



Turning (Turned) 18

Written by H Patton (non-attorney) year 2021

Synonyms for **turning** eighteen include coming of age, reaching the age of majority, reaching adulthood, attaining majority, and becoming an adult.

Why is turning 18 such a big deal? Why does 18 mean you are suddenly an adult? In 47 US states, the age of majority—the age at which a person has the legal rights and responsibilities of an adult—is 18. The exceptions are Alabama, Mississippi and Nebraska. In Alabama and Nebraska the age of majority is 19 and in Mississippi it is 21.

Why is 18 considered the age of adulthood? **Because that's when people get to vote.** By turning 18, you have got the right to a powerful tool to shape your city, county, state and country's future.

What is the topic of this lesson? (Turning 18)

Give a synonym for turning 18. (coming of age, reaching the age of majority, reaching adulthood, attaining majority)

Define Age of Majority (the age at which a person has the legal rights and responsibilities of an adult)

How many states do not follow the standard age of 18 for adulthood? (50-47=3)

Which state observes the age of 21 as being the age of majority? (Mississippi)

Why is turning 18 considered adulthood? (right to vote)

***** If someone is under guardianship, then the guardian has all authority over decisions and thus these rights will not apply to the newly minted adult.**

At age 18, you are considered an adult who is mature enough to make his/her own decisions. You may have been wondering 'why is my mom (dad/parent) is acting so weird lately?' It's natural for parents to get sentimental (feeling of tenderness or nostalgia) when kids turn 18, plus they are no longer in charge! With the conferring of rights to the 18-year-old, parental rights are eliminated. Parents lose their right to access their child's medical and academic records, exercise financial management, and make decisions on their child's behalf – even if their child still qualifies as a dependent for tax purposes.

Let's take a look at some of the implications of being an adult from the law's perspective.

1 – We already mentioned you now have the right to vote.

What happens to parental rights when their child turns 18? (eliminated)

Question Type Key

1

KNOWN – SEMI-OPEN – PRIOR KNOWLEDGE – MATH – OPEN - VAKT



Spell sentimental

Write the word sentimental

Name one record your parents lose control over when you turn 18. (medical, academic, financial)

Name one thing your mom has done lately that might be considered weird.

2- You can sign contracts. Please remember your brain is still forming those executive function pathways. Before the age of 24, young adults tend to be impulsive and make hasty decisions. While signing contracts, be sure to understand what the deal is about, read all the clauses, and consult a trusted advisor before you sign. One contract example would be signing an apartment lease.

3- You can get married, which is another example of a contract. While being married might seem like an awesome new adventure, be cautious. The younger you marry, the more likely it is that you will get divorced. If you are young and want to avoid a stupid mistake, then wait for marriage until you are really sure. See how the relationship develops over the years.

4- You can be called up for jury duty.

5- At 18 you can go to jail. Say goodbye to the age of innocence (not guilty of a crime).

6- You can be sued.

7- You can gamble. Don't throw away your school tuition in Vegas! The odds are against you.

8- You are finally old enough to help those in need by donating blood. Did you know you can save up to three lives each time you donate blood?

Write or sign your name here _____

At what age does science consider the brain no longer subject to teenage impulses? (24)

Give an example of a contract. (lease, marriage, car purchase)

What is more likely to happen to young people getting married than older people? (divorce)

Spell innocence

What state is Vegas in? (Nevada)

Would donating blood be an activity that interests you or an activity that is not interesting?



9- If you were assigned male gender at birth, you must register with Selective Service. Per the Selective Service website, *“The Selective Service System and the registration requirement for America’s young men provide our Nation with a structure and a system of guidelines which will provide the most prompt, efficient, and equitable draft possible, if the country should need it. America’s leaders agree that despite the success of the All-Volunteer Force, registration with Selective Service must continue as a key component of national security strategy.*

While there is no draft at present, your registration is essential to our Nation’s security in the event that a national crisis ever occurred.”

