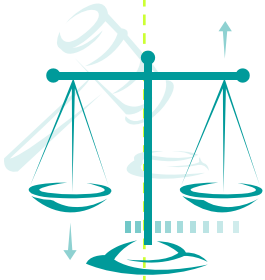


# [ VERITAS VINCIT ]

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## HOW TO CHECK YOUR CREDIT REPORT

by Jessica St. Clair, Esq., Legal Education Coordinator

Every consumer can check his or her credit report for free once every twelve months. The major credit reporting companies are required to provide copies of this information under the Fair Credit Reporting Act. 15 U.S.C. § 1681j. These reports contain information about where a person lives, whether or not a person pays his or her bills on time, how much debt a person has and whether or not he or she has filed for bankruptcy.

The Federal Trade Commission recommends checking one's credit report annually for two important reasons. First, by

checking his or her credit report, a consumer can determine if the information reported is accurate. Inaccurate information may reflect poorly on one's credit, thus increasing the difficulty of renting an apartment, getting a loan or buying a car. Second, checking one's credit yearly is an important way to guard against the problems associated with identity theft. Contrary to what some believe, consumers do not always know immediately when their identity has been stolen. Sometimes, it may take a while for accounts to show unauthorized activity. Credit reports include all accounts

opened under a consumer's name, including accounts he or she may not have authorized.

To pick up a copy of the Federal Trade Commission's free brochure, "Your Access to Free Credit Reports," which includes a form for requesting a credit report, stop by the Student Legal Services office – Original Student Center B, Rm. 109. If you would like to make an appointment for legal counseling regarding credit or any other topic, call (858) 534-4374.

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## STUDENT ORGANIZATIONS ! NEED PROGRAMMING ?

*Want programming on a law-related topic?*

*Call us!*

The Preventive Legal Education Program is a component of Student Legal Services. We host educational workshops on a variety of legal matters,

ranging from Landlord & Tenant Law to Alcohol to Identity Theft.

We will present specific workshops at the request of student organizations or other student-centered programs! Just give us a call, let us know what you need and we will see you at your event!



858.534.4374

### DECEMBER IS NATIONAL DRUNK AND DRUGGED DRIVING PREVENTION MONTH

by Timothy McGinnis '08, Undergraduate Intern



It would be difficult to imagine that not every student has heard how alcohol abuse can jeopardize his or her future. Being told time and again can make the issue fade to the back of one's cerebral cortex. Nevertheless, knowing the laws and regulations concerning alcohol can be beneficial not only to your educational future but also your financial future.

In California, if you are a person under 21 years of age it is unlawful to have any container of alcohol in any public place or any place open to the public. Cal. Bus. and Prof. Code § 25662. Students who partake of alcoholic beverages while on school grounds or during school activities are subject to California law and campus alcohol regulations and policies. Courts may suspend the driver's license of a person under 21 years of age for any alcohol or drug-related

offense. Cal. Veh. Code § 13202.5.

Driving while under the influence of alcohol is unlawful at any age. Mothers Against Drunk Driving (MADD) reported in 2004 that approximately 1.4 million drivers were arrested for driving under the influence of alcohol and narcotics. These statistics show a ratio of about 1 for every 139 licensed drivers in the United States ([www.MADD.org](http://www.MADD.org)).

California law prohibits any person from driving a vehicle while under the influence of drugs or alcohol. California law prohibits any person 21 years of age or older from driving a vehicle if his or her blood alcohol concentration is 0.08% or greater. Cal. Veh. Code § 23152(b). For minors, the BAC limit is even lower: 0.01%. Cal. Veh. Code § 23136. The first DUI someone receives may carry a variety of unpleasant consequences: fines may be imposed up to \$1,000 and the judge may sentence an offender to up to six

months in jail, a person's driver's license may be suspended or restricted, or a court may order participation in a drug and alcohol program. Cal. Veh. Code §§ 23536, 23538. Any of these punishments can create obstacles in the future, whether it is for employment or even graduate placement. If you have questions about legal issues related to drugs or alcohol, call Student Legal Services at (858) 534-4374 to schedule a workshop for your club or residence hall or to schedule an individual appointment.



## RENTER'S CORNER: LANDLORD'S RIGHT OF ENTRY

by Jessica St. Clair, Esq., Legal Education Coordinator

With the academic year underway, many students find themselves renting apartments for the first time or renting from new landlords. Many renters question how often and under what circumstances a landlord can enter the premises. California Civil Code § 1954 sets forth the situations in which a landlord may enter. Some situations require that the landlord give the tenant notice of the entry and other situations do not require the landlord to give the tenant notice.

**A landlord may enter to make repairs.** Landlords or the repairperson a landlord hires may enter the apartment to make repairs. The landlord must give the tenants notice in writing at least 24 hours before the planned entry. The tenant can agree orally to permit the landlord to enter with less notice or without notice in writing. The entry must take place during "normal business hours," unless the tenant agrees to different hours.

