Do You Know

Your Legal Rights and Responsibilities as an 18 Year Old?

Montana Office of Public Instruction
Linda McCulloch, Superintendent
www.opi.mt.gov

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Do You Know Your Legal Rights and Responsibilities as an 18-Year-Old?

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LETTER FROM STATE SUPERINTENDENT LINDA McCULLOCH

Your Legal Rights and Responsibilities as an 18-Year-Old

Turning 18 is your first step down the road of legal adulthood. That step takes you into a vast new world of rights and responsibilities.

The Montana Office of Public Instruction compiled this information as a guide to help you understand the legal aspects of becoming an adult.

I wish you an exciting, successful journey into your future!

Warm regards,

Linda McCulloch
State Superintendent of Public Instruction

" It is the mission of the Office of Public Instruction to improve teaching and learning through communication, collaboration, advocacy, and accountability to those we serve."

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INTRODUCTION

This information focuses on the changes in legal rights and responsibilities that occur when you become 18 and are considered an adult. The purpose is to inform you of your rights and to help you recognize and avoid possible problems.

This information provides a summary of current legal principles. It does not offer legal advice. **If you have a specific question, you should review the sources mentioned at the end or talk with a lawyer.**

Do You Know...

what it means to become an adult?

I. GENERAL PRINCIPLES

When does a person become an "adult"?
In Montana, as in most states, at age 18. Each state may determine its own "age of majority." Mont. Code Ann. §§ 41-1-101 and 41-5-103.

What does it mean to become an adult?
You have new rights associated with being independent. You also have new responsibilities and are held personally accountable for your actions.

When you reach 18 in Montana, you are automatically given all the rights of an adult except as to drinking alcohol. In Montana, these include the following:

- to vote;
- to make a will and power of attorney;
- to make your own end-of-life decisions;
- to be an organ donor;
- to sign a contract (rent an apartment, buy a car, take out a loan) in your own name;
- to obtain medical treatment without parental consent;
- to enlist in the armed forces without parental consent;
- to be completely independent from parental control;
- to apply for credit in your own name.

What are some of the responsibilities a person has at age 18 that he or she didn't have before?
Your parents are no longer required to support you.
You may be sued by others on contracts you signed.
You are eligible for jury duty.
All males must register with Selective Service.
You will be tried in adult criminal court rather than juvenile court.

II. CIVIC RIGHTS AND RESPONSIBILITIES

A. Military Service

Who is required to register for the draft?
Every male citizen and male alien residing in the United States born on or after January 1, 1960, who has attained his 18th birthday, must register within 30 days of his 18th birthday. Men may register up to 120 days before their 18th birthday. This is known as Selective Service registration. 50 App. USCA § 451.

How does a person register for the draft?
Go to a local post office and fill out a registration form giving your name, address, sex, birthday, and Social Security number. You can also register on line at:http://www.sss.gov/ Physical examinations will not be conducted and classifications will not be issued when you register.

Will draft cards be issued?
No. You will receive a registration acknowledgment card within 30-90 days after you register.

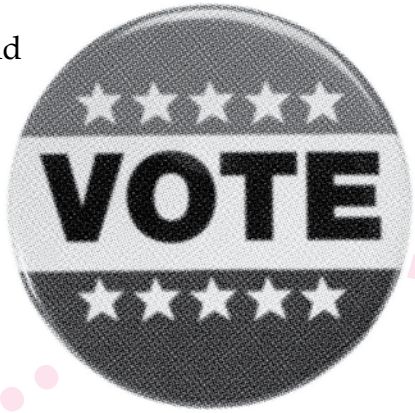
What can happen if a person does not register?
Failure to register is a federal crime punishable by up to five years' imprisonment and/or a fine of up to $250,000. Eligibility for federal college financial assistance and federal job training assistance programs may require proof of registration.

At what age may a person enlist in the Armed Forces?
You can enlist at age 17 with parental consent. Without parental consent, you cannot enlist until you are 18. The maximum age varies with the branch of service.

B. Voting

One of the most important rights you gain at the age of 18 is the right to vote, to take part in determining the leaders of your community, state and country. You now have the right to participate in the decisions that will affect your future.

What are the requirements for voting?
You must be 18 or older, a U.S. citizen, a resident of Montana and the county in which you are going to vote for at least 30 days before the election, and you must be registered to vote. Mont. Code Ann. § 13-1-111.



Where does a person vote?
Your local government establishes voting locations ("polling places"), usually at a school, city hall, or similar public place. Your county clerk and recorder or election administrator can tell you where to vote. Mont. Code Ann. § 13-1-301.

Where does a person register to vote?
You can register to vote with your county election administrator and any regularly appointed deputy or assistant election administrator. You can register by personal appearance or by mail. Mont. Code Ann. §§ 13-2-110 and 13-2-201. A voter registration form is attached to each driver's license application and can be submitted to the Dept. of Motor Vehicles with your driver's license application. Mont. Code Ann. § 61-5-107.

May a person vote if she has not registered before election day?
You should register at least 30 days prior to any election, which is the date that regular voter registration closes. You may change your registration or register after that date and up to the date of the election by contacting your county election administrator. You may be required to vote at the election administrator's office rather than a polling place. Mont. Code Ann. § 13-2-304. You do not need to re-register before each election, but if you fail to vote in two subsequent federal elections, your registration may be canceled. Mont. Code Ann. §§ 13-2-301 and 13-2-402.

May college students vote in the city where they go to school?
Yes, if you register in that city and can show a change of residence from your hometown. Otherwise, student residence for voting is determined by hometown residence.

May a person vote if he will not be in his voting district on election day or cannot appear at the polling place?
Yes. You can vote by absentee ballot after making advance application for an official ballot in person or in writing beginning 75 days before the day of election and ending at noon on the day before the election. Mont. Code Ann. §§ 13-13-201, et seq.

C. Jury Duty

Another right to which you are entitled to as a citizen of the United States is the right to a trial before a jury of your peers. Juries can be called in both civil and criminal matters. Juries determine fact issues while judges rule on the law.

If called to serve on a jury, does a person have to go?
Yes, unless you are excused for some special reason. This is one of the responsibilities of being an adult. Mont. Code Ann. §§ 3-15-301 et. seq.

What are the qualifications for serving on a jury?
You must be 18 or older, a U.S. citizen, a registered elector, not so ill or disabled as to interfere with jury duty, and able to read and understand the English language.

How are people called to serve on a jury?
The specific procedures vary depending on the court, i.e. municipal, city, district, or federal. Generally, a list of the names of potential jurors is prepared from the most recent list of registered voters and licensed drivers. Names are chosen at random to be on the list of jurors for a one year term. A notice of selection, a jury questionnaire and a form for an affidavit claiming an excuse are sent to each person drawn. Prior to the date of a jury trial, the clerk's office randomly selects jurors from the list to serve on a particular case. The jurors are notified and must appear at the date and time specified. Mont. Code Ann. Title 3, Chapter 15, Mont. Code Ann. §§ 46-17-202 and 61-5-127.