There hasn't been a military draft in the United States since the 1970s.

Who must register with selective service at age 18? (men, males)

Selective Service is a key component to what? (national security strategy)

How long ago was the last draft? (2021-1970 = 51)

If you’re drafted, then you would be required to serve in the United States _____ (military, army)

10- Once you have reached the age of majority, you can open a bank account with just your name on it. That means you can take control of your own finances and save and spend your money as you want to. Be careful, though, because some banks charge hefty fees for being overdrawn or for dropping below a certain balance.

11- Did you know that you can't legally pawn something until you are 18? To pawn means you are **leaving something valuable that you own (collateral) with a pawnbroker who then lends you money, (loan)**. You pay back the money per the terms of the loan agreement and get your collateral back. If you do not meet the loan terms, then the valuable item belongs to the pawnbroker to do with as they desire.

12- If you hate your name, now you can change it without parental consent.

Besides being overdrawn, banks often charge fees for using an ATM or if your balance _____ (drops below certain minimum)

If you temporarily give a valuable item of yours to a bank or pawnbroker, the item is _____ (collateral)

If you fail to pay the pawn shop their money back, then what becomes of the collateral? (it belongs to pawnbroker to keep or resell)

If you could pick a name other than the one given to you at birth, what would it be?

Question Type Key

3

KNOWN – SEMI-OPEN – PRIOR KNOWLEDGE – MATH – OPEN - VAKT



What is an item your own that is valuable to you that you would never pawn?

Feeling overwhelmed with choices and decisions to make already? Have no fear, not all rights and responsibilities are granted when you reach the age of adulthood.

- You still cannot legally drink alcohol. The legal drinking age is 21.
- You can remain on your parent's health insurance for medical coverage until the age of 26.

Now you may be thinking that turning 18 is not all it was cracked up to be, right? I mean why is there this sudden expectation that you can now officially take care of yourself which is straight up just not true. Have no fear, there are ways you can still get the supports you need!

***** If someone is under guardianship, then the guardian has all authority over decisions and the above listed rights will not apply and the forms listed below will not be needed.**

How old do you have to be to drink alcohol legally? (21)

True or false – you can remain on your parent's health insurance at age 27. (false)

In what year will you be 27? (year of birth + 27 = _____)

Earlier we said that your parent's legal rights to access your medical records, academic records, or financial statements terminates at age 18. However, you can assign your parents, or other trusted adult, certain rights for specific decision making by executing some legal documents.

Most of the documents can be created without hiring a lawyer, though it may be prudent to involve an attorney to review any self-created documents. Of course, you can outright hire a lawyer to create the documents. No matter how you choose to proceed, you should read the documents all the way through and understand before signing. Discuss together with your trusted adult/parent, or attorney, the reason for each document. Be sure your concerns and questions have been answered before signing, since you should be treated as the adult you have become.

- 1- **A durable power of attorney** – Use this document to name an agent able to make and transact financial decisions on your behalf. A durable power of attorney allows the named agent to access bank accounts, sign tax returns, renew car registration, and perform other transactions.
- 2- **A healthcare proxy (healthcare power of attorney)** – This form authorizes the person you name to make healthcare decisions on your behalf.
- 3- **HIPPA** - Health Insurance Portability and Accountability Act prevents anyone not named in a signed release from receiving medical information about another adult. It won't matter that the adult is your parent. You may sign a full HIPPA release or set limits on what information may be shared.



- 4- ***WARNING EMOTIONAL – SKIP IF NOT READY** **Living Will** - also known as an [advanced healthcare directive](#), addresses such things as your wishes regarding life-extending medical treatment and organ donations. Having this document in place can help avoid the potential pain and anguish of different family members being at odds about how to handle a tragedy, such as an automobile accident. This is your way to make your wishes known for how you would like to have certain medical situations handled if they ever arise.

