in or provide sensitive data. Another sign of a secure website is the small lock icon at the bottom of your web browser.
- *Review financial statements regularly.*
Look over your credit card and bank statements regularly. Noticing any peculiar or fraudulent charges immediately reduces the impact of identity and credit card theft. And remember to check your credit report at least annually.

Digital Intellectual Property Theft

Digital intellectual property theft is using the Internet to steal another's ideas, concepts, or work. Downloading, transferring files, hacking, and pirating media and audio clips that are copyright and trademark protected are criminal offenses. Government agencies take these crimes seriously and have designated special task forces to monitor and disassemble offenses.

In today's digital age, we have unlimited access to almost any type of information. We aren't restricted by business hours, number of copies, or geography. If we want information on a particular topic, we do a quick search and within seconds we have information. If we want to order an item and it's out of stock, we don't have to run all over town and spend an entire day searching. We just search a different website, and within seconds the product is on its way.

Although the Internet has resulted in astounding and elaborate changes to modern culture, it has also brought with it a vast medium that is constantly changing. By the time we understand one program, a newer version is already in use. Some of these newer versions are designed to be more effective and convenient. For instance, antivirus software is routinely upgraded to better protect our computers from hazardous bugs and viruses. These programs keep us safe from hackers—tech-savvy individuals or groups that develop programs to infiltrate computer systems.

Hacking

In 2009, the most commonly hacked websites were social media sites such as Facebook and Twitter and retail, media, and technology sites. Computer hacking is a form of cybercrime. Hackers use their knowledge of computer codes to gain access to or install harmful software on computers or phones. These computer-savvy criminals always seem to be one step ahead of the curve and treat their criminal activity like a real job.

Hackers could use your information to impersonate you and attempt to have your friends or family members provide more personal information about you. This is why it is extremely important to keep the personal information you post online to a minimum. The more information you put about yourself online and on social media sites, the more at risk you are of being a victim of hacking.

YOU CAN PROTECT YOURSELF FROM HACKERS BY ENABLING PRIVACY SETTINGS.

Social media hackers use personal information to exploit people through social interactions, often on social networking sites. Hackers often design their actions to appear harmless and authentic, and the outcome of their hacking can be damaging to an individual.

You can protect yourself from hackers by enabling privacy settings. Make sure your privacy settings are at the highest preferences possible and that you never use the default settings.

Piracy

Piracy is the illegal downloading of copyrighted materials from the Internet. Music piracy is one of the biggest forms of piracy. A 2013 study done by the Institute for Policy Innovation found that the U.S. economy loses \$12.5 billion, 70,000 jobs, and \$2 billion in wages to American workers per year because of individuals downloading pirated music. These numbers don't include damages caused by pirated movies and books.²⁷

Piracy doesn't just occur through an electronic transfer. Illegally selling or distributing DVDs, Blu-ray discs, and CDs is also a federal offense. The Federal Bureau of Investigation (FBI) posts an announcement at the beginning of all movies warning of the consequences of pirating material. Those convicted of unauthorized use of copyrighted materials face fines as high as \$250,000 and jail terms as long as five years.



**PIRACY IS THE ILLEGAL
DOWNLOADING OF
COPYRIGHTED MATERIALS
FROM THE INTERNET.**

Fraud and Identity Theft

The anonymity and convenience of the Internet, as well as our tendency to do nearly everything online from dating to paying bills, make us more at risk of fraud and identity theft.²⁸ In a 2011 study by NCPA, 41 percent of young adults are concerned about fraud and identity theft. All a thief has to do is steal something as basic as a Social Security number to open bank accounts, file for government-issued identification, and apply for credit cards. Although these crimes are relatively easy to commit, investigating and prosecuting these matters are complex and time consuming. Thus, it's up to us as users and consumers to protect our identities and avoid fraudulent schemes.

