

Minister Destiny Testimony Schools

Adult: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Adult — Class Book · Section 1

Minister Destiny Marie Morgan
Minister & Founder

A Prayer Before You Begin

In the name of God, the Most Gracious, the Most Merciful.

Lord, bless this reader on their journey. Guard their health in body, mind, and spirit as they study. Open their heart to knowledge and their mind to understanding, and let what they learn here become light in their hands. Guide them to the places where they are needed — to help others, and to save lives, safely. Bless their steps, their work, and every life their learning will one day protect.

Amen.

— Minister Destiny Marie Morgan

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Minister Destiny Testimony Schools — Adult: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job.

Published by Minister Destiny Marie Morgan, Minister & Founder.

Educational completion certificate only — not a state license, POST certification, or government credential.

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The lessons in this book are educational information, Massachusetts-first, and are not legal advice. If you have a real case, talk to a lawyer. Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

How This Book Works

This book is one class of Minister Destiny Testimony Schools — Adult: Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job. It is the study book for this class's test. Everything the test asks is taught in this book, in plain language: the full lesson, Words to know, the stories to think through, the Try-this activity, and Resources to keep.

Minister Destiny Testimony Schools is a free school. The classes, the tests, and the certificates are free online at destinymorganbooks.com — nothing about this class costs money. This book is the print edition, for people who want the class in their hands. You never need to buy a book to take a class or a test.

How to use this book: read the lesson, learn the Words to know, think through the stories, and do the activity. Try the word search for fun. Then take the Chapter Test at the back of the lesson — printed without answers marked. Score 80% or higher to complete the class and earn its certificate (the certificate page is in this book; write your name on it after you pass). The Answer Key is at the back of the book, for parents, teachers, and self-checking after you finish. Go at your own pace.

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Before You Start

This lesson is educational information, Massachusetts-first, and is not legal advice. Laws and penalties vary by state and by case. If you have a real case, talk to a lawyer — many offer free first consultations, and public defenders are free if you qualify.

Before you start

- This section is not about shaming anyone. Many people in this school have a record, a case, or a past. The point is the truth, plainly stated: **a criminal charge does not end at the courtroom door.** It follows you home — to your children, your lease, your job, and your wallet. Knowing exactly how is how you protect your family, whether you're facing a charge now, helping someone who is, or deciding what never to risk again.

Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Minister Destiny Testimony Schools — Adult

The lesson

1. What happens, step by step, when there is a charge

Every case is different, but the road looks like this in Massachusetts:

1. **Police contact or arrest.** You may be stopped, questioned, or arrested. You have the right to remain silent and the right to a lawyer — using those rights is not an admission of guilt.
2. **Booking and bail.** At the station you are processed. A bail decision determines whether you wait for court at home or in custody. Bail money and bail fees are real costs many families scramble to cover.
3. **Arraignment.** Your first court appearance: the charge is read, you plead (usually "not guilty" at this stage), and a lawyer is appointed if you cannot afford one.
4. **Pre-trial.** Court dates, possible motions, and often a **continuance without a finding (CWO)** or plea negotiation — many cases resolve without a full trial. A CWO means you admit the court has enough facts, the case is continued, and if you complete probation cleanly it is dismissed — but it still appears on your record in ways that matter (see below).
5. **Trial or plea, then disposition.** The outcome: dismissal, probation, fines and fees, community service, or incarceration — sometimes a combination.
6. **After.** Probation conditions, payments, and the record itself — which is where this lesson spends most of its time, because the record is what reaches your kids, your housing, and your job.

Missing court dates makes everything worse: a missed date can mean a **warrant**, arrest, and added charges. If you cannot make a date, call the court or your lawyer *before* the date, not after.

2. The consequences nobody warns you about — "collateral consequences"

The sentence is only part of the price. The rest is called **collateral consequences** — the civil and practical effects of an arrest, a charge, or a conviction. Here is where they land.