Do all people in the jury panel actually serve on a jury?
No. More people are chosen than will be needed because some people are excused and others might be excluded by the judge or the attorneys.

Who will be excused from serving as a trial juror?
The court or jury commissioners must excuse a person who is not competent, who is chronically incapacitated by illness or injury, or who establishes the jury service would entail undue hardship for her/him or for the public served.

Who will a judge excuse from jury service?
The judge will excuse people who:
Are closely related by blood or marriage to someone involved in the case or to one of the lawyers;
have a financial interest in the case;
have formed an opinion about how the case should be decided; or
have a bias or prejudice which would prevent them deciding the case impartially.

Are people with certain jobs--fire fighters, police officers or teachers--automatically excused from jury service?
There are no automatic excuses based on occupation.

May high school students over 18 serve on juries?
Yes.

How are people chosen from the jury panel?
Names are chosen at random from those called for jury duty. The judge and lawyers

ask general questions and excuse people for the reasons discussed. Lawyers then ask questions and can ask the judge to excuse someone for a special reason such as bias, prejudice, or financial interest in the case. Each lawyer is allowed to eliminate four people for no reason for a 12-person jury, and a number agreed upon (not to exceed four) for juries of six to 12.

Do people on a jury lose their salaries?
It depends on the employer. Employers are required to give employees time off for jury service but are not required to continue wage payments.

Are jurors paid by the county?
Yes. A juror is paid at a rate of $25 per day plus mileage for traveling each way between home and the court. Mont. Code Ann. § 3-15-201.

III. CRIMINAL LAW

A. Alcohol & Other Drugs

What is the current legal drinking age in Montana?
Montana's Constitution allows the establishment of the legal age for purchasing, consuming or possessing alcoholic beverages. In 1987, Montana's legal drinking age changed from 19 to 21. Mont. Code Ann. § 45-5-624.

May the state change the drinking age?
Yes. Buying alcohol is considered a privilege rather than a right, so a state may change the drinking age.

What are some examples of violations of Montana's drinking laws by underage persons?

- being in possession of alcoholic beverages;
- obtaining or attempting to obtain alcoholic beverages;
- being on licensed premises without a parent, guardian, or spouse who has attained the legal drinking age;
- falsely representing age to obtain alcoholic beverages;
- carrying, obtaining, making, altering, duplicating or presenting a false identification card;
- operating a vehicle, motorboat, sailboat, water skis, surfboard or similar device while under the influence of alcohol; and

- giving an alcoholic beverage to a person apparently under the influence of alcohol.

Are there situations when an underage person may legally be on the premises of a business licensed to sell alcoholic beverages?
Yes, you may be on such premises:

- when you are accompanied by a parent, guardian, or spouse of legal drinking age;
- to buy food or nonalcoholic beverages;
- if you work there; or
- in a number of locations such as restaurants, hotels, bowling alleys and public athletic fields or public buildings.

What drugs are illegal?
It is illegal to possess any of the drugs listed in Mont. Code Ann. Title 50, Chapter 32, Part 2, including, but not limited to, prescription drugs, without having a doctor's prescription, marijuana, meth, cocaine, anabolic steroids, opiates, etc. Mont. Code Ann. § 45-9-102.

What are the penalties for possession of dangerous drugs?
There are various penalties depending upon the type of drug, whether it is the first charge for possession, and other factors. Mont. Code Ann. § 45-9-102.

What laws apply to drug paraphernalia?
State law defines "drug paraphernalia" as all equipment, products and materials used, intended for use, or designed for use in planting, propagating, cultivating, growing, harvesting, manufacturing, compounding, converting, producing, processing, preparing, testing, analyzing, packaging, repackaging, storing, containing, concealing, injecting, ingesting, inhaling, or otherwise introducing into the human body a dangerous drug. Mont. Code Ann. § 45-10-101.

The possession, manufacture, or delivery of drug paraphernalia can result in imprisonment in the county jail for not more than six months, a fine of not more than $500, or both. Any person 18 years of age or over who delivers drug paraphernalia to a person under 18 years of age, who is at least three years younger, is subject to imprisonment in the county jail for not more than one year and a fine of not more than $1,000, or both. In addition, the person may be required to complete a dangerous drug information course at a chemical dependency facility and may be required to undergo chemical dependency treatment. Mont. Code Ann. §§ 45-10-103 through 45-10-108.

Can my property or someone else's property be seized if drugs are found in my possession?
Yes. The following property can be seized: drugs, money generated from the sale of drugs, equipment used to produce or package the drugs, any vehicle or other type of transportation used to transport the drugs, any real or personal property used to produce, process, sell or convey the drugs and any real or personal property obtained

from the proceeds of the sale of illegal drugs. Mont. Code Ann. § 44-12-102

Can you grow or have marijuana for medical purposes?
Under Montana law you can possess up to six plants and one ounce of useable marijuana if you have a registry identification card pursuant to Mont. Code Ann. § 50-46-103. However, possession of marijuana for any purpose is a crime under federal law.

B. Criminal Charges

If someone is arrested for a criminal offense, what does she have a right to expect from the arresting officer(s)?
If arrested, you can expect to be searched for weapons by the police and taken to a police station. You will be advised of your rights under the United States Constitution, in what is commonly called a "Miranda warning." As soon as you request an attorney, the police are supposed to stop questioning you. Important rights to remember are the right not to talk to the police and the right to have an attorney present. If you cannot afford an attorney, the court will appoint one for you. You may be held at a detention facility until the court grants you a release on bail or your own recognizance.

What basic things should a person remember if arrested?
You should remember your right to have an attorney present. Once you have identified yourself, you may refuse to make any statement or discuss the case with anyone. On the other hand, you may choose to answer questions, sign papers or take tests. However, any information you give voluntarily can be used as evidence against you in court. Law enforcement officers cannot force or threaten you into answering questions and cannot legally guarantee leniency in exchange for any written or oral statements.

How soon after being arrested must a person appear before a judge?
After you are arrested and processed, an "initial appearance" before a judge must occur within a reasonable time. This is usually within 24 hours unless your arrest took place over a weekend, when the initial appearance usually occurs the following Monday, unless it is a holiday.

What is bail?
Bail is a procedure designed to guarantee your appearance in court. Sometimes the court will require a "recognizance" bond, by which you agree to pay a certain amount of money if you fail to appear in court. Sometimes the court will require a specific amount of money to be deposited with the clerk of court. Sometimes the court allows a deposit of a bond or title to a vehicle or home. Usually a member of the family must obtain the funds, deposit the money, and then show the receipt in order for you to be released.

Do You Know...

the penalties for driving with excessive alcohol concentration?

What if a person cannot afford to hire an attorney?
The first thing to tell the court at your initial appearance is that you wish to speak to someone from the Public Defender's Office. Generally, the court will postpone your case and provide you with the address and telephone number of the local public defender.

C. Driving

Is driving a right or a privilege?
It is a privilege the state may regulate.

