YOU & the LAW

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Education, skills, effort needed to become a lawyer

The path to becoming a lawyer is demanding. It requires several years of college education and law school, passing a state bar exam, and meeting character and fitness requirements based on current and past conduct.



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Each state sets the eligibility standards to become a lawyer licensed to practice in that state. Many states require a college undergraduate degree.

Although law schools do not require a special college degree for admission, courses of study in history, English, philosophy and business tend to be popular with potential law students. In any area of study, demanding courses that develop research and writing skills are sound preparation for the law school experience, as well as for a career in law.

Not all students enroll in law school immediately after college graduation. Some decide to pursue a career in law following work experience in other fields. Skills in problem solving, critical reading, research, writing and communication are beneficial to success in the study and practice of law and can be acquired in many fields of work and education and from life experience.

Prospective law students take the Law School Admission Test. This is a standardized test administered six times a year at testing centers around the country. The half-day examination tests reading comprehension, as well as logical and verbal reasoning.

Law schools use LSAT test scores, college grades and other factors in considering applicants for admission.

After law school graduation, all prospective lawyers must pass a bar examination in the state in which they wish to practice. All states recognize graduation from a three-year program at a law school approved by the American Bar Association as meeting the educational requirements for eligibility to sit for the bar.

Law school graduates must also meet the state's character and fitness requirements to be permitted to take the state's bar examination. Bar exams are usually taken over 2-3 days.

A lawyer's education doesn't end after passing the bar exam and being admitted to practice. Most states require between 12 and 15 hours of additional legal study each year, known as mandatory continuing legal education, to maintain eligibility to practice law.

In addition to the rigorous study and testing required to become a lawyer, there is also the expense. The cost of a legal education can be significant.

Generally speaking, public law schools are less expensive than private schools, and in-state tuition in public law schools is less than tuition for out-of-state students. Scholarships and discounted tuition are sometimes available to students with high LSAT scores. Even so, most students borrow some or all the tuition costs to finance their legal education.

Lawyers make a significant investment of time, effort and money in preparation to be admitted as members of their profession.

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Watch for signs of concussion in children

Summer fun involving outdoor play and sports for children often results in minor cuts and bruises, and occasionally a broken bone. These are obvious injuries requiring attention. But every year, hundreds of thousands of children suffer concussions, an injury that isn't always immediately recognizable.

A concussion is a brain injury caused by a bump, blow or jolt to the head or by a hit to the body that causes the head and brain to bounce around or twist in the skull. This can create chemical changes in the brain and stretch and damage brain cells. Concussions can result from falls, being hit by a ball during sports, or running into a solid object, such as a wall or tree.

Recognizing a concussion is key to faster recovery. The best treatment is rest from physical and mental activity until the symptoms go away. It is especially important to prevent additional concussions in the weeks and months after a concussion so that the brain can fully heal. Repeated concussions can affect thinking, learning, memory and emotions. Seek immediate emergency medical attention for your child or teen if you observe any of the following symptoms:

- One pupil larger than the other;
- Drowsiness or inability to wake up;
- Headache that worsens and does not go away;
- Slurred speech, weakness, numbness or decreased coordination;
- Repeated vomiting or nausea, convulsions or seizures;
- Increased confusion, restlessness or agitation; or
- Losing consciousness, even briefly.

You should also seek immediate medical care for a toddler or infant with a possible concussion who will not stop crying and cannot be consoled or will not nurse or eat.

Some signs of concussion may not show up immediately, so continue to check for them for a few days after the injury. If your child or teen exhibits the following signs without improvement, seek medical attention:

- Dizziness, difficulty with coordination and balance;
- Moodiness, irritability, personality changes;
- Persistent headache;
- Persistent mild nausea;
- Trouble concentrating;
- Difficulty remembering and learning new information;
- Fatigue, low energy;
- Sleeping problems, including sleeping more than usual; or
- Blurry vision or other vision problems.

For more information on how to recognize, treat and prevent concussions in children and youth, check out the Centers for Disease Control and Prevention Heads Up information page at *www.cdc.gov/headsup/*.