Phishing Schemes

People are falling victim to phishing schemes at dramatic rates. Phishing is an online scam using the Internet and social media to trick people into divulging sensitive information and transferring money. Deciphering legitimate messages from fake ones can be difficult. Phishers design messages to look genuine by using company logos and copyrighted images. Fraudulent messages may be very elaborate and may use your name or other personal information to make you think the messages are legitimate.

The most reported fraudulent phishing scheme is a message that appears to be related to the FBI. A scammer will disguise his or her messages and use FBI logos and language to trick people into releasing private information. The federal government will never email you and ask you to verify bank account information or your Social Security number.²⁹

Statistics released from an RSA Security Solutions report estimated more than \$687 million in monetary losses worldwide from phishing schemes in the first half of 2012.³⁰ Phishing remains one of the top threats on the Internet and shows no signs of stopping. These messages play on human emotion and encourage people to act immediately. Phishers use the information provided through these scams to steal identities and account information.

What It Might Look Like

- Generic messages
- Messages containing several links to unrelated sites
- Giveaways and prizes that seem random or too good to be true
- Email petitions and protests
- Order confirmations from online sites
- Emails from your bank to update account information
- Personal messages from a friend allegedly stranded in another country with no money

To avoid becoming a victim of phishing schemes, always trust your instincts. If you don't know the source of the message or something about it makes you uncomfortable, don't open it or click on it. Your bank will never ask you to give out your account information. If in doubt about the authenticity of any message, call the supposed source to confirm or deny its legitimacy. It's better to be safe than sorry.

- Don't click on links if you don't know the source.
- Don't give out your personal information. If submitting your account information or credit card number for online purchases, make sure the site is protected.
- Use firewalls. Some of the links may carry Trojan horses or viruses that can damage or grant access to files in your computer.
- Update your antivirus system regularly. The upgrades are offered for your protection. The older the system, the more time hackers have to infiltrate the system.

To Report

If you suspect a message is a phishing scheme or you fall victim to a scam, take proper action to protect yourself and report the message.

- If you received the message in email format, forward the text to the United States Computer

Emergency Readiness Team (US-CERT) (www.us-cert.gov), the Internet Crime Complaint Center (www.ic3.gov), and the Federal Trade Commission (www.ftc.gov).

- Contact a computer expert to check your computer to ensure no malware or spyware has been installed on your computer.

Identity Theft

Identity theft is using deception and trickery to obtain personal information for illegitimate purposes, typically economic gain. Criminals don't approach us and take away our fingerprints and DNA. Instead, perpetrators steal data such as Social Security numbers, birth dates, addresses, and bank account information to assume another identity. Credit card fraud and financial scams are the most reported uses for identity theft.

Some criminals steal only credit cards and go on shopping sprees, but others make long-term financial commitments, such as taking out a mortgage or buying cars, using the victim's credit history. They may run up huge amounts of debt by opening dozens of charge accounts and never paying the balance. They then file for bankruptcy in the victim's name and ruin the victim's credit history and reputation.

Not all perpetrators of identity theft seek financial gain. Sometimes they aren't after money and instead may use a stolen identity to do the following:

- Threaten national security or commit acts of terrorism. The September 11 hijackers used fake IDs to board the airplanes.
- Forge government or military identification cards to get access to bases and offices to steal information and threaten national security.
- Steal insurance information to get medical procedures done or get medication.
- Commit felonies with the stolen identity. Victims of identity theft have been arrested and jailed for crimes they didn't commit.
- Obtain a passport to bring someone into the country illegally.



Identity theft can have severely damaging effects on your reputation, finances, and future. To protect yourself from identity theft, take precautions with mail, technology, and finances.

Mail

- Don't use personal, curbside mailboxes, especially for outgoing bill payments. Use the blue United States Postal Service mailboxes or drop off your mail inside a post office.
- If you're going out of town, have the post office hold your mail instead of letting it pile up in the mailbox.
- When disposing of your mail, shred all documents that have personal information on them. Criminals will "dumpster dive" to go through trash and find documents with personal data.

