



## Happy Valentine's Day from Texas Legal!

Valentine's Day is around the corner, and Texas Legal would like to extend our gratitude to all of our members. We greatly appreciate your membership and your feedback helps us provide the best in affordable legal services.

This year we're providing even more benefits to members, which you can learn about [here](#).

Do you have a Texas Legal success story you would like to share? E-mail us at [members@texaslegal.org](mailto:members@texaslegal.org) for a chance to share your story on our website or in an upcoming video.

## Proposing This Valentine's Day? Legal Issues to Consider



Planning on popping the question this Valentine's Day? Before you get swept away in romance, here are three legal issues you should consider before you propose:

### Engagement Ring Law

An engagement ring is a big investment. If you decide to call off the wedding, where does that investment go? Texas considers engagement rings to be a "conditional gift" that doesn't actually belong to the receiver until the condition—marriage—is met. If an engagement is broken, the ring goes to the person who did not break the engagement.

### Texas Is a Community Property State

Property acquired during a marriage is considered to be community property in the state of Texas. If you or your spouse have dramatically different earning power or assets, this may cause a problem down the road if the marriage dissolves. To protect yourself, it is important to consider having an attorney draft a prenuptial agreement.

### Legal Conversations to Have With Your Fiancée

Below are some topics you should discuss before walking down the aisle:

#### Debt

Make sure you know exactly how much debt your partner has and that you're willing to take it on.

#### Children

Do you want children? While it may seem far off in the future, make sure you and your partner agree about the issue of children before getting married. Skipping this conversation could result in a custody or child support battle down the road.

**Before sweeping your sweetheart off their feet, make sure you've thought through these issues first. Don't forget that Texas Legal's benefits offer assistance regarding many of these issues.**

## Four Legal Issues to Consider Before Filing Taxes

Tax season is here, and while millions of Texans have begun filing their taxes, many may be unaware of the rules that apply to them. If you have questions about your taxes, Texas Legal advises you seek the advice of a tax law attorney or CPA. Your Texas Legal plan may include financial law as a benefit, which means you can access a tax lawyer through the attorney network.

Nicholas Souza, a Texas Legal participating attorney, recommends you consider the following issues before filing taxes:

### Joint and Several Liability & Innocent Spouse Relief

When married couples file a joint return, they share liability for taxes from either spouse for that tax year. In situations where one spouse controls the finances, or hides significant income or other activity, this can result in the other spouse being liable for a tax debt they did not control. Some taxpayers in this situation may qualify for innocent spouse relief which will reduce their tax liability.

### Charitable Deductions

A charitable deduction is defined as a gift made to a charitable entity. Substantiation rules require receipts or other records from the charity in order to claim the deduction. Without documentation, the taxpayer may lose their deduction and possibly pay a penalty.

### Frivolous Issues Penalty

If a taxpayer makes an argument to the IRS that is not based in the law or regulations, they can be penalized. For example, claiming certain exemptions or deductions that do not exist or may not apply to the individual will result in a penalty.

### Failure to File, Failure to Pay and Accuracy-Related Penalties

When a taxpayer fails to file a return or pay the full amount shown on the return, penalties begin to accrue. These two penalties combined can be as high as 25 percent of the unpaid taxes. The accuracy-related penalty applies when a taxpayer underpays their tax liability. This penalty is 20 percent of the underpayment due to certain inaccuracies.

## Children Are at Risk for Identity Theft



According to a study conducted by AllClear ID, Texas Legal's identity theft monitoring and restoration partner, children are 35 times more likely to be the victim of identity theft.

Why steal a child's identity? If an identity thief can steal a child's social security number, he or she can use it to open accounts and take out loans in a child's name. So how can you best protect your child? Included below are a few tips on protecting your child from identity theft:

### Keep Your Child's Social Security Number Private

Keep your child's social security card in a secure location. Be aware of any other documents, such as medical records that may contain this information, and store or dispose of them securely.

### Keep Your Computer Secure

Make sure to secure your home wireless network and get anti-virus software updates.

### Protect Your Child's Identity Online and Teach Them Privacy

Be careful when sharing photos of your child with their full name and birth date. An identity thief can potentially use this as a starting point—guessing passwords or security questions to find out sensitive information. It is also important to teach your kids about online privacy and what type of information is safe to share on social media.