**A landlord may enter to make an inspection.** Landlords have a duty to maintain the premises, so it makes sense that landlords are permitted to occasionally inspect the property for health and safety concerns and to determine if there are needed repairs. Inspections should only take place every six or twelve months. As with a landlord's right of entry to make repairs, landlords should give notice in writing and schedule these inspections with the tenant during normal business hours. A landlord who wishes to "inspect" the property more often may be abusing his or her right of entry.

**A landlord may enter to show the property to prospective buyers and tenants.** A landlord may enter the property for the purposes of showing the property without written notice, as long as the landlord gave written notice of his or her intent to show the property within the last 120 days. In that case, 24 hours verbal notice is all that is required.

Landlords may also show the property to prospective tenants in the last few weeks of the present tenant's occupancy.

**A landlord may enter in case of an emergency or if the tenant abandons the property.** If there is a true emergency, the landlord may enter the property without permission. If the tenant abandons the property (meaning the tenant simply leaves without the intent to return), the landlord may enter the property without permission.

**A landlord may enter if the tenant gives permission.** A tenant may give permission for the landlord to enter the premises at any time. The landlord may enter the property without notice and before or after normal business hours so long as the tenant consents.

*If you have questions about these or other landlord-tenant issues, call Student Legal Services at (858) 534-4374 to reserve a spot at the next Landlord-Tenant Clinic!*



# UPCOMING EVENTS!

CHECK OUT WHAT STUDENT LEGAL SERVICES HAS PLANNED FOR THE REST OF FALL QUARTER AND GET A SNEAK PEEK OF WHAT WE HAVE PLANNED FOR WINTER!



## Party Time, Not Jail Time

Tues., Nov. 27, 12:00 PM @ PC Gallery B

We will explain how one addresses alcohol and drug-related citations (e.g., minor in possession, DUI, etc.) and will provide guidance on how to avoid receiving these types of citations.

## Beat Your Ticket!

Wed., Nov. 28, 12:00 PM @ SLS

Have you recently received a traffic citation? Do you have questions about what happens now? An attorney will answer your questions and provide tips on how to handle a court appearance.

## Family Law Overview

Tues., Jan. 15, 12:00 PM @ PC Gallery B

Having a problem with child support? Thinking about a divorce or separation? The Family Law Overview provides students with information and guidance about common family law issues such as child custody, community property, divorce and prenuptial agreements.

## New Year 2008!

Thurs., Jan. 17, 12:00 PM @ PC SB/LA

Find out what new laws have gone or will go into effect for 2008. An attorney will discuss new requirements for traveling to Mexico, using your cell phone in the car and more!

## Party Time, Not Jail Time

Tues., Jan. 29, 12:00 PM @ PC SF/SC

We will explain how one addresses alcohol and drug-related citations (e.g., minor in possession, DUI, etc.) and will provide guidance on how to avoid receiving these types of citations.

## Illegal Downloading & File Sharing

Tues., Feb. 5, 12:00 PM @ PC SF/SC

This event is for students who have questions or concerns about illegal downloading and file sharing

## Grad students! Interested in law?

Tues., Feb. 5, 5:00 PM @ PC SB/LA

If you are a graduate student interested in the legal profession or a law-related career, then this workshop is for you. Find out what resources UCSD has to help you explore a legal career and hear from a UCSD graduate program alumnus, who is practicing law in San Diego!

Sponsored by Student Legal Services, Career Services, the Alumni Association's Career Access Network and Office of Graduate Studies.

## Landlord-Tenant Clinics

Having a problem with a landlord, roommate, or anything involving your living situation? Then the Landlord-Tenant Clinic is the place for you! We will provide detailed information about common housing issues that students face and will take questions to ensure that individual needs are met. *Space is limited. Please call us (858-534-4374) to reserve your spot!*

## Landlord-Tenant Clinic Dates:

- ⇒ Thurs., Nov. 01, 11:00 AM @ SLS
- ⇒ Thurs., Nov. 15, 11:00 AM @ SLS
- ⇒ Thurs., Dec. 06, 11:00 AM @ SLS
- ⇒ Thurs., Dec. 13, 11:00 AM @ SLS
- ⇒ Thurs., Jan. 10, 11:00 AM @ SLS
- ⇒ Thurs., Jan 17, 11:00 AM @ SLS
- ⇒ Thurs., Jan. 24, 11:00 AM @ SLS
- ⇒ Thurs., Feb. 07, 11:00 AM @ SLS

**NOTICE:** If you are an individual with a disability who requires an accommodation, please contact us by e-mail ([sls@ucsd.edu](mailto:sls@ucsd.edu)) or telephone (858) 534-4374 at least two weeks prior to the event date to increase the likelihood that appropriate accommodations may be provided. Additional information on UCSD accommodation policies may be reviewed at <http://disability.resource.ucsd.edu>