Are parents liable for a child's accidents after the child turns 18?
Generally no, even if they signed as a sponsor when the child first obtained a license. The liability of the parent or sponsor ends when a child turns 18. If parents own the vehicle involved in an accident, they may be held liable if it is determined they were negligent in allowing their child to operate the vehicle.

Are all owners of a motor vehicle required to have insurance? Who gets a ticket for driving an uninsured car?
Yes. An owner of a motor vehicle registered and operated in Montana by the owner or with his/her permission has to have proof of financial responsibility or insurance for liability for bodily injury or death or damage to property in an amount not less than

- 1) $25,000 because of bodily injury to or death of one person;
- 2) $50,000 for bodily injury or death of two or more people in any one accident; and
- 3) $10,000 because of injury to or destruction of property of others in any one accident. Mont. Code Ann. § 61-6-103.

Proof of responsibility or insurance is required. The person operating the vehicle is the person responsible for making sure the vehicle is insured before driving the vehicle. This means the driver will get a ticket for no insurance - not the owner. Penalties include fines from $250 to $500 and imprisonment up to six months and suspension of their driver's license. Mont. Code Ann. §§ 61-6-301 et seq.

What happens if someone is stopped for drunk driving?
The officer might ask you to perform field sobriety tests or to submit to a preliminary breathalyzer test. Any person who operates a vehicle or is in actual physical control of a vehicle is deemed to have consented to a chemical test of his blood or breath. The officer will inform you that you are considered to have consented to the chosen test, and failure to submit to the test will result in immediate seizure of your driver's license. If you take a blood alcohol test and the result shows a blood alcohol concentration of 0.08 or more, it will be presumed you are under the influence of alcohol. A concentration in excess of 0.04 may be considered with other evidence. Mont. Code Ann. §§ 61-8-401 and 61-8-402. Persons under the age of 21, with a blood

alcohol concentration of 0.02 or more, are not allowed to operate or be in actual physical control of a vehicle. Mont. Code Ann. § 61-8-410.

If you refuse the blood/alcohol test and the officer has seized your driver's license, the officer will issue a 5 day temporary driving permit. Your license will then be subject to suspension and revocation. You have the right to appeal within 30 days and have a hearing in district court. Proof of refusal to submit to a test by a person under arrest is admissible in any court action. If you do not request a hearing, or if after hearing the court determines you are not entitled to a license, your driver's license will be suspended for 6 months on the first refusal to take a breath test. Mont. Code Ann. §§ 61-8-402 and 61-8-403.

Do the drunk driving laws apply only to cars and trucks?
Generally, no. The term "vehicle" means a device in, upon, or by which any person or property may be transported or drawn upon a public highway, except devices moved by animal power or used exclusively upon stationary rails or tracks, but does not include bicycles. Mont. Code Ann. §§ 61-1-101 and 61-8-401.

What are the penalties for drunk driving by a person age 18, 19 or 20?
It is unlawful for a person under the age of 21 who has an alcohol concentration of 0.02 or more to drive or be in actual physical control of a vehicle. Absolute liability is imposed for a violation.

For the first conviction, the penalty is a fine of not less than $100 or more than $500 and suspension of driver's license for 90 days.

For a second conviction, the penalty is a fine of not less than $200 or more than $500, incarceration of not more than 10 days, and suspension of driver's license for 6 months.

For a third or subsequent conviction, the penalty is a fine of not less than $300 or more than $500, incarceration for not less than 24 consecutive hours or more than 60 days and suspension of driver's license for 1 year. Mont. Code Ann. § 61-8-410.

What are the penalties for driving under the influence of alcohol or drugs by someone 21 or older?

For the first offense, the penalty is imprisonment of not less than 24 hours or more than 6 months and a fine of not less than $300 or more than $1000. Except for the initial 24 hours of the imprisonment term, the imprisonment sentence may be suspended for a period of up to 1 year pending successful completion of court-ordered chemical dependency assessment, education, or treatment by the person.

For the second offense, the penalty is a fine of not less than $600 or more than $1000, imprisonment of not less than 7 days or more than 6 months, with at least 48 consecutive hours in a county

jail. Except for the initial 5 days of the imprisonment term, the imprisonment sentence may be suspended for a period of up to 1 year pending successful completion of a chemical dependency treatment program by the person.

For the third offense, the penalty is imprisonment of not less than 30 days or more than 1 year with 48 consecutive hours in a county jail, a fine of not less than $1000 or more than $5,000, and an alcohol information course at an alcohol treatment program and/or alcohol drug treatment.

These penalties double if one or more passengers in the vehicle are under age 16. Mont. Code Ann. § 61-8-714.

What are the penalties for driving with excessive alcohol concentration?
It is unlawful and punishable to drive or be in actual physical control of a vehicle on the ways of this state open to the public with excessive alcohol concentration as measured by a test of blood, breath or urine. Excessive alcohol concentration is defined as 0.08 or more. Mont. Code Ann. §§ 61-8-101 and 61-8-406.

For the first offense, the penalty is imprisonment for not more than 10 days and a fine of not less than $300 or more than $1000. **For the second offense,** the penalty is imprisonment of not less than 5 days in the county jail, or more than 30 days and a fine of not less than $600 or more than $1000. **For the third offense,** the penalty is imprisonment for not less than 10 days in a county jail, or more than 6 months and a fine of not less than $1000 or more than $5,000. These penalties double if one or more passengers in the vehicle are under age 16. Mont. Code Ann. § 61-8-722.

Are there more penalties for fourth or subsequent offenses of driving under the influence of drugs or alcohol or excessive alcohol concentration?
Yes. On conviction the person is guilty of a felony and shall be punished by imprisonment of 13 months with no suspension and no eligibility for parole. If the person successfully completes a residential alcohol treatment program, the remainder of the sentence must be served on probation. In addition, the person must be sentenced to probation for not more than 5 years, a fine of not less than $1,000 or more than $10,000, payment of costs of imprisonment, probation and alcohol information course, and/or alcohol or drug treatment. If the person, on a previous violation, was placed in a residential treatment program, on subsequent violations he will be sentenced to the Department of Corrections for 13 months to 5 years.

In addition, the court must restrict the person to driving only a vehicle equipped with a functioning ignition interlock device and require him to pay the reasonable cost of leasing, installing, and maintaining the device. The person is also required to submit to random or routine drug and alcohol testing. Mont. Code Ann. § 61-8-731.

IV. CONSUMER AND HOUSING LAW

A. Consumer Protection

What are consumer protection laws and what do they do?

- Truth-in-lending. This requires disclosure of credit costs and contract provisions. It also gives the buyer a three-day right to cancel any credit sale.
- Unsolicited credit cards. This prohibits issuance of unsolicited credit cards and imposes a $50 ceiling on the liability of any credit cardholder for unauthorized use of such a card.
- Fair Credit Reporting Act. Credit reporting agencies must obtain certifications from people who use credit reports, provide consumers access to credit records, provide consumers with the right to dispute information contained in the records, and reinvestigate any disputed information upon the consumer's request. Credit-granting organizations are required to disclose the reasons for denial of credit.
- F.T.C. Door-To-Door Rule. This regulation creates a three-day cancellation right for any contract on credit and for cash sales of $25 or more which take place away from the seller's regular place of business. Door-to-door contracts are required to contain a bold-faced notice of the cancellation right.
- Equal Credit Opportunity Act. This prohibits discrimination in the granting of credit on the basis of sex, marital status, age, race, national origin, or because you receive public assistance income. Credit-granting organizations are prohibited from requiring the signature of a spouse on a credit application except when needed to create a valid lien.