**Texas Legal members have access to AllClearID's identity monitoring and restoration services through our Secure and Preferred Plans. Although our plans only cover monitoring for the main policyholder, AllClearID offers an additional child identity protection service for only \$4.95 per child each month.**



### Protecting Yourself from Identity Theft Through Your Home Wi-Fi

Did you know that having a wireless Internet network or Wi-Fi at home leaves you vulnerable to identity theft? If your home Wi-Fi network isn't properly secured, you could expose personal information to identity thieves.

Below are three tips from The University of Texas at Austin's Center for Identity on how to better protect your home Wi-Fi network:

#### Change Your Wi-Fi Network Name and Password

Change your wireless network name to something unusual and change the default password.

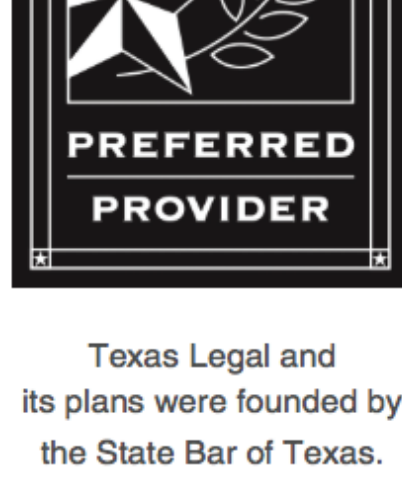
#### Use Your Router's Built-In Protection

Most wireless routers come with the ability to encrypt your information—making it unreadable to anyone it wasn't intended for—and have a built-in firewall, preventing anyone from gaining access to your computer without permission. These features are often turned off by default. You can better protect your network by switching these features on.

#### Stay Current with Software Updates

Updates are vital for your security. Get in the habit of updating as soon as your computer notifies you or set aside a certain day of the week to check for updates.

It is important to stay vigilant to protect against identity thieves. In the event that your identity is compromised, remember that Texas Legal's plans may include coverage for identity theft monitoring and restoration.



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

### Access Line Update

(formerly known as the Texas Legal Hotline)

#### Greater variety of attorneys

#### Attorneys in closer proximity to you

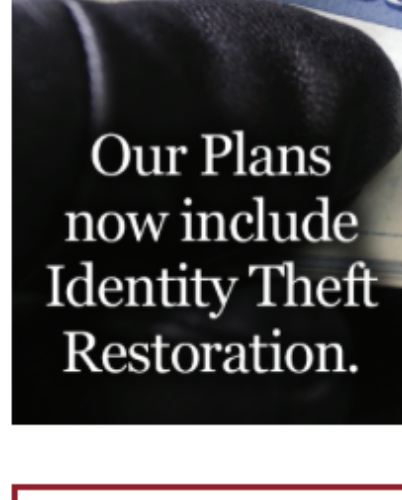
#### Expanded hours

#### Bilingual Operators

#### 24/7 Jail release (where available)

It is our goal to get your questions answered immediately. However, there may be times when an attorney will need to return your call instead. Either way, we will do our best to get you in touch with an attorney as soon as possible!

Thank you for your patience while we implement these new improvements!



## More Money, Less Stress:

### How to Use Your Legal Plan

Legal issues arise everyday. But when you're a member of Texas Legal, you can take legal issues head on and save a ton of money in the process. Here's just one example of how members save on legal bills and gain priceless peace of mind in the process.



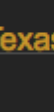
### Baby's here, and we're loving being parents!

Guess it's time to **update our will** through Texas Legal. With all this new responsibility, I'm so glad we have the peace of mind knowing Texas Legal is there to help us with whatever comes our way.

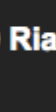
**Saved \$2,500 by being a member of Texas Legal!**



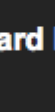
**Visit Our Website**



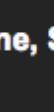
Facebook



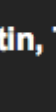
Twitter



LinkedIn



Google Plus



TL Blog

**Texas Legal | 7500 Rialto Boulevard | Building One, Suite 120 | Austin, TX 78735**

Copyright © 2015, Texas Legal, All rights reserved.

Our mailing address is:

7500 Rialto Boulevard - Building One, Suite 120 - Austin, TX 78735

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#)