Technology

- Make sure a site is protected and locked before entering any credit or debit card information.
- Watch for "shoulder-surfers" or people standing behind you while you're inputting personal information on your computer. This also applies when using an ATM or a credit card—or even your cell phone—at a store.
- When disposing of a computer, make sure you clear all information from the system and the hard drive. Just deleting or reformatting isn't enough; purchase software programs to completely erase and destroy all files. Better yet, destroy the hard drive.
- Protect your Social Security number and never use it for any sort of password or username. Companies may use the last four digits of your Social Security number for identity verification. Be sure to make those calls and have those conversations in private.

Finances

- Know when your bills typically arrive so you notice when a bill is late or missing.
- Never have personal checks delivered to your home. Pick them up at the bank.
- Regularly check your credit report to note any irregularities.
- Cancel any credit card you have not used in the last six months.

If you suspect your identity has been stolen, call one of the three major credit reporting agencies. The law requires the agency you contact to contact the other two. The agencies will flag your account so that anyone who tries to view your credit report will have to verify identity. The three major credit reporting agencies are: Equifax, 800-525-6285; Experian, 888-397-3742; and TransUnion, 800-680-7289.

Work with your creditors quickly if you notice unauthorized charges on your account or billing statement. You have 60 days from the date you normally receive your bill to notify the creditor. If you notify your creditors within the time frame, your loss for unauthorized charges will be limited to \$50.

Social Media Safety Tips

We don't use the Internet only for business. We also use it for play, through online gaming, shopping, and socializing. Online social media sites, such as Facebook, Twitter, Instagram, and LinkedIn, are staples in our culture. It's how we learn, interact, and inform. It's convenient, economical, and entertaining. With more than one billion people worldwide using social media, such networks are here to stay. We're all learning about this trend together and what it can do.

The advances in technology, such as GPS tracking, smartphone applications, and video chat, undoubtedly have changed our culture and made everyone feel safer. We're never alone, and help is always a phone call or "tweet" away. But what about when what keeps us connected makes us vulnerable? When sharing pictures of your delicious meal on Instagram, tweeting about the horrific traffic, posting your resume on LinkedIn, and sharing on Facebook that you are checking into the resort with your friends for Senior Week, remember that information is out there for everyone to see. Although privacy settings and firewalls can protect you, the best way to stay safe when using social media is to be self-monitoring.

- *Don't give out your personal information.* Social media sites are a great way for you to express yourself and share the things you like with your friends. Be careful what you share. Don't post any of your personal information, such as your phone number, email address, birthday, or home address. Make sure that you set strong privacy settings.



ALTHOUGH PRIVACY SETTINGS AND FIREWALLS CAN PROTECT YOU, THE BEST WAY TO STAY SAFE WHEN USING SOCIAL MEDIA IS TO BE SELF-MONITORING.

- *Think about what you post.*
Don't post inappropriate comments, use foul language, or upload a picture that could get you in trouble. Everything that you post on a social media site has the potential of being copied and stored and can come back to haunt you. Potential employers may look at your social media site and deny you a position because of offensive posts and pictures. And once you've landed a job, you always represent your employer.
- *Send or accept friend requests only from people you know.*
An easy way to stay safe when using a social media site such as Facebook is to know who can see your profile. Make sure all of your friends are people you truly know.
- *Be careful what you and your friends share.*
Ask your friends not to post pictures or videos you may be in or share conversations that you've had with them unless they have your permission. This will help limit the number of people who have access to your information. Privacy settings are available that require you to approve any post or

comment before it attaches to your profile. And be sure to cover or turn off your laptop camera.