What is the difference between a "full" and a "limited" warranty?
Under a "full" warranty, the dealer/manufacturer is given a reasonable number of chances to fix defects but then must allow you to choose a full refund or a replacement without charge. A "full" warranty applies to anyone who owns the product during the warranty period. This is referred to as the "lemon law" because it gives protection against "lemons." All warranties must be labeled as either "full" or "limited." Few "full" warranties are given. Most warranties are "limited." Refund or replacement rights do not exist under "limited" warranties.

Do you have to pay for unauthorized work done by an automotive repair shop?
It depends on what you told the shop when you asked them to do the repairs. Specific legal regulations govern car repairs.

Are warranties important?
Yes. They establish your right to have defects fixed at no or a limited charge. You

should always ask for a copy of the warranty. A dealer is required to give you a copy.

What if you bought a faulty product, "a lemon"?
You might be able to cancel the purchase if you bought from a dealer. If a defect substantially impairs the value of the item, you must notify the dealer and give the dealer a reasonable number of chances to fix it. Within a reasonable time you must notify the dealer that you are canceling the purchase and must return the item without substantial change to it.

Is there any protection after the stated warranty period ends?
Maybe. An implied warranty may exist under state law that, for a reasonable time, an item purchased from a dealer will be fit for the purpose for which it was sold.

Do these warranties apply to used items?
It depends. If something is sold "as is," there are no warranties. If something is purchased from someone who isn't a dealer, there are usually no warranties.

Who should I contact if I have a consumer question?
Montana Department of Commerce, Consumer Protection Office, 1219 8th Avenue, Helena, Montana 59620 (444-4500). Their website address is http://doj.mt.gov/consumer

B. Contracts

What is a contract?
Any agreement between people where each receives some benefit. A contract includes an offer, consideration, and acceptance.

Can someone sign a contract who is under 18?
Yes, but a minor can back out of most contracts. Adults cannot usually enforce contracts against minors, unless those contracts are for necessities of life or education loans. That is why parents, or some adult, may have to co-sign contracts made by a minor. Mont. Code Ann. §§ 41-1-301 et seq.

What are some likely contracts an 18-year-old may sign?

- employment contract;
- loan for school or to buy a car;
- installment purchase;
- house or apartment rental;
- insurance;

- marriage;
- medical care.

Do all contracts have to be in writing?
No. Many contracts (employment, some apartment leases, and lots of purchases) are rarely in writing. Some contracts must be in writing, including the following:
any purchase of an item costing more than $500, Mont. Code Ann. § 30-2-201;
any contract or lease which will last more than one year, Mont. Code Ann. § 28-2-903;
any contract to buy or sell land, Mont. Code Ann. § 70-20-101.

What are some of the advantages of written contracts?
- Protect against dishonesty by a person over the parties' agreement;
- Protect against poor memories; after time, people may have different recollections of their agreement, even if there is no dishonesty.

What are some of the disadvantages of written contracts?
- Consumers are often forced to use printed form contracts written to favor the seller (for example, attempting to limit warranties or saying the customer must pay the business's legal fees if there is a lawsuit to enforce the contract).
- Some written contracts have technical legal meanings unknown to most people.
- A written contract will usually control even if you thought you had a different oral agreement.
- It can be hard to dispute the terms of a written contract. Often, neither person knows what the written contract means, especially if it is a printed form contract.
- Not all written contracts are valid under Montana law.

What are some general rules to follow when asked to sign a contract?
- Don't sign anything until you are sure you understand the agreement.
- Read the entire contract before signing it. Ask questions about anything in the contract you don't understand.
- Don't assume the explanation you receive is accurate. If the oral explanation and written contract conflict, the terms of the written contract usually control.
- Cross out parts of the contract that conflict with your agreement.
- Write in parts of your agreement that are not in the contract.
- Don't sign a contract if it contains any blank spaces; either fill them in or cross them out if they do not apply.
- Be concerned if someone asks you to sign a contract without reading it.
- Don't be intimidated by salespeople.
- Don't be taken in by friendly salespeople.
- Don't assume a printed form contract must be okay.
- Never sign anything unless you understand why you are being asked to sign and what you are agreeing to do.
- Be sure you get a complete, accurate, signed copy of the contract.

What can happen if a person misses a payment or fails to perform other obligations?
You can be sued. You, as a "defendant," can be required to appear before a judge

or jury and will be given a chance to defend yourself against the other person's ("plaintiff's") claim against you. The judge or jury decides what the facts are and who wins. If you do not defend yourself, you will lose by default. If you lose, a "judgment" will be entered against you. Your wages can be "garnished" (taken). Interest is added to the amount of the judgment.

Are there time limits for starting a lawsuit or being sued?
Yes. Montana laws create deadlines, called "statutes of limitation," for filing lawsuits or making claims. Some deadlines are very short. If you think you have a possible claim or lawsuit, you should talk promptly with a lawyer and ask what time limits apply.

What can a person do if he owes more money than he can pay?
Some alternatives include working out agreements to pay your debts back over time, consulting a consumer credit counselor, taking out a new loan to pay back existing debts, or declaring bankruptcy.

What are some of the consequences of bankruptcy?
Bankruptcy is a formal court proceeding. It is quite complicated. The result is that your assets may be taken (except for certain protected items) and most debts canceled. Debts not canceled by bankruptcy include the following:

- debts resulting from fraud;
- taxes;
- debts not reported to the bankruptcy court;
- debts for intentional or malicious injury to people or property;
- judgments incurred as a result of an alcohol related accident;
- and school loans.

Bankruptcy can have a very bad effect on your credit rating, making it harder for you to obtain a loan in the future.

C. Credit

How does a person establish a good credit rating?
Maintain a savings account, buy low-priced items on time, get a job and use credit cards responsibly. A credit rating is intended to measure your ability to repay a debt. This can be established by a record of making your payments on time or by indications of a stable income or other sources of money.

How long does it take to clear up a bad credit report?
It depends on the seriousness of the past problems and the amount and purpose for the new loan. Credit reporting agencies often want references on loans and employment for the past five years. Even a past bad credit rating may be avoided if you have sufficient collateral for the present loan.

Do You Know...

what a lease is and what should be in it?

What is collateral?
Collateral is anything of value which can be given as security for a loan. The lender wants to identify property with a value at least equal to the amount of the loan. If you are unable to repay the loan, the lender has a claim against the property.

What if you buy a TV or stereo on installments and have problems getting it fixed?
If the store refuses to fix the set, can you refuse to make payments to the store?
If you obtained outside financing, then your payments would probably have to continue.

