



# High School

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Transitioning to Life After High School

Topic	Facts for young adults	What I have learned by doing this task
Banking	You should have your own free savings and checking account. You can open one on your own when you turn 18. Your parents/ guardians may have opened a custodial account for you when you were a minor. Between the age of 18 and 25 (it varies by state) legal control of the account must be turned over to you.	
Credit cards	You can become an <a href="#">authorized user</a> on your parents'/guardians' credit card accounts. You can apply for a <a href="#">secure credit card</a> when you are 18. If you are a full time employee, you can apply for your own credit card at 18.	
Insurance	You can remain under your parents' /guardians' health insurance until you are 26. If you are driving, you can stay under your previous insurance policy or <a href="#">apply for your own</a> , although it will probably be more expensive. If you are renting your own apartment, you should apply for <a href="#">renter's insurance</a> .	
Register to vote	When you turn 18, and if you are a US citizen, you should register to vote in elections. This <a href="#">video</a> will walk you through the steps, which differ between states	
Scholarships	If you are going to either a trade school, a 2 year college, or a 4 year college, there are <u>different types</u> of <a href="#">scholarships</a> you can apply for to help you pay. You want to apply for scholarships first because it is free money.	
Applying for student loans	If you are going to either a trade school, a 2 year college, or a 4 year college, there are <a href="#">different types</a>	



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	<a href="#">of loans</a> you can apply for to help you pay. Just remember that loans have to be repaid with interest.	
504 plans/ IEPs	If you are going to college or trade school, you can still receive accommodations through your 504 plan or IEP. Make sure you visit your school of choice's Disability Center before you commit. Once you have chosen a school, make an appointment with a counselor to verify your accommodations. They will tell you exactly what documentation you need to bring.	
Legal consequences	As you enter adulthood, there are legal consequences for your actions. You are responsible for your own choices. Be certain you are aware of those repercussions before you engage in any activity that is risky.	
Medical care	<p>When you turn 18, you are responsible for your own health decisions. Physicians will speak to you, not your parents. If you wish to have your parents/guardians involved in your healthcare, you will need a <a href="#">health care proxy, a HIPAA release form, and a durable power of attorney</a>. Consider signing and carrying these documents with you if you want another adult to answer medical questions about you.</p> <p>You may also need to switch from your pediatrician to a different doctor as you age. Most pediatricians will still treat you until you are 21, but you should start the process of switching physicians at least one year in advance. This <a href="#">link</a> is a resource to guide you through the process.</p>	
Credit score	If you have never used credit, you will not have a credit score. And that is not good news. Your initial credit score will be low because your creditors don't know if you will be responsible enough to repay the loan. <a href="#">Here are some ways</a> you can build credit as you leave high school. One piece of advice - if you choose to open a credit card, pay it off in full every month. You do not have to carry a balance to earn a credit score. Ensure your credit limit is low enough so you are able to pay it off each month. Just by having the credit card you will increase your credit score.	

