



## What types of situations might affect you?

As a new professional entering the workforce, be sure to keep in mind the types of legal situations that can arise in your day-to-day life.

### Common life events in early career:

- ✓ Renting an apartment
- ✓ Buying your first home or condo
- ✓ Sharing a rented or owned home with a roommate(s)
- ✓ Receiving your first job offer
- ✓ Being let go from your first job
- ✓ Having difficulties at work with your supervisor or co-workers
- ✓ Buying or leasing your first car
- ✓ Being a debtor (credit card, school loans)
- ✓ Starting a business
- ✓ Operating your business out of your place of residence
- ✓ Working as a freelancer / independent contractor
- ✓ Getting married or moving in with someone common law (prenuptial/cohabitation agreements)
- ✓ Attending university or college
- ✓ Being injured or being in an accident
- ✓ Declaring bankruptcy
- ✓ Being blamed for causing an injury or accident

### Most misunderstood from a legal perspective:

#### Event #1

Subletting or leasing a home or apartment

#### Event #2

Starting your own business

#### Event #3

Owning, purchasing, leasing, and operating a vehicle



## Event #1: Subletting or leasing a home or apartment

Issue	Legal concern/question
Signing the lease	Whose name should be on the lease? Who is responsible for making rent payments to the landlord? If a roommate breaks the lease – what is expected of you?
Damage to the property	If your roommate causes a flood – who is liable for the damages? If your stove stops working – who is responsible for the repair? If there is a fire – who is liable?
Rent increases	What is the allowable increase per year? Is it legal for your landlord to increase your rent mid-lease?
Pet policy	Can your landlord refuse to let you have a pet on the premises? What action can your landlord take regarding noise (dog barking) complaints?

## Event #2: Starting your own business

Issue	Legal concern/question
Tax issues	If Revenue Canada conducts a tax audit regarding payroll deductions – what is expected of you? If Revenue Canada conducts a tax audit regarding GST, PST or HST arising from the way your business had filed taxes – what is expected of you?
Obligations as an employer	You are being investigated for allegedly failing to comply with privacy legislation - what are your legal rights? Your employee is accusing you of letting them go with an unfair settlement package – how do you know what is required of you by law?
Issues with loans, financing or contracts	You have completed all the work for a client contract and the final payment is long overdue – how can you recover what is owed?

## Event #3: Owning, purchasing, leasing, and operating a vehicle

Issue	Legal concern/question
Car accident	What does “no fault” really mean?
Issues with leasing or purchasing a vehicle	You are buying your first used vehicle from a car dealership and the salesman is refusing to provide you with the car’s accident history report – what can you do?
Obligations as an employer	You take your vehicle in for repair at a local mechanic shop and realize after you leave that not only was the issue not resolved, but something else is wrong with the vehicle and the garage is refusing to take responsibility – what can you do?

It is important that you have access to a lawyer. Researching legal advice online can be exhausting, and the conclusions you draw may not always be accurate. Contacting a friend or family member or seeking legal assistance from someone in the phone book are often solutions to getting advice – but the best thing you can do is speak to a qualified lawyer.

With a legal expense insurance policy you always have access to unlimited telephone legal advice. In a lot of ways, it’s like having an entire law firm on retainer. To learn more visit [www.das.ca](http://www.das.ca).