On you:

- **Your record (CORI).** In Massachusetts, your criminal record is called your **CORI** (Criminal Offender Record Information). Arrests, charges, CWOs, and convictions can

appear — even some cases that were dismissed. Who can see what depends on the situation and on sealing rules, but landlords, employers, and licensing boards look at records every day.

- **Fines, fees, and surcharges.** Court costs, probation supervision fees, program fees, victim-witness assessments, and restitution can add up to thousands of dollars. Not paying can mean more court dates, extended probation, or a suspended license — a debt spiral on top of the case.
- **Your driver's license.** Some offenses — and even unpaid court debt — can suspend your license, which can cost you the job that would have paid the fines.
- **Immigration status.** If you are not a U.S. citizen, *even a plea that looks minor* can carry immigration consequences, including deportation risk. This is one of the most important reasons to have a lawyer before agreeing to anything.

On your kids and family:

- **DCF involvement.** An arrest in the home — especially involving violence, drugs, or an unsafe home — can bring the Department of Children and Families (DCF) into your family's life. An open DCF case can mean home visits, required services, and in serious situations, children removed while the case is sorted out. Family court and criminal court are separate, and trouble in one often starts trouble in the other.
- **Custody and visitation.** A record, especially for violence or substance offenses, is used in custody decisions. It can mean supervised visits or lost time with your children.
- **The practical hits.** A parent in custody — even for days — can mean missed rent, lost childcare, missed work shifts for the partner at home, and children suddenly staying with relatives. Families pay for one person's charge together.

On your housing:

- **Private landlords** routinely run background checks and can deny applicants with records.
- **Public and subsidized housing is stricter.** Federal rules require housing authorities to deny or terminate for certain offenses (for example, drug-related criminal activity and lifetime sex-offender registration), and give them broad discretion for other criminal activity. One household member's conduct can put the *whole family's* housing at risk.
- **Eviction.** Criminal activity by a tenant or guest can be grounds for eviction under many leases — even in some cases without a conviction.

On your job:

- **Background checks** are standard in most hiring, and a record is the single most common reason applicants are passed over — often without ever being told why.

- **Licenses.** Many licensed occupations (health care, education, childcare, security, commercial driving, trades, real estate, and more) can deny, suspend, or revoke a license based on a record. A charge can end a career you spent years building.
- **Current employment.** Arrest can mean missed shifts, and many employers can lawfully fire an at-will employee over an arrest or conviction.
- **The gap spiral.** Record no job unpaid fines and rent more court trouble worse record. This spiral is real, and knowing it exists is how you interrupt it early: pay something on fines, keep every court date, document everything, and ask about **sealing** your record when you become eligible — Massachusetts allows many records to be sealed after waiting periods, and sealing limits who can see the record. (Legal aid organizations seal CORIs at free clinics.)

3. The real-life math

Consider "Marcus," a composite of many real stories. Marcus, 29, works full-time stocking a warehouse and lives in a subsidized apartment with his partner and their two kids. After a fight outside a bar, he's charged with assault and battery. He takes a CWOFF with a year of probation, an anger-management class, and about \$800 in fees — no jail. He thinks it's over. It isn't:

- His **CORI** now shows the charge and the CWOFF. When his hours are cut and he applies elsewhere, two warehouses never call back after the background check.
- The **housing authority** learns of the arrest through a police report shared with the property manager; the household receives a notice that their tenancy is under review because of "criminal activity by a household member." Months of hearings follow before the tenancy is saved.
- He misses a probation check-in because his shift changed; a **surrender hearing** is scheduled, and he nearly loses the CWOFF — which would have converted it to a conviction.
- The **fees** come out of the same paycheck as the rent; being short on rent brings late fees and a notice to quit that terrifies the whole family.