- *Don't share your password with your friends.*
Aside from you and your parents, your password information is just that—yours. So don't share it with your friends. Your friends may want to play a harmless joke, but if they post something inappropriate under your name, it could get you in trouble.
- *Control GPS-tracking settings.*
If you have a smartphone and you're using it to go on a social media site, see if you have enabled the geo-location service, and if so, turn it off. Facebook and Foursquare offer the feature to "check in" at registered locations. For example, if you're at the movies with a friend, you can tag both of you in at the theater and post it to your timeline. Using this feature lets everyone in your networks and those of your friends' networks know where you are, even those you may not want to know, and it also alerts wrongdoers to the fact that you are not home.
- *Share your vacation plans and photos after you get home.*
Posting pictures and sharing your location lets everyone with access to your account know where you are. Don't advertise that your home is going to be empty.

Cyberbullying and Sexting on Social Media

Cyberbullying is the use of the Internet, cell phones, or other technology to spread hurtful or embarrassing pictures and messages about another person. Cyberbullies use social media, blogs, and texting to harass and spread hurtful messages and pictures about other people. Cyberbullying is in the top five offenses most experienced by young adults.

What Does Cyberbullying Look Like?³¹

- Mean comments or rumors spread on social media sites, through email or through a text message
- Using a victim's password to break into his or her account to impersonate the victim or post embarrassing messages about him or her
- Posting an embarrassing video about someone
- Threatening someone through a live streaming gaming system

When surveyed, 81 percent of youth say that teens cyberbully because it is no big deal. In actuality, victims of cyberbullying can suffer emotionally, socially, behaviorally, and academically. Victims of cyberbullying can become depressed, develop eating disorders, stop hanging out with friends, and lose interest in school. Cyberbullying sometimes occurs in addition to other forms of victimization. Someone may also be experiencing physical bullying, intimate partner violence, harassment, or stalking.

If you or someone you know is being cyberbullied, do the following:

- *Keep documentation*

Don't delete any of the emails, texts, or messages. They can serve as evidence.

- *Do not forward*

Any mean messages that spread rumors about you or someone else is bullying. Forwarding these messages puts you at fault as much as the original sender.

- *Don't retaliate*

Revenge is never the best answer. Not only does retaliation accelerate the harassment, but it makes you a bully too.

- *Report it*

Let the administrator of the website know what is happening. Websites such as Facebook and YouTube have safety centers to report bullying.

Although laws against cyberbullying vary from state to state, cyberbullying legislation generally includes the following:

- Harassment via computer, telephone, cell, or text messaging device
- Any verbal, textual, or graphic communications that would cause fear of physical harm, intimidation, humiliation, or embarrassment to another person
- Any threatening communication sent electronically to another person
- Any explicit pictures intended to harm another person
 - In addition, sexting is often included in cyberbullying legislation. Keep in mind sexting is illegal in some states.

Sexting

Sexting is sending sexually explicit photographs, messages, and video in a text message or email. According to a study by the National Campaign to Prevent Teen and Unplanned Pregnancy (2008), 39 percent of teenagers have admitted to receiving and sending text messages of a sexual nature, such as nude or seminude photos, lewd messages, and provocative videos.³²

Don't assume your messages will remain private. You may be dating the person now, but four months from now, you may not be. Those pictures and messages will still exist and can be forwarded to others. In fact, 40 percent of teenagers and young adults have had a sexually explicit message or photo shown or forwarded to them.³³



81%

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Sexting and having these photos on your phone or in your email correspondence is dangerous. If your phone or computer gets into the wrong hands, those images and messages can be redistributed and will be damaging to your reputation. Images can be posted on social media sites or used in pornographic websites and videos.

Keep in mind it may be fun to flirt, but these messages carry with them an expectation and affect the impression others have of you. The best way to keep yourself safe from hackers and wrongdoers sharing your personal and private photographs and conversations is simply not to have them on your phone or in your email correspondence.

Legal Implications

To date, more than 20 states have passed laws, under child pornography statutes, against anyone under 18 years of age who sends a sexually explicit text message. In these states, any minor who sends or distributes the messages is considered delinquent and guilty of a misdemeanor offense. The charge subjects any minor to mandated supervision and revocation of phone privileges. If you receive a sexually explicit message, you are also subject to supervision of electronic usage.

