



Dear Members: Despite the uncertainty and many closings surrounding COVID-19, we wanted to let you know that Texas Legal is still open. Our employees are working remotely so that we can still serve you while protecting the health of our community.

Our staff is available via email and our regular telephone line during business hours - members@texaslegal.org or (512) 327-1372.

Please call or email us if you need anything. We ask for your understanding and patience as we work diligently to continue our serving you remotely.

Debt Reduction Plans: What You Should Know



The ads are all over: “Live your life debt-free!” “You’re pre-qualified!” “Debt-free guaranteed!”

But a debt-reduction plans come with a lot of fine print and potential problems. If you or someone you know is facing debt, here's what you need to know.

Learn from a Texas Legal attorney about the potential pitfalls of debt reduction plans and why you should talk to an attorney first before starting one.

Got Debt?

A Texas Legal plan can help a lot when it comes to overcoming debt. Our members can sit down with an attorney to discuss your debts for free. Our preferred plan covers debt negotiation, as well as Chapter 7 or Chapter 13 bankruptcy.* Select Plan members get a 25 percent discount on attorneys fees for debt negotiation and

bankruptcy.* As always, we have nearly 500 attorneys around Texas so you can find someone near you with our [online attorney finder](#).

* Bankruptcy claims have a three-month waiting period from the beginning of your membership.



Tax-Breaks for Non-Millionaires

Most of us don't make enough money to be subject to the estate tax, so making a charitable contribution in your will won't help you financially.

But there are ways to give to the causes you love and get a tax break, even if you're not a millionaire!

[Learn about how from Texas Legal attorney Joseph Gagen.](#)

“You guys have really been my lifeline. Not just saying that either.”

- Wanda, Texas Legal Member

**Not Sure About
Texas Legal?**



Read Our Reviews

Since many of us have some extra time on our hands, take the time to read what our members say about us. After reading their stellar reviews, we dare you not to become a member yourself!

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