One fight. Nobody went to jail. And it took Marcus almost two years of steady effort — keeping every date, paying every fee, documenting everything, then sealing what he could — to climb out. **That is the lesson: the courtroom part is often the smallest part.**

4. If you or someone you love is facing a charge — the protective steps

1. **Use your rights.** You can remain silent. Ask for a lawyer. Do not explain, negotiate, or consent to searches on the street.
2. **Never miss a court date.** Write dates down twice. If an emergency hits, call the clerk or your lawyer the same day.
3. **Read before you sign.** A plea or CWOFF can affect housing, jobs, licenses, and immigration. Ask your lawyer one question out loud: *"What will this do to my housing,*

my job, and my record?"

4. **Budget for the full price.** Fees, classes, transportation to court and probation — plan for them the way you'd plan for rent.

5. **Tell the truth to your lawyer; document everything yourself.** Keep a folder: dates, names, receipts, letters. Families who keep records do better in every system.

6. **Ask about sealing and expungement** as soon as you're eligible, and about **CORI clinics** run by legal aid — free help exists.

7. **Protect the home front.** If DCF becomes involved, cooperate with services, keep every appointment, and get legal advice early — Section 8 of this school is devoted to family court and child welfare.

Words to know — Section 1

- **Arraignment** — the first court appearance, where the charge is read and a plea is entered.
- **Continuance without a finding (CWOFF)** — a disposition where the case is continued and, if probation is completed, dismissed; it still appears on a record in important ways.
- **Disposition** — the final outcome of a case (dismissal, conviction, CWOFF, etc.).
- **CORI** — Criminal Offender Record Information: Massachusetts' criminal record system.
- **Collateral consequences** — the civil and practical effects of a charge or conviction beyond the sentence: housing, jobs, licenses, custody, immigration.
- **Probation** — court supervision instead of (or after) incarceration, with conditions you must follow.
- **Restitution** — money paid to compensate a victim for losses.
- **Sealing** — a legal process that limits who can access your record; expungement erases eligible records entirely.
- **DCF** — the Massachusetts Department of Children and Families, the child-welfare agency.

Think it through — Section 1

Denise's adult son, who lives with her in her public-housing unit, is arrested on a drug charge across town. Denise asks: *"It didn't happen here, and it's his case — why is my apartment at risk?"*

Walk it through: (1) Public-housing rules treat the *household*, not just the individual — a household member's drug-related criminal activity can be grounds to terminate the whole household's tenancy, even if the activity happened off the property. (2) Denise should not ignore any notice from the housing authority — deadlines in those letters are

short and missing one can end the case by default. (3) She should get help fast: legal aid and tenant advocates handle exactly this, and housing authorities must usually give a hearing — her son's case being *pending* (not a conviction) matters and should be presented. (4) For the family going forward: this is why Section 1 teaches that one member's charge is a whole-family event — the fastest protection is early legal help, keeping every appointment, and documenting everything.

What you earned / what's next — Section 1

Section 1 complete (quiz score 80% or higher): You can walk a case from arrest to disposition, you know what CORI is, and you can name the collateral consequences that reach kids, housing, and jobs — plus the protective steps that interrupt the spiral early.

Word Search — Section 1

Find the words from this class's Words to know. Words run across, down, or diagonally.

I O G N D Q Z K H D I U F
A A R E S T I T U T I O N
U M T O U S B Z K H Z I P
V G R S R K K A E J L V L
M M S E A L I N G C O R I
U B X H Q C G E V D E K D
L A R R A I G N M E N T A
O V G V V V L Q V U R G E
O D I S P O S I T I O N R
R K J V J X I H N G O J Y
B H B S K X O O V B I R W
G B Y O T B A N O V I Y T
E P X P R O B A T I O N Z

Words to find: Arraignment · Disposition · Cori · Probation · Restitution · Sealing

Words to Remember — Say It in Your Own Words

Cover the Words to know page. For each word from this class, write what it means in your own words, the way you would explain it to a friend. Then check yourself against the lesson.