If you buy something with a high interest rate loan and later have money to pay off the loan, do you have to pay the entire amount of interest that would have been due over the term of the original contract?
No. A consumer has a right to prepay a loan at any time without penalty.

Can a contract say that if you don't pay, the store can automatically get its money from your wages?
No. Wage garnishment can occur only after a lawsuit and a judgment against you.

Can a contract say that if you default (don't pay), you agree to assign your wages to the store?
Yes, but there are limitations on wage assignment. You may cancel a purchase contract at any time and it has a limited term of generally no more than one year.

May a lender have different rules for making loans to women than to men?
No. It is unlawful for any creditor to discriminate against any applicant on the basis of sex, marital status, race, etc. Lenders may only make distinctions based on the applicant's credit-worthiness. A married person who does not have an outside job might have problems obtaining a loan unless that person has sufficient collateral to provide as security for the loan. If the person's spouse has an established credit rating, the spouse could guarantee the loan or provide other security that would support the loan.

D. Landlord/Tenant Laws

What are a landlord's rights?
A property owner (landlord) has the right to set the amount of rent, set rules for occupancy, collect for damages to the property, and sell the rental unit. (If there is a written lease, it should continue to its expiration date.)

What are the tenant's rights?
A tenant has the right to use the rental unit in accordance with the rules, to occupy the rental unit without unjust interference by the landlord, and to expect the property to be kept in reasonably good repair.

Is there anything a person should do before renting a property?
You should see the unit you intend to rent, note its condition, report any need for painting/cleaning/ repairing, and be sure you want to rent the place. Understand that if you rent the unit in its present condition without further agreement as to repairs, it means the landlord need do nothing more as he or she is not responsible for any defects unless they violate health or building codes.

What is a lease and what should be in it?
A lease is an agreement between a tenant and the landlord. It may or may not be in writing. A written lease is good protection because it prevents any change in rental conditions such as an increase in rent during the term of the lease. Before you sign the lease, read it carefully, fill in any blank spaces, make sure you understand its terms, make sure all additional conditions or promises not included in the lease form presented to you are written on the lease or on a paper attached to the lease, and be sure you understand who pays for utilities, gas, electricity, water, and garbage collection. Complete a condition of premises form before you occupy the premises. Any damage to the premises not listed on this form will be your responsibility. Keep an exact copy of the original lease and condition of premises form signed by both you and the owner.

Must a lease be written to be enforceable?
Only if the lease is for longer than one year.

What are the advantages to having a written lease?

- You will have a better idea of all of your rights and obligations.
- You will have protection against dishonesty.
- You will have protection against poor memories (yours or the landlord's).

What is a security deposit? How much money is it usually? What is it used for?
It is money, often equal to one month's rent, the landlord holds as security against property damages, unclean conditions and unpaid rent. A written lease usually outlines the way a security deposit will be handled and what a tenant should do to have it returned.

What can a person do to make sure she gets back her security deposit?
Any landlord who required a security deposit has to furnish you a separate written statement as to the present condition of the apartment, as well as a copy of the written list of damage and cleaning charges, if any, provided to the previous tenant. This, together with the condition of premises form filled out before you moved in, will allow you to establish what damage occurred while you occupied the apartment. You should contact the landlord and ask for an inspection of the apartment after you remove your possessions and clean it. The landlord is required to give you a statement of cleaning which you need to complete. You have 24 hours after receipt of the statement in which to complete the required cleaning. If you do not do the required cleaning, the landlord can deduct the cost of cleaning and repairs from

your security deposit and also charge you for repairs and cleaning which exceed the security deposit. Mont. Code Ann. § 70-25-201.

Can a person end a monthly lease by just leaving at the end of the month or turning it over to someone else?
No. You must usually give notice at least 30 days prior to leaving for a month-to-month lease. You may not sublease the property without the landlord's written consent.

If a person signs a lease with three friends and they move out, does the person have to pay the full rent or only a 1/4 share?
It depends on what the lease says. You will probably have to pay the full rent. You would then have a claim against your friends and could sue them.

If a person breaks a lease, for what amount can she be sued?
You can probably be sued for all unpaid rent for the full term of the lease, any physical damage including unusual cleaning expenses, advertising expenses, and other costs of re-renting the apartment, plus the landlord's attorney's fees.

Should a person have renter's insurance?
It's a good idea. The landlord's insurance will likely cover only the building, not the renter's possessions or liability for anyone injured in the rental. Renter's insurance is relatively inexpensive and will cover your personal property and anyone injured in the rental.

How does a landlord terminate a tenancy for nonpayment of rent?
If you do not pay rent when it is due, a landlord may give you written notice to either pay or leave within three days. If the rent is paid in full within the three days, you can continue to live on the premises.

Under what circumstances may a landlord enter rented premises?
A landlord may enter the premises at reasonable times to inspect, make repairs, or show the unit to prospective tenants. The landlord may enter only with 24 hours' notice, or without notice in unusual situations to preserve or protect the premises. Any other such entry may be a trespass.

What can be done if a landlord refuses to make repairs?
The landlord's general duty, unless the lease specifies otherwise, is to keep the premises in a "reasonable state of repair." However, if the cost of repair is minor in relation to the rent, it may be the tenant's responsibility to fix the problem. Building code violations can be reported to the local building inspector without fear of eviction. When conditions are so bad as to make the premises "uninhabitable," a tenant should consult an attorney about possible claims against the landlord and about whether he can move out and avoid further rent.

May a person sublet an apartment and end his obligation to pay rent?
As a general rule, only if the landlord agrees in writing. Most written leases prohibit

subletting without written consent.

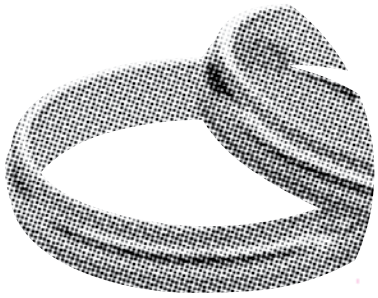
Do any laws apply to leases?
Yes. If a landlord violates the rules and a tenant suffers financial loss, he might have a claim for damages, plus costs and a reasonable attorney's fee. The Montana laws concerning rental agreements are found in Title 70, Chapters 24-27 of the Montana Code Annotated.

V. EMPLOYMENT

Must an employer give employees a written contract?
No. Many employment contracts are oral.

For what reasons can an employee be fired?
Generally, an employer can fire someone according to established personnel policies and procedures. An employer may not fire or discriminate against someone based on race, sex, age, handicap, marital status, color, or religion.

Who should I contact if I think someone has discriminated against me as far as my employment?
Montana Department of Labor and Industry, Human Rights Commission, 616 Helena Ave., Helena, Montana 59624 (444-2884).



VI. FAMILY LAW

A. Marriage/Living Together

When may a person marry without parental consent?
At age 18.

What is the youngest age at which a person may marry with parental consent?
At age 16. Even with consent of your parents, you may not marry legally in Montana if you are under 16 years of age. It requires the order of a district court, and the court will require both parties to participate in a period of marriage counseling involving at least 2 separate counseling sessions not less than 10 days apart with a designated counselor. The court is required to find the underage party is capable of assuming the responsibilities of marriage and the marriage will serve his or her best interest.

