

Be Proactive! Don't wait until there's a problem.

Be in the know BEFORE they go!



Preparing to Launch!

When your children turn 18, they become legal adults and can enter into many types of contracts without the permission of parents or guardians. Young adults are vulnerable to scams that take advantage of their inexperience.

Does your teen know what to do?

**Parents and Teens are invited to join an investigator from
The Howard County Office of Consumer Protection
to learn about:**

- How to avoid becoming the victim of scams and identity theft
- How and when to use credit and debit cards
- Contracts and their consequences
- Making smart decisions when buying goods and services
- Warranties, retail store refund and return policies, and more...

Thursday, March 23 at 6:30- 8:00 p.m.

Bain 50+ 5470 Ruth Keeton Way, Columbia 21044

FREE: Registration at www.howardcountymd.gov/familyinstitute or

Phone (voice/relay): 410-313-1940

To request a sign language interpreter or other accommodations to attend, or need this in an alternate format, call at least one week in advance.

