The Legal Needs LIFE CYCLE

People of all ages and circumstances have legal needs. Throughout your life, you will most likely encounter many legal matters. Check out how your legal needs may change with age.

Age 11: Identity theft

Children are targeted 35 times more than adults as victims of identity theft because they have no credit history.[1] If your child's identity is stolen, an attorney can help defend you from financial losses.

Age 14: Bullying and cyberbullying

More than 3.2 million students are victims of bullying every year.[2] If law enforcement becomes involved, you will want an attorney to look out for your child's best interests.

Age 17: Traffic tickets and moving violations

Half of all teens get in a car crash before they graduate high school.[3] Moving violations and accidents can carry steeper penalties for teens, especially if they are still on a restricted license.

Age 19: Underage drinking

If you drink before you're 21 or are caught at a party with alcohol, you can be arrested, fined or face expulsion from school. An attorney will advocate for your best interests, as something like this can have long-lasting effects on your future.

Age 21: Dispute with a landlord

Lots of young adults share their first apartments or homes, which can cause a variety of legal and financial issues with the lease. An attorney's guidance can go a long way in coming to a fair and amicable resolution.

Age 25: Starting a family

Having a will is crucial for those with kids under the age of 18. If you don't name a legal guardian, the state chooses one for you in the event of the death of both parents.

Age 30: Divorce

No one who gets married plans to get divorced. But if you find yourself in that situation, the sooner you contact an attorney the better. He or she can talk you through the process and help you avoid costly mistakes.

Age 32: Buying a house

For most of us, our home is our biggest investment. Ignorance of the laws could cost you, so you want a real estate agent and attorney who can walk you through the process.

Age 38: Debt issues

Maybe, like many Americans, you are dealing with massive student loan or credit card debt. Some debt collectors will use unethical and even illegal tactics. An attorney can help you understand your rights.

Age 42: Home renovations

If you decide to work with a contractor, you will want to create a written legal contract that sets expectations. Then if problems arise, an attorney can better protect your assets.

Age 48: Caring for an aging parent

While a fulfilling job, caregiving can also be stressful and time-consuming. Work with an attorney to help your parent prepare legal documents so that you save on stress and time.

Age 55: Preparing advance directives

As you age, it is important to have estate planning documents in place (beyond a simple will or trust) that authorize people to make financial, legal and medical decisions on your behalf.

Age 60: Settling a loved one's estate

When a parent or loved one names you executor of their estate, it can feel like an overwhelming responsibility. You'll want to consult with a probate lawyer who can advise you.

Age 65: Estate planning

By now you should have a plan (including a will or trust and end of life documents) in place, and be regularly revisiting that plan. Make updates based on changes in your life (such as births, deaths, divorces, etc.).

Age 70: Identity Theft

Criminals see older adults as perfect targets. You often have large savings or retirement accounts and visit medical facilities more often, which gives people easier access to records that include sensitive personal information.

Get Legal Help Whenever You Need It

There are going to be many situations through the years where you could benefit from an attorney's assistance. Sign up for an ARAG legal insurance plan and, when you experience a legal issue, ARAG pays 100 percent of Network Attorney fees for covered (and not excluded) matters, after you pay a $250 deductible.

[1] "Child Identity Theft Report." AllClear. 2012.
[2] www.dosomething.org/us/facts/11-facts-about-bullying
[3] National Safety Council. "A Teen's Biggest Safety Threat is Sitting on the Driveway." 2015. www.nsc.org/learn/NSC-Initiatives/Pages/teen-driving.aspx

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