Arraignment

Continuance without a finding

Disposition

CORI

Collateral consequences

Probation

Restitution

Sealing

DCF

Check Yourself — Practice Questions

These are practice questions, not the test. Write your answers in your own words. Everything you need is in this book's lesson.

1. Explain in your own words what “Arraignment” means, and give one example from real life.

2. Explain in your own words what “Continuance without a finding” means, and give one example from real life.

3. Explain in your own words what “Disposition” means, and give one example from real life.

4. Explain in your own words what “CORI” means, and give one example from real life.

5. The lesson has a part called “The lesson.” Write the most important thing it teaches, in your own words.

6. The lesson has a part called “Think it through — Section 1.” Write the most important thing it teaches, in your own words.

7. The lesson has a part called “What you earned / what's next — Section 1.” Write the most important thing it teaches, in your own words.

8. Think about the stories in this class. Pick one, and write what you would do — and why.

Think and Write — My Reflection

Writing helps the lesson stay with you. Answer honestly — this page is yours alone.

1. What is the most important thing you learned in Section 1?

2. Which part of this class connects to your own life? How?

3. What is one thing you will do differently because of this class?

4. What would you tell a friend who needs this class?

My Study Planner — Another Week

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Chapter Test — Section 1

Answer every question. Score 80% or higher to complete this class and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. What does "collateral consequences" mean?

- A. Extra jail time added by a judge
- B. The civil and practical effects of a charge or conviction beyond the sentence — housing, jobs, licenses, custody, immigration
- C. Damage to property during an arrest
- D. Consequences for witnesses in a case

2. What is a CORI?

- A. A court order to stay away from someone
- B. Massachusetts' Criminal Offender Record Information — your criminal record
- C. A type of probation for first offenses
- D. A police booking number

3. What is a CWO (continuance without a finding)?

- A. A complete erasing of the case from all records
- B. A disposition where the case is continued and dismissed if probation is completed — but it still appears on your record in important ways
- C. A guilty verdict with no punishment
- D. A plea available only for felonies

4. Why can one household member's drug charge put a whole family's public housing at risk?

- A. It can't — housing is only about the leaseholder
- B. Because rent is calculated per person
- C. Public-housing rules treat the household as a unit; a member's drug-related criminal activity can be grounds to terminate the whole tenancy
- D. Only if the charge happened inside the unit

5. What is the safest thing to do if you cannot make a court date?

- A. Skip it and explain at the next one
- B. Call the court clerk or your lawyer before the date — a missed date can mean a warrant
- C. Send a friend to speak for you
- D. Wait to see if the court reschedules

6. Before agreeing to any plea, which question should you ask your lawyer out loud?

- A. "Will this be on the news?"
- B. "What will this do to my housing, my job, my license, and my record?"
- C. "Can we finish this today?"
- D. "Will the judge like me?"

7. If you are not a U.S. citizen, why is a lawyer essential before accepting even a minor-looking plea?

- A. It isn't — pleas never affect immigration
- B. Because court buildings require ID
- C. Some pleas carry immigration consequences, including deportation risk, even when the criminal penalty looks small
- D. Because interpreters are only available with a lawyer

8. How can an arrest in the home affect your children beyond the criminal case itself?

- A. It cannot affect them at all
- B. It can bring DCF involvement, affect custody and visitation decisions, and disrupt childcare, rent, and work for the whole family
- C. Only if the children were present at the arrest
- D. Only if the charge is a felony

9. What does "sealing" a record do?

- A. Deletes the record from police computers everywhere
- B. Limits who can access the record — many Massachusetts records can be sealed after waiting periods, and legal-aid CORI clinics help for free
- C. Locks your record so even you can't see it
- D. Only applies to juvenile records

10. In the lesson's example, Marcus received no jail time — a CWO, probation, a class, and fees. Why did it still take him nearly two years to climb out?