What can happen if you lie about your age to get married?
If either person is under 16 at the time of marriage, there is no marriage. It is void.

If either person is 16, 17 or 18 and does not have parental approval, the marriage is voidable. In other words, the underage person may obtain an annulment of the marriage.

Is marriage a contract?
Yes. It is a contract between the man and woman. State law creates the relationship and describes the consequences of divorce or other marital problems.

How does one get a marriage license?
You apply to the clerk of the district court and pay the application fee. Application requires proof of age and, for each female applicant, a medical certificate of a blood test.

What is required for a valid marriage?

- a valid marriage license;
- an authorized official (generally a clergymen, judge or public official) to solemnize the marriage; and
- two competent adult witnesses;

What is a common law marriage?
In Montana, a common law marriage is where both parties publicly state they are married. If their marriage becomes a legal issue, the parties have to be able to prove they were competent to enter into a marriage, assumed a marital relationship by mutual consent and agreement, and confirmed their marriage by cohabitation and public repute.

In a marriage, who has to provide support?
Both husband and wife have an obligation to provide for the support of the other and of all minor children. Either spouse may be held liable for necessities furnished to the other spouse, or to minor children. Mont. Code Ann. §§ 40-2-102, 40-2-106, and 40-2-205.

What if you aren't married but are living together?
Some issues to consider when couples decide to live together.

- Neither person is legally required to support the other;
- You will need to determine who owns property purchased with joint funds;
- The person who signed the contract for rent, electricity, cable and other household bills is the one that is responsible for the payment regardless of who uses the property / service;
- Benefits you may have as an employee, such as health insurance, may not extend to your partner;
- A partner is not able to receive social security and workers' compensation benefits that a spouse might be entitled to;
- Neither is entitled to an inheritance from the other without a written will naming him or her as a beneficiary.

B. Parents and Children

Can a parent be required to support his child if he is not married to the custodial parent?
Yes. A parent can be sued by the child, the child's custodial parent, or a child support agency. A wage assignment can be obtained to automatically deduct the support amount (up to 65% of net pay) from the parent's paycheck. Mont. Code Ann. §§ 40-6-103, 40-6-107, and 20-4-204; Uniform Consumer Credit Protection Act, 15 USC 1673(b).

What if a man denies that he is a child's father?
A paternity action can be started by the child, the child's mother, or a child support agency. If the man cannot afford a lawyer, one will be appointed for him. He has the right to require blood tests. Very accurate blood tests now exist. The question of fatherhood (paternity) can be settled by a paternity agreement. If the question is not settled, a trial will determine the identity of the child's father. Mont. Code Ann. § 40-6-101, et seq.

May a parent's rights be terminated?
Yes. A court may terminate parental rights for the following reasons: abandonment, a continuing need of protection or services for the child, a continuing parental disability, a continuing court-ordered denial of visitation rights, repeated abuse, or a failure to assume parental responsibility. In addition, parental rights could be terminated if a court found the child to be delinquent, to have violated civil laws or ordinances, or to be in need of protective services. Mont. Code Ann. Title 42, Chapter 2, Parts 5 & 6.

What does termination mean?
Termination of parental rights means all rights, powers, privileges, immunities, duties, and obligations existing between a parent and child are forever ended pursuant to a court order. Mont. Code Ann. § 42-2-617.

C. Separation, Divorce and Custody

What happens in a divorce?
A judge will consider child custody, child support, financial maintenance of either spouse, and property division.

Does an abused spouse have to start a divorce action to get assistance from the courts in case of abuse?
No. If you are abused, you can get a restraining order from the court if either you or your children are in immediate physical danger. The order restrains your spouse from coming onto your premises or from contacting you. Other help is also available. Check your Yellow Pages under "Social Services Organizations" for battered wives or spousal abuse groups and hot lines.

What kind of protection can an abused spouse receive from a court while a divorce action is pending?
The court can order the parties not to interfere with each other's personal liberty or freedom. For instance, the court might order one spouse to leave the home for a short time. Anyone disobeying such an order can be fined, jailed, or both.

Can an abused spouse bring an action for personal injuries against the offending spouse?
Yes. To do so you must file a complaint in court. You should see an attorney to discuss the sufficiency of the evidence, the facts that must be proven, and the amount of damages or other remedies you could obtain. You should also discuss attorney's fees.

VII. GUIDE TO GOVERNMENT AND COMMUNITY RESOURCES

ANNULMENT, DIVORCE, SEPARATION
http://www.montanacourts.org/library/topics/end_marriage.asp

ATTORNEYS
Lawyer Referral Service, State Bar of Montana 449-6577
http://montanabar.org/displaycommon.cfm?an=1&subarticlenbr=19
Legal Resources:
http://www.dphhs.mt.gov/sltc/services/aging/legal/documents/legalresources.shtml
Legal Services Developer:
http://www.dphhs.mt.gov/sltc/services/aging/legal/index.shtml
Montana Legal Services:
http://www.mtlsa.org/]http://www.mtlsa.org/
Regulation & Licensing, Commission on Practice, Judiciary 444-2608
State Bar of Montana
http://montanabar.org/displaycommon.cfm?an=7

AUTOMOBILE
Highway Patrol Div., Dept. of Justice 444-7000
Motorcycle Safety, MSU-N 800-922-BIKE
Motor Vehicle Div., Dept. of Justice 444-1772

http://doj.mt.gov/driving/default.asp]http://doj.mt.gov/driving/default.asp
Traffic Safety Education, Office of Public Instruction 444-4396

BANKING
Banking & Financial Institutions, Dept. of Administration 841-2920
http://banking.mt.gov/
Payday loans,
http://msuextension.org/publications/FamilyFinancialManagement/MT200102HR.pdf

BIRTH AND DEATH CERTIFICATES
Office of Vital Statistics, DPHHS 444-4228
http://vhsp.dphhs.mt.gov/certificates/ordercertificates.shtml

BLIND, SERVICES FOR
Blind, Low Vision, Physically Handicapped and Reading Disabled Services, State Library 444-2064
Blind and Low Vision Services:
http://www.dphhs.mt.gov/dsd/blvs/index.shtml
See also **DISABILITIES, PERSONS WITH,**