Once you're older than 18 years and you send sexually explicit messages to someone 17 years old or younger, the punishment is much more severe. Sexting then becomes child pornography and coercion and is considered a felony. Felony convictions can carry fines as great as \$100,000, up to life in prison, sexual registry requirements, and lifetime supervision.



CONCLUSION

Welcome to one of the best times of your life. You may be filled with mixed emotions from sadness for leaving the comfort of childhood to the long-anticipated excitement of being on your own. Try not to let the novelty and excitement of your new independence make you a target for crime.

Over the next few years, you will experience many firsts—jobs, apartments, roommates. You may start a career, travel on your own, go to parties, and so much more. But there's a catch: with these new freedoms and opportunities will come a higher demand for responsibility and accountability. You need to look out for yourself, make the right decisions, and think proactively.

No matter if you're joining the military, going to college, or starting a career, you will face challenges and tough decisions. You will be exposed to some wonderful opportunities and some dangerous situations. This toolkit is designed to prepare you for some of the challenges you might face with your newly found responsibility and independence and to help you stay safe. We hope you find the lessons as valuable and useful as they are intended to be.



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Resources

The following is a list of a few of the many groups and organizations with more information on the topics covered in this kit.

AAA Mid-Atlantic

One River Place
Wilmington, DE 19801
<http://midatlantic.aaa.com>

Apartment Ratings

www.apartmentratings.com

Best Places to Live

www.bestplaces.net

Common Sense Media

650 Townsend, Suite 435
San Francisco, CA 94103
www.common sense media.org

Family Online Safety Institute

400 7th Street, NW, Suite 306
Washington, DC 20004
www.fosi.org

Federal Deposit Insurance Corporation (FDIC)

877-ASKFDIC (877-275-3342)
www.fdic.gov

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
202-326-2222
www.ftc.gov
www.onguardonline.gov

FINRA Investor Education Foundation

1735 K Street, NW
Washington, DC 20006-1506
www.finrafoundation.org
www.SaveAndInvest.org

Insurance Information Institute

110 William Street
New York, NY 10038
www.iii.org

Know Your Stuff® Home Inventory

www.knowyourstuff.org

National Coalition Against Domestic Violence

1-800-799-SAFE (7233)
www.ncadv.org

National Credit Union Administration (NCUA)

1775 Duke Street
Alexandria, VA 22314-3428
703-518-6300
www.ncua.gov/Pages/default.aspx

National Sexual Assault Hotline

Rape Abuse and Incest National Network
1-800-656-HOPE
www.rainn.org

National Survey on Drug Use and Health (NSDUH)

<https://nsduhweb.rti.org>

National Teen Violence Hotline

1-866-331-9474
www.loveisrespect.org

Quicken Personal Finance Software

2632 Marine Way
Mountain View, CA 94043
<http://quicken.intuit.com>
www.Mint.com

Roommates

www.roommates.com

Safe Helpline

877-955-5247

www.safehelpline.org

SHARP Program

U.S. Army Sexual Harassment Assault Response and Prevention Program

www.sexualassault.army.mil

Smart Traveler Enrollment Program (STEP)

U.S. Department of State

A Service of the Bureau of Consular Affairs

<https://step.state.gov/step>

U.S. Citizenship and Immigration Services

Immigration and Naturalization Service (INS)

www.uscis.gov/portal/site/uscis

U.S. Computer Emergency Readiness Team

245 Murray Lane, SW, Building 410

Washington, DC 20598

888-282-0870

www.us-cert.gov

U.S. Department of Housing and Urban Development

451 7th Street, SW

Washington, DC 20410

202-708-1112

portal.hud.gov/hudportal/HUD

U.S. Immigration and Customs Enforcement

500 12th Street, SW

Washington, DC 20536

www.ice.gov

U.S. Department of Justice

900 Pennsylvania Avenue

Washington, DC 20530

www.justice.gov

www.cybercrime.gov

WBI—The Workplace Bullying Institute

www.workplacebullying.org

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