



Youth Transitioning Into Adulthood
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NOTES FROM “Let’s Talk Thursdays” via Zoom – July 16, 2020, hosted by Brenda Lee Knowles and Mary E. Valdez, YTIA Co-Founders.

Guest Presenters: **Hon. Stephanie Boyd and ADA Jamissa Jarmon, Bexar County Courts.**
Below are a few of the notes from Judge Boyd’s and Ms. Jarmon’s comments.

Our topic was “Legal Effects and Consequences of Youth’s Actions During COVID-19”.

First scenario discussed: YOUNG ADULT WHO GOT DUPED BY A SCAMMER. Young person was approached through Snapchat and she ended up agreeing to accept a grant from “SBAD TREAS 310” [this is a grant program for small businesses] because she was told the funds could be used for school BUT she was also instructed to deposit HALF of the \$10,000.00 GRANT into the scammers account, and she could keep half. She released her personal information (including her Social Security number!) and bank account information but was not entitled to those funds. **BOTTOM LINE/CONSEQUENCE:** she has to return the funds to the government, her personal and bank information has now been compromised, she had to file police reports. **WHAT COULD/SHOULD HAVE BEEN DONE DIFFERENTLY?** Thoroughly investigate; NEVER release personal or bank information; talk to a trusted person.

REMINDER: If it looks too good to be true, it usually is!

One of our youth participants said he’s usually “pretty cautious because he doesn’t trust things that are “too good to be true”. Always good advice: be CAUTIOUS!

Another youth mentioned that he had heard about something that did not “sound right” on Instagram. Remember, scammers are looking for vulnerable people (sometimes they are young, naïve, trusting) and they use social media to find their “marks”.

ADVICE: At least once a year, check your credit report to make sure that no one is using and/or compromising your personal information. Credit reports are available from all three credit reporting agencies (TransUnion, Equifax, Experian) for free, once per year; requested online. Your credit history is vital to you as you become an independent young adult because this information is used when you apply for an apartment, when you apply for a loan or credit, and lots of other reasons. Protect your information and yourself!

Second scenario discussed: EVICTIONS. Like all contracts, once you sign a lease or a mortgage note, you are obligated to pay even if you lose your job or even if you are confined due to a pandemic. During COVID-19, as long as you stay in touch with your landlord and/or bank, they may be able to *defer* payment of your rent or mortgage but that does not mean that they do

not want to be paid ever. At some point anything purchased under a contract or leased still has to be repaid. Any time you deliberately do not pay, that information will go on your credit report.

REMINDER: Communication is Key; one cannot hide from an obligation. One needs to take the bull by the horns and address the issue by finding out what the options are. Ignoring the situation only makes it worse. Most of the time, if you address the issue directly, the creditor will allow some leniency or offer an option, **SO COMMUNICATE!**

Third scenario discussed: CRIME DURING COVID-19. These days, people can be charged with crimes like Assault and Terroristic Threats, especially if they know that they have this deadly disease and choose to sneeze or cough or otherwise expose others to COVID-19. Our discussion mentioned “COVID parties” among other things. The DA’s office can choose to prosecute cases that are blatantly violating of someone else’s right to be safe (like someone coughing on someone else deliberately, or inviting people to a party where they know someone might be exposed to this virus). We talked about a person (in the news) who attended a party and came down with this virus but also ended up dying from something he thought was a “hoax”. We mentioned that even other diseases spread in the past, like HIV or other STDs, that had at some point been prosecuted as criminal acts. It’s not worth getting a criminal conviction on one’s record or spending any time in jail, or possibly even prison.

REMINDER: Stay safe, stay home, be extra vigilant, be mindful of others; wash hands often, wear a mask!

If any youth needs a mask, call YTIA so that we can send you one.

FINAL WORD: Don’t forget to register to vote when you turn 18!

FRIENDLY REMINDER: Our next “Let’s Talk Thursday” via Zoom is on **Thursday, July 23, 2020 at noon.**



Presents

LET'S TALK THURSDAYS
(Flipping Ahead in Spite of COVID-19!)

Join us **every Thursday** from June 25th to August 6th
from **noon to 1:00 p.m.**

Via



Just click the link:
<https://us02web.zoom.us/j/86241700880?pwd=MEFlaDZlMmhuMzRlYkVhZDZlcjRlOUU0OQ>

We will select a topic and then we can talk about your feelings on:
The Present, College, Housing, Employment, The Future.

Let's Keep It Real!