



**FOR IMMEDIATE RELEASE**

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## **Five Reasons Why College Students Can Benefit From Legal Insurance**

### ***Texas Legal Provides Important Protections for Texas College Students***

Austin, Texas—As thousands of college students prepare for a new semester of school in Texas, many do not have “find a lawyer” on their to-do list. Texas Legal, the statewide nonprofit legal insurance plan founded by the State Bar of Texas and the Texas Legislature, recommends that college students reconsider, as there are many legal issues that can arise for young adults.

“It’s important for college students to have a legal plan in place in case an issue arises,” James W. Buck, president of Texas Legal, said, “Whether it’s a landlord that won’t repair the water heater, or questions about a college loan, an attorney can help.”

Texas Legal has identified the following legal issues that college students might encounter:

- **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. An 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, legal assistance can help intervene with creditors, debt collectors and credit reporting agencies.
- **Loan agreements** – With the cost of tuition rising each year, many Texans are struggling to pay for college and obtaining loans. Most parents

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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 those who may not have the money to pay for attorney fees. Texas Legal provides access to legal assistance at no cost beyond reasonable monthly premiums (subject to plan limitations) and helps protect plan members. College students who are over the age of 18 can sign up for a plan online. Parents who are Texas Legal members can also add their college-aged child as a dependent on the parents' policy.

Texas Legal membership covers legal expenses much like health insurance covers medical expenses. A low monthly fee gives members access to a network of attorneys throughout the state. To learn more about Texas Legal or to become a member, please visit [www.texaslegal.org](http://www.texaslegal.org).

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### **About Texas Legal**

Formerly known as Texas Legal Protection Plan, Texas Legal is a statewide, nonprofit legal insurance plan that was founded by the State Bar of Texas and the Texas Legislature in 1972 as an effort to better serve the legal needs of Texans. Texas Legal is the preferred provider of the State Bar of Texas. The nonprofit offers plans for companies, group and individuals. For more information, please visit [www.texaslegal.org](http://www.texaslegal.org).