CAREER INFORMATION
Montana Job Service,
http://wsd.dli.mt.gov/

CHILD CARE
Adoption,
http://www.montanacourts.org/library/topics/adopt.asp
http://www.dphhs.mt.gov/cfsd/adoption/adoptioninmontana.shtml
Americorps*Vista:
http://prevention.mt.gov//VISTA/about/
Child Abuse Hotline 1-866-820-KIDS (1-866-820-5437)
Child Abuse Hotline (TTY-hearing-impaired) 1-866-341-8811
Child and Adult Care Food Program:
http://www.dphhs.mt.gov/hrd/childcare/cacfp/index.shtml CHILDREN
Child and Family Services Division:
http://www.dphhs.mt.gov/cfsd/index.shtml
Child Care Selection:
http://www.dphhs.mt.gov/programsservices/starqualitychildcare.shtml
Child Care Unit, DPHHS 444-0309
http://www.dphhs.mt.gov/programsservices/childcare.shtml
Child Custody, Parenting Plans, Visitation
http://www.montanacourts.org/library/topics/childcus.asp
Children's Health Insurance Plan:
http://chip.mt.gov/index.shtml
Children's Mental Health:
http://www.dphhs.mt.gov/mentalhealth/children/index.shtml
Children's Special Health Services:
http://www.dphhs.mt.gov/PHSD/family-health/cshs/cshs-index.shtml
Child Support,
http://www.montanacourts.org/library/topics/chd_sup.asp

Child Support Enforcement Div., DPHHS toll free 800-346-5437 or 444-9855,
http://www.dphhs.mt.gov/csed/index.shtml
Child Support Payment Information:
https://app.mt.gov/csed/
Children's Trust Fund:
http://www.dphhs.mt.gov/boardscouncils/childrenstrustfund.shtml
Co-Parenting after a Divorce,
http://msuextension.org/publications/HomeHealthandFamily/MT200111HR.pdf
Discipline, a Parent's Guide for Infants and Toddlers,
http://msuextension.org/publications/HomeHealthandFamily/MT200412HR.pdf
Discipline, a Parent's Guide for Preschoolers,
http://msuextension.org/publications/HomeHealthandFamily/MT200413HR.pdf
Early Childhood Services:
http://www.dphhs.mt.gov/hrd/childcare/
Foster Care:
http://www.dphhs.mt.gov/cfsd/relatedtopics/fostercare.shtml
Paternity:
http://www.dphhs.mt.gov/csed/paternity/paternityinfo2004.pdf

CITIZENS' ADVOCATE
Governor's Office 444-3468, toll free 800-332-2272
http://citizensadvocate.mt.gov/

CHOOSING A COLLEGE,
http://msuextension.org/publications/HomeHealthandFamily/MT200302HR.pdf

CONSUMER PROTECTION
Consumer Protection Office, Dept. of Justice 444-1907, toll free 800-481-6896
http://doj.mt.gov/consumer/default.asp

DISABILITIES, PERSONS WITH,
Disability Determination Services:
http://www.dphhs.mt.gov/dsd/dds/index.shtml
Disability Services Division:
http://www.dphhs.mt.gov/dsd/index.shtml]http://www.dphhs.mt.gov/dsd/index.shtml
Developmental Disabilities Program, DPHHS 444-2995
Protection and Advocacy, See **DISABILITY RIGHTS MONTANA**
Social Security Disability:
http://www.ssa.gov/disability/]http://www.ssa.gov/disability

DISABILITY RIGHTS MONTANA 449-2344,
www.mtadv.org

DISCRIMINATION
Human Rights Bureau, Dept. of Labor & Industry 444-2884
http://erd.dli.mt.gov/humanright/hrhome.asp
Montana Fair Housing 542-2611

DOMESTIC VIOLENCE HOTLINE (Toll free) **1-800-799-SAFE (7233) or TTY: 1-800-787-3224**
Protective orders and the law,
http://www.montanacourts.org/library/topics/domestic.asp

DRUG ADDICTION
Addictive & Mental Disorders Div., DPHHS 444-3964,
http://www.dphhs.mt.gov/amdd/
Chemical Dependency Services:
http://www.dphhs.mt.gov/amdd/chemicaldependencyservices/index.shtml

EDUCATION
Board of Public Education 444-6576,
http://www.bpe.state.mt.us
Board of Regents
http://mus.edu/board/BORinfo.asp
Commissioner of Higher Education 444-6570,
http://mus.edu/che/che.asp
Montana Superintendent of Public Instruction 444-3095,
http://www.opi.mt.gov

EMERGENCIES, NATURAL DISASTERS
Disaster & Emergency Services Div., Dept of Military Affairs 841-3911,
http://dma.mt.gov/des/

EMPLOYMENT
Americorps:
http://www.americorps.org/
Workforce Service Div., Dept. of Labor & Industry 444-2645,
http://wsd.dli.mt.gov/default.asp

ESTATE PLANNING
Estate planning for families with minor children,
http://www.montanacourts.org/library/topics/end_life.asp
http://www.dphhs.mt.gov/sltc/services/aging/legal/index.shtml
Montana State University Extension Office, Glossary of Terms,
http://msuextension.org/publications/FamilyFinancialManagement/MT200202HR.pdf

FAMILIES
Mealtime,
http://msuextension.org/publications/HomeHealthandFamily/MT200403HR.pdf
Single parent families,
http://msuextension.org/publications/HomeHealthandFamily/MT200110HR.pdf

FINANCES
Using a check register to track your expenses,
http://msuextension.org/publications/familyfinancialmanagement/MT198703HR.pdf

FISH, WILDLIFE & PARKS, DEPARTMENT OF Department Information 444-2535,
http://fwp.mt.gov/default.html

FOOD STAMPS
Food Stamp Policy/Oversight Unit, DPHHS 444-5685,
http://www.dphhs.mt.gov/programsservices/foodstampprogramoverview.shtml

GOVERNOR'S OFFICE 444-3111,
http://governor.mt.gov/

HEALTH SERVICES
Ask a Nurse, DPHHS toll free 800-252-1246
AIDS Hotline, Dept. of Health toll free 800-233-6668
Addictive and Mental Orders Division:
http://www.dphhs.mt.gov/amdd/index.shtml
Baby Your Baby Referral, DPHHS toll free 800-421-6667 Family Planning:
http://www.dphhs.mt.gov/PHSD/Women-Health/famplan-index.shtml
Health Resources Division:
http://www.dphhs.mt.gov/hrd/index.shtml]http://www.dphhs.mt.gov/hrd/index.shtml
HIV/STD:
http://www.dphhs.mt.gov/PHSD/STD-HIV/std-hiv-index.shtml
Human Resource Development Council 447-1625, toll free 800-356-6544
http://www.dphhs.mt.gov/contactus/humanresourcedevelopmentcouncils.shtml
Local public health agencies:
http://www.dphhs.mt.gov/PHSD/agencies/ph-agencies/local-ph-agencies-2-26-08.pdf
Oral health:
http://www.dphhs.mt.gov/PHSD/family-health/oral-health/family-oralHealth-index.shtml
Prescription Drug Assistance:
http://www.dphhs.mt.gov/prescriptiondrug/prescriptiondrugassistance.shtml
Suicide Prevention:
http://www.dphhs.mt.gov/PHSD/family-health/suicide-prevention/suicide-prev-index.shtml
Women, Infants, Children Assistance Program:
http://www.dphhs.mt.gov/PHSD/family-health/nutrition-wic/nutrition-wic-index.shtml