Give me a reason someone might create their own documents rather than hire an attorney. (a lawyer themselves, to save money)

What should you do before signing any document? (read & understand)

Which of the above named documents covers financial transactions? (durable power of attorney)

Explain the difference in the healthcare POA and HIPPA release. (the POA allows the proxy to make decisions, while the HIPPA release just allows the sharing of medical information.)

***WARNING EMOTIONAL – SKIP IF NOT READY** One of the considerations that has to be decided in the advanced healthcare directive is whether or not you want to be placed on life sustaining devices, such as a ventilator. We have heard a lot about ventilators with the treatment of COVID 19. What are your thoughts on the use of ventilators and IV feeding to keep a person alive?

Additional considerations for you upon turning into an adult:

Think about and discuss supported decision making. Supported Decision-Making (SDM) allows individuals with disabilities to make choices about their own lives with support from a team of people they choose. Who do you know and trust to be part of your support network to help with decision-making? Identify the areas that you need help making decisions and the type of help you want/need. Your supporters should be committed to honoring your decisions. They should help provide information for you to weigh the pros and cons of situations. Once you start thinking through all of this, then it is time to draft an SDM agreement for signatures. This is a topic for another lesson as there is lots to consider!

What does SDM stand for? (supported decision making)

The opposite of SDM is what? (guardianship)

On a scale of 1 to 5 (with 5 being the most important and 1 the least), how important is a lesson on SDM to you?

Look into applying for Supplemental Security Income (SSI). SSI is a federal income supplement program funded by general tax revenues. The purpose of SSI is to help aged, blind and disabled people who have little income and few resources to support themselves. It provides financial assistance to meet basic needs



for food, clothing and shelter You must have less than \$2000 in independent assets (e.g., money in bank account(s), savings bonds, etc.). (ssa.gov)

Apply for a Non-driver photo ID Card with your State if you do not have a driver's license. This will provide a convenient form of government ID needed for applying for SSI and traveling, etc.

Write the abbreviation for supplemental security income. (SSI)

Name one of the basic needs that are covered by SSI. (Food, shelter, clothing)

What is the maximum dollar value of assets you may own and still be qualified to receive SSI? (2000)

Start planning for life after high school. Are you interested in 2 year college, 4 year college, vocational school, or a job. If interested in working, then look at vocational rehabilitation services, supported employment services or start your own business. Also, do not neglect the social pieces of planning! How will you stay actively engaged in your community? Will it be through church, recreational sports leagues, or social clubs?

When you are 18 and beginning to take control of your decisions, remember some of these decisions will turn out to be really great, others not. Sometimes the best learning comes from our mistakes. Keep your hopes high and your dreams big because the future is in your hands. 18 is really just the beginning!

Tell me one goal you have for after high school.

Give me one example of how you like to be social.

What is something you learned from a personal mistake?



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Heather graduated from Florida State University with a Bachelor of Science in Accounting. She considers herself a work in progress. She learned about S2C from her son's school back in 2015 and has attended sessions with Elizabeth Vosseller. Heather lives in Atlanta, Georgia with her husband and son. They enjoy trips to the mountains of North Carolina to decompress and listen to the quiet.



RESOURCES:

[An Exciting Of List Pros And Cons Of Turning 18. \(icytales.com\)](http://icytales.com)

[Age of Majority by State as of 2021 \(policygenius.com\)](http://policygenius.com)

[Turning 18 - What Does It Mean? \(mercadien.com\)](http://mercadien.com)

[The Best Pieces of Life Advice for 18-year-olds \(planetofsuccess.com\)](http://planetofsuccess.com)

[If Your Kid Is 18, You Need These Documents \(investopedia.com\)](http://investopedia.com)

[Information Parents Need to Know When a Child Turns 18 \(verywellfamily.com\)](http://verywellfamily.com)

[30 Exciting Things You Can do at 18 ... \(allwomenstalk.com\)](http://allwomenstalk.com)

[Getting Started With Supported Decision-Making - Supported Decision-Making \(supporteddecisions.org\)](http://supporteddecisions.org)