- A. Because he refused to pay anything
- B. Because the collateral consequences — CORI effects on job applications, a housing tenancy review, probation conditions, and fees competing with rent — kept compounding after the case ended
- C. Because CWOs always last two years
- D. Because he moved out of state

Certificate — Section 1

Minister Destiny Testimony Schools

Certificate of Completion — Section 1: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 1: The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You now see the whole price tag of a charge — not just the sentence, but what reaches your children, your home, and your work — and you know the steps that protect a family. Truth is the beginning of keeping your family safe. — Minister Destiny Marie Morgan

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My Agenda — Class Tracker

Everything in this agenda is yours to write in. It stays in your book — nothing is collected.

Step	Done	Date	Score	Grade
Week 1 — Study the lesson				
Week 2 — Study + Words to know				
Week 3 — Stories + Try-this activity				
Week 4 — Chapter test (pass at 80% or higher)				

Letter grades: A 90–100 · B 80–89 · C 70–79 · D 60–69 · F below 60.

My goals for this class

Write the goals you are working toward in this class — and for yourself.

My Weekly Planner

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Answer Key

For parents, teachers, and self-checking after you finish the chapter test.

Section 1 Test — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

1. The civil and practical effects of a charge or conviction beyond the sentence — housing, jobs, licenses, custody, immigration
2. Massachusetts' Criminal Offender Record Information — your criminal record
3. A disposition where the case is continued and dismissed if probation is completed — but it still appears on your record in important ways
4. Public-housing rules treat the household as a unit; a member's drug-related criminal activity can be grounds to terminate the whole tenancy
5. Call the court clerk or your lawyer before the date — a missed date can mean a warrant
6. "What will this do to my housing, my job, my license, and my record?"
7. Some pleas carry immigration consequences, including deportation risk, even when the criminal penalty looks small
8. It can bring DCF involvement, affect custody and visitation decisions, and disrupt childcare, rent, and work for the whole family
9. Limits who can access the record — many Massachusetts records can be sealed after waiting periods, and legal-aid CORI clinics help for free
10. Because the collateral consequences — CORI effects on job applications, a housing tenancy review, probation conditions, and fees competing with rent — kept compounding after the case ended

Sources & Credits

The lessons in this book were written for Minister Destiny Testimony Schools from public sources — official websites, public health and safety organizations, help lines, and the law itself. The sources each chapter was built from, and the help resources it points you to, are listed under that chapter's name, with credit, so you can check anything in this book and keep learning. Court opinions and laws are public documents that belong to everyone. Everything here is retold in the school's own plain words — nothing in this book is copied from anyone else's book.

Section 1 — The Law and Consequences of Crimes — Effects on You, Your Kids, Your Family, Your Housing, and Your Job

- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

The school itself is free: every class in this book, with its test and certificate, is free online at destinymorganbooks.com.

About the Author

Minister Destiny Marie Morgan is an ordained Muslim minister. She was ordained on May 15, 2025, through the Universal Life Church, and she is registered clergy in Massachusetts.

Her ministry is advocacy — standing up to injustice and helping people, locally and internationally.

She is the founder of Minister Destiny Testimony Schools, a free school. She built it so people can learn for free what cost her years to learn — people who may not have jobs, good credit, or loans, and who deserve real knowledge anyway. Every class is free online, for every age, with no sign-up and nothing collected.

She is also the author of two testimony series — Chronicles of Destiny Morgan and The Chronicle Trials — her own story, in her own words. Those books are her testimony; these school books are her teaching.

Follow her Amazon Author Page to find every new book as it comes out.

The school is free online at destinymorganbooks.com.

Contact: ministerdestinymariemorgan@gmail.com

From Minister Destiny

You finished this book — but the learning does not stop here. Keep your resources close, keep asking questions, and use what you now know to help the people around you. If this book helped you, pass it to someone who needs it. I built this school for you, and I am proud of you for showing up for yourself. — Minister Destiny Marie Morgan

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