

# LEGALSMART

*January 2026 Edition*



## FEATURED STORY

### *When Family Dynamics Change, Your Legal Needs Do Too*

The holidays often highlight what's working, and what isn't, in family life. January is one of the busiest months for legal questions involving relationships, especially among people balancing teenagers, aging parents, blended families, and long-term partnerships.

Life rarely stays the same year to year. When your family structure shifts, your paperwork should reflect it. Taking time now to review agreements, update documents, and understand your rights can save stress later when emotions are running high.

For some, it's about separation or divorce. After a stressful holiday season, many couples realize it's time for change. Understanding custody schedules, child support updates, and how assets are divided helps avoid emotional decisions that carry long-term consequences.

Others may be navigating other familial changes such as new engagements or adoption planning. Prenuptial and postnuptial agreements aren't about mistrust, they're also about clarity. These documents outline expectations around finances, property, and responsibilities so everyone is protected moving forward.

Even smaller transitions can create legal ripple effects. A name change after marriage, updating guardianship preferences, or modifying visitation schedules due to job changes are all common January tasks.



## THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

## THIS MONTH'S EDITION

- *Identity Theft Cleanup: Starts With Your Credit*
- *Divorce & Separation Filings Peak in January*
- *New Year, Clean Paper Trail and much more!*



## #TRENDINGNOW

### *Housing Disputes Spike After the Holidays*

January brings new leases, mid-winter moves, and financial reality checks. Landlords begin enforcing overdue notices, while tenants challenge surprise fees, delayed repairs, or missing deposits. It's also when homeowners start reviewing property taxes and refinancing options. Whether you're renewing a lease, moving closer to family, or preparing to buy, reviewing the fine print now can prevent costly surprises later.

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## CYBER CORNER

### ***Identity Theft Cleanup Starts With Your Credit***

Many identity theft cases aren't discovered until January when people finally review their holiday statements. If you see unfamiliar accounts, incorrect balances, or collection notices you don't recognize, act quickly. You're entitled to a free credit report every year from each of the three main credit bureaus, and you can also access free weekly credit reports at [annualcreditreport.com](https://annualcreditreport.com). Request your reports, dispute errors in writing, and keep records of every step. Taking action early can prevent wage garnishments, loan denials, and long-term credit damage.



## UPCOMING LRSEMINAR DATES

LRseminars is a series of virtual forums that explore how life events can have legal implications. These forums are hosted and presented by Legal Resources and our network attorneys and cover a wide range of topics. Listed below are the upcoming seminars.

### **WHEN LIFE GETS LEGAL**

**Topic:** Understanding Personal Injury Claims  
**Date:** Jan. 7, 2026 from 12:00 pm - 1:00 pm EST

### **IDENTITY THEFT TODAY**

**Topic:** How to Review Your Credit Reports  
**Date:** Jan. 14, 2026 from 12:00 pm - 1:00 pm EST

### **CONVERSATIONS FOR CAREGIVERS**

**Topic:** Essential Legal Documents for Caregivers  
**Date:** Jan. 21, 2026 from 12:00 pm - 1:00 pm EST

## SOMETHING DIFFERENT

### ***The Student Loan Repayment Mix-Up***

While organizing year-end finances, a parent noticed their child's student loan payment had nearly doubled. They contacted their Plan attorney who reviewed the loan documents, identified that the servicer had automatically shifted the account into a standard repayment plan without proper notice, and formally requested a written explanation. Through direct follow-up with the servicer, the attorney uncovered that the loan had been incorrectly placed into the wrong program during a system update.

The attorney submitted a correction request on the family's behalf, ensuring the loan was restored to the appropriate income-based repayment plan and that the monthly payment was adjusted accordingly. As a result, the family avoided unnecessary overpayments and saved hundreds of dollars over the course of the year.

The start of the year is an ideal time to review student loan statements. With an attorney's support, servicing errors can be identified early and resolved before they disrupt a household budget.



## DID YOU KNOW?

### ***Divorce & Separation Filings Peak in January***

Often called "Divorce Month," January sees a surge in legal separations. Financial pressure, parenting stress, and year-end reflection all play a role. If you're considering this step, preparation matters. Collect financial documents, list shared assets, and document parenting schedules. Even if you're not ready to act, understanding what's involved, from custody arrangements to support calculations, gives you control over the process instead of reacting later.

## FINANCIAL PLANNING

### ***Setting Financial Boundaries for 2026***

After the holidays, many families reassess spending habits. Start by outlining clear financial priorities for the year, such as; debt reduction, emergency savings, or home projects. Automating small monthly transfers into savings can make progress feel effortless. If you're planning larger changes like buying a home or funding college, our trusted financial planning partner, **Kinnect Advisors**, can help you explore smart strategies that align with your long-term goals.

## FREQUENTLY ASKED QUESTIONS

**Q: I'm behind on payments and worried about collections or garnishment. When should I get legal guidance?**

**A:** If you've received collection letters, court paperwork, or wage garnishment notices, it's time to act. Start by gathering all related documents and checking your credit report for errors. An attorney can explain your options, from disputing debts to understanding bankruptcy alternatives, and help you choose the right path forward.

### **Do you have questions?**

Contact our Member Services Department by phone at 800-728-5768 or email at [info@legalresources.com](mailto:info@legalresources.com).

## TIP OF THE MONTH

### ***New Year, Clean Paper Trail***

January is the perfect time to organize life's paperwork before it becomes overwhelming. Create one digital folder for legal and financial documents like leases, insurance policies, wills, and tax forms. Rename files clearly and back them up securely. A few minutes of organization now can save hours of frustration later when you need to find something quickly.



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

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