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Don't let a rental scam spoil your vacation

Renting a vacation home or condo directly from the owner can stretch your vacation dollars by eliminating the rental agent or property managers' commission. But, there are precautions you need to take before putting your money down on that bargain. Scammers can spoil your vacation by taking your rental money and leaving you with no place to stay when you arrive.

These thieves work several ways. They may replace the owner's contact information with their own and put the property description and listing on their own website. Another trick is to hijack the property owner's email account so that your inquiry goes to the scammer, not the real owner. Some scammers even create listings for places that don't exist or aren't for rent.

To avoid being caught in a vacation rental scam, the Federal Trade Commission recommends that you:

- ✓ Don't wire money or pay for your vacation rental with a prepaid or gift card.
- ✓ Don't be rushed into a decision.
- ✓ Beware of very cheap rates for premium vacation property. Do extra research if the price sounds too good to be true.
- ✓ Get a copy of the contract before you send a deposit. Be sure that the property's address really exists.



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- ✓ If the rental is located in a resort, look up the resort's phone number and call that number to confirm location and details.

What affects your credit score, and what doesn't

Because companies use your credit score to decide whether to loan you money or offer you a credit card and what interest rate they will charge, it's important to know what goes into compiling your credit score.

Businesses use different formulas to create a credit score from your borrowing and payment history. The higher your credit score, the more likely you will get a loan and pay a lower interest rate.

Your credit score can also affect your ability to buy affordable insurance.

According to the Consumer Financial Protection Bureau, a typical credit score evaluates:

- ✦ Bill-paying history;
- ✦ Current unpaid debt;
- ✦ The number and type of loan accounts you have;
- ✦ How long you have had your loan accounts open;
- ✦ How much of your available credit you are using;
- ✦ New applications for credit; and
- ✦ Whether you have had debt sent to a collection agency, had a foreclosure or filed bankruptcy and how long ago.

Factors that improve your credit score are paying your bills on time, not borrowing too much or maxing out your credit cards, a proven track record of managing your debt, not opening a lot of new accounts in a short period, and having a variety of credit cards and loans when you do use credit to finance purchases.



Some things that do not affect your credit score are:

- ✦ The amount of your income,
- ✦ Your education level,
- ✦ The amount of money in your bank accounts,
- ✦ Overdrafts in your checking account, and
- ✦ Carrying a balance on your credit card, so long as you're making timely payment. However, the overall amount of your debt can affect your ability to borrow more money, regardless of credit score.

It is a good practice to check your credit report each year through *www.annualcreditreport.com* to ensure that the information being used to compile your credit score is accurate. You are entitled by law to one free credit report a year from each of the three nationwide consumer credit reporting companies.

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Tips for college students when opening a bank account

As college freshmen head off for the fall semester, most will be living away from home for the first time. Opening a bank account may seem like a good way to manage daily cash needs. But before you sign up for a new checking account, there are some things you should consider.

An account with a bank affiliated with the college the student will attend might seem like the best choice, but these accounts can come with some unexpected costs.

Special marketing arrangements between colleges and banks may steer students toward high-fee accounts according to a report by the Consumer Financial Protection Bureau. The report found that in the 2016-17 academic year, 1.3 million college students paid more than $27 million in fees,



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while colleges earned $16 million during that same period to promote banking products.

Not all school-affiliated bank accounts carry high fees. Some offer low-fee and no-fee accounts for students, so look closely at the offer.

Look for a bank that waives monthly fees on student accounts without requiring a large balance.

Find out if the account offers a free debit card, free check writing and free ATM usage within the bank network.

Don't sign up for overdraft protection. You may instead want to link a savings account to the checking account. Transfer fees are usually much lower than overdraft fees. Check out ATM access near the college and consider the out-of-network fees to withdraw funds.

College credit unions and online banking are two other options to consider. Both usually charge lower fees.

WhatTheFee.com, a program of *Consumer Reports,* provides information about hidden fees in several areas, including college student bank accounts.

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