

Do you have a child who is going to college?

If so, Texas Legal can help provide peace of mind in case they encounter legal challenges. Below are some common legal issues your child might encounter during the school year and ways legal insurance can benefit them.

Landlord/tenant disputes - Students who live in off-campus housing should be aware of their rights as a tenant. Common issues can include apartment repairs that are left undone or not made in a timely manner and rental agreement disputes. A Texas Legal attorney can help navigate Texas housing laws and ensure that a student's rights are protected.

Identity theft - College students are especially susceptible to identity theft as they live in apartments or dorms where others can access their belongings. Students who do not log off their laptop, tablet or smart phone when finished using them are at an even higher risk for identity theft. In the event that a student falls victim to identity theft, Texas Legal offers identity theft restoration to restore credit.

Loan agreements - With the cost of tuition rising each year, many Texans are struggling to pay for college and obtaining loans. Most parents and students see these loans as a financial challenge, not a legal issue. However, having the right legal representation can ensure that a family understands the loan terms and help them find an optimal loan.

Traffic tickets - Weekend trips home or road trips with friends can often result in a speeding ticket. There are many stretches of highway in Texas between college towns that are known for speed traps. Having a lawyer on hand can help lower the penalty and sometimes get the charge dropped entirely.

DWI/DUI - While no one should plan for a DWI/DUI, mistakes can happen. A student who has a drink at dinner or a couple of beers at a bar and drives home can get pulled over for a violation. An attorney will help students understand the legalese behind a charge, and if appropriate, fight it in court.

For most college students, issues that are legal in nature do not make it to the courts, as the cost of an attorney is too expensive. Legal insurance is a great option for these students. Parents who are Texas Legal members can add their college-aged child as a dependent on the parents' policy, until the child turns 26 years old. College students who are over the age of 18 can also sign up for their own plan online.



Common scams involving homeowners.

As the Texas housing market continues to see increased demand, homeowners should be aware of scammers who might want to take advantage of them. Texas Legal provides the following tips for its members who own homes or are considering purchasing one:

Avoid living trust "kits." A living trust immediately transfers property to heirs after death. The key advantage to a living trust is that it does not have to go through probate, the legal process that takes place after someone dies. If you decide to set up a living trust, steer clear of living trust kits that are marketed by phone or mail. There is no "one-size-fits-all" trust as each individual situation is different. An attorney can help you decide what is best for your situation and help ensure your property is protected.

Research home energy auditors. Energy audits can help homeowners save hundreds on energy bills. If you choose to hire someone to conduct an energy audit for your home, do the proper homework and check references. Scammers claiming to be energy auditors are targeting homeowners, charging thousands of dollars to make minor repairs such as switching out lightbulbs for more energy efficient ones.

Read the fine print on a reverse mortgage. While reverse mortgages are not a scam, it's important for homeowners to understand the fine print before they sign. Many individuals will sign up for a reverse mortgage without considering their estate plan. If someone with a reverse mortgage decides to give the house to an heir after death, the heir will become responsible for the mortgage. It's important to seek legal consultation before signing a mortgage to make sure you have considered all options and possible unforeseen consequences.

Legal insurance can remove financial stress: One member's story

Everybody imagines that his or her marriage will last forever, but it doesn't always work out that way. When Rebecca, a potential Texas Legal member, knew her marriage was coming to an end, she wondered if Texas Legal could help. She called the toll-free number and talked with a customer service representative about her situation.

In Rebecca's words: "The customer service was outstanding. The person who helped me was very straightforward and honest. You can't utilize parts of your plan right away, so she gave me a timeline and helped me understand what I could expect from my plan."

Of course Texas Legal can't help with the emotional stress of a divorce, but it can help with the financial aspect.

"The financial stress of a divorce is huge. The amount that I've spent on Texas Legal is still less than the cost of one hour of work from an attorney, and the eventual savings will be in the thousands," she said.



Referring Family and Friends

Don't forget that Texas Legal is available to all Texans who are 18 years or older. Those who join can also add a spouse and dependents (up to the age of 26) to their plan. Be sure to mention this to your family and friends before they have a legal issue that could cost them hundreds or even thousands of dollars in fees.



Texas Legal and its plans were founded by the State Bar of Texas.

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