HOUSING
Eviction,
http://www.montanacourts.org/library/topics/landlord.asp
Low Income Section 8 Housing 841-2830
Montana Board of, Dept. of Commerce 841-2840,
http://housing.mt.gov/Hous_BOH.asp
Montana Public Interest Law,
http://montanapublicinterestlaw.spaces.live.com/blog/cns!EBB513790DCCFB16!286.entry
MontPIRG Tenant Landlord Hotline,
http://www.montpirg.org/hotline/index.html
State Law Library,
http://www.montanacourts.org/library/topics/landlord.asp
U.S. Dept. of Housing and Urban Development,
http://www.hud.gov/local/mt/renting/tenantrights.cfm

INDUSTRIAL ACCIDENT
See WORKER'S COMPENSATION

INSURANCE
Insurance Compliance Division 444-2040,
http://sao.mt.gov/insurance/index.asp
Insurance Dept., State Auditor's Office 444-2040,
http://sao.mt.gov/

JUSTICE, DEPARTMENT OF
Attorney General 444-2026,
http://www.doj.mt.gov/default.asp
Crime Control Division 444-3604

LANDLORD/TENANT
http://www.montanacourts.org/library/topics/landlord.asp

LAWYERS
See ATTORNEYS

LEGISLATIVE BRANCH
Consumer Council 444-2771
Legislative Information/Messaging (available during session only 444-4800)
Legislative leadership and members can be reached through the Legislative Services Division at 444-3064,
http://leg.mt.gov/css/services/default.asp
Legislative Services Division:
http://leg.mt.gov/css/Services%20Division/default.asp
House of Representatives 444-4815,
http://leg.mt.gov/css/house/default.asp
State Senate 444-4880,
http://leg.mt.gov/css/senate/default.asp

LIBRARIES
Montana State Law Library 444-3660,
http://courts.mt.gov/library/
Montana State Library 444-3115,
http://msl.mt.gov/

LICENSES, PROFESSIONAL & OCCUPATIONAL
Business Standards Division, Dept. of Labor & Ind. 841-2300,
http://mt.gov/dli/bsd/

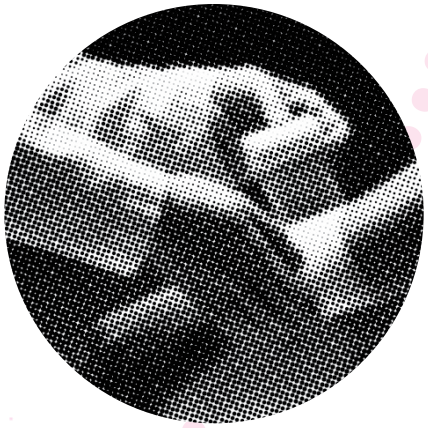
LOW-INCOME FAMILIES
Human & Community Services Div., DPHHS 444-5622
http://www.dphhs.mt.gov/hcsd/index.shtml]http://www.dphhs.mt.gov/hcsd/index.shtml

MARRIAGE,
http://www.montanacourts.org/library/topics/marriage.asp
Dissolution,
http://www.montanacourts.org/library/topics/end_marriage.asp
Premarital Testing for Rubella:
http://www.dphhs.mt.gov/PHSD/Lab/Environmental/pdf/premaritalcertfillable.pdf

MEDICAID
Medicaid Policy Unit, DPHHS 444-6676
http://www.dphhs.mt.gov/programsservices/medicaid.shtml

MILITARY
Air National Guard Headquarters, Dept. of Military Affairs 324-3015
Army National Guard Headquarters, Dept. of Military Affairs 324-3194
Military Affairs, Department of 324-3010,
http://dma.mt.gov/default.asp
Selective Service,
http://www.sss.gov

MONTANA CONSTITUTION AND LAWS,
http://data.opi.mt.gov/bills/mca_toc/index.htm



PUBLIC HEALTH AND HUMAN SERVICES, DEPARTMENT OF 444-5622,
http://www.dphhs.mt.gov/index.shtml

PUBLIC INSTRUCTION, MONTANA SUPERINTENDENT OF
444-3095,
http://www.opi.mt.gov

SELECTIVE SERVICE REGISTRATION,
http://www.sss.gov

STUDENT LOANS
Guaranteed Student Loan Program 444-6594,
http://mgslp.org
Student Assistance Foundation 495-7800,
http://www.safmt.org/

TAX INFORMATION
Federal - Internal Revenue Service toll free 800-424-1040,
http://www.irs.gov/
Montana State Law Library,
http://www.montanacourts.org/library/topics/taxes.asp
State - Dept. of Revenue 444-6900,
http://mt.gov/revenue/

UNEMPLOYMENT
Unemployment Insurance Div., Dept. of Labor & Industry 444-2723,
http://uid.dli.mt.gov/

UNIVERSITIES AND COLLEGES
Blackfeet Community College (Browning) 338-5441,
http://www.bfcc.org
Chief Dull Knife College (Lame Deer) 477-6215,
http://www.cdkc.edu
Dawson Community College (Glendive) 377-3396,
http://www.dawson.edu

Flathead Valley Community College (Kalispell) 756-3822,
http://www.fvcc.edu
Fort Belknap College (Harlem) 353-2607,
http://www.fbcc.edu
Fort Peck Community College (Poplar) 768-6300,
http://www.fpcc.edu
Little Big Horn College (Crow Agency) 638-3100,
http://www.lbhc.cc.mt.us
Miles Community College (Miles City) 874-6100,
http://www.milescc.edu
Montana State University - Billings 657-2011,
www.msubillings.edu
Montana State University, Billings College of Technology 247-3000,
www.msubillings.edu/cot
Montana State University (Bozeman) 994-0211,
www.montana.edu
Montana State University College of Technology (Great Falls) 771-4300,
www.msugf.edu
Montana State University-Northern, (Havre) 265-3700,
www.msun.edu
University of Montana (Missoula) 243-0211,
www.umt.edu
University of Montana, Montana Tech (Butte) 496-4101,
www.mtech.edu
University of Montana, Montana Tech College (Butte) 496-3707,
http://www.mtech.edu/cot/
University of Montana, College of Technology (Helena), 444-6800,
www.umhelena.edu
University of Montana, College of Technology (Missoula) 243-7811,
www.cte.umt.edu
University of Montana - Western (Dillon) 683-7011,
www.umwestern.edu
Salish-Kootenai College (Pablo) 675-4800,
http://www.skc.edu
Stone Child College (Box Elder) 395-4313,
http://btc.montana.edu/scc/
Carroll College (Helena) 447-4300
http://www.carroll.edu/
University of Great Falls 761-8210, toll free 800-856-9544
http://www.ugf.edu/]http://www.ugf.edu/
Rocky Mountain College (Billings) 657-1000, toll free 800-877-6259
http://www.rocky.edu/]http://www.rocky.edu/

VOTING INFORMATION
Montana Secretary of State 444-5376
http://sos.mt.gov/elb/voter_information.asp

WORKER'S COMPENSATION
Claims Assistance 444-1574,
http://erd.dli.mt.gov/wcclaims/wcchome.asp
Montana State Fund 444-6500, toll free 800-332-6102,
http://www.montanastatefund.com/wps/portal

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Linda McCulloch, Superintendent
www.opi.mt.gov