

LEGALSMART

August 2024 Edition

Featured in this issue:

When To Lawyer Up for Student Loan Debt

As of 2023, roughly 43 million Americans were saddled with a combined total of \$1.6 trillion in federal student debt. The current high cost of living is placing additional stress on borrowers, leaving many with no choice but to default on loans. Uncertainty surrounding the latest federal forgiveness program, SAVE, also has borrowers unsure about repayment timelines and more. Whether you're enrolled in a forgiveness program or simply trying to navigate defaulted payments or complicated loan terms, your Plan Law Firm can help.

By deciphering student loan terms, your Law Firm can help you better understand repayment plans, forbearance, deferment, and consolidation options. In some instances, attorneys can also help you discharge student loans through bankruptcy. Very strict criteria, however, must be met.

Aside from navigating repayment options, your Plan Law Firm can advocate for those who may have fallen victim to fraud or predatory lending. You'll need legal representation to help recoup unfair fees, renegotiate previously incorrect interest rates and uncover any other violations of rights.



THE MISSION

The mission of Legal Resources is to provide high-quality legal services to our members, enabling them to lead lives free of major legal expenses.

THIS MONTH'S EDITION

- Beating Summer Heat
- Student Loan Debt
- Debunking Squatter's Rights, and much more!



#TRENDINGNOW

Squatter's Rights

The term "squatter's rights" remains largely undefined. The "rights," so to speak, of these residential trespassers vary from state to state. Some states recognize squatting, or adverse possession, as a civil matter while others recognize it as a criminal offense. In most cases, removing a squatter cannot be done forcibly; rather the property owner must formally evict the occupant by providing written notice. It is in every homeowner's best interest to consult with an attorney when a squatter is assumed to be on his or her property.

R LEGAL[®]
RESOURCES



Something Different

What to Know When Buying a Used Car

Purchasing a car is a big investment, which is all the more reason to ensure the product you acquire is in good stable condition. Nothing puts a damper on the car buying experience quite like driving off the lot with a lemon. To avoid such a calamity, it is critical that you understand your legal rights as the buyer.

First and foremost, understand the seller's obligations. Car dealerships are required to issue Buyer's Guides, vehicle history reports, warranties, and other documents to educate buyers about the pre-owned vehicle. However, private sellers are not. Be sure to perform due diligence and note any information the seller shares about the vehicle. If the information proves to be false, you may be able to file a lawsuit.

You should also research your state's lemon laws. These regulations outline the criteria for claiming your vehicle as a lemon and offer remedies for obtaining a new vehicle. Your Plan Law Firm is an excellent resource for reviewing lemon laws, exposing warranty violations, negotiating with manufacturers, and more.

CYBER CORNER

Safety in Sending to Voicemail

Is your phone ringing and you don't recognize the number? In some cases, it may be best not to answer. Social engineering has been around for quite some time, but scammers are getting savvier with the techniques they use to steal personal information. They may call you, requesting you verify a login PIN or share data to prevent a fictitious person from compromising your credit card information. Rely on your phone's voicemail transcription feature to identify phishing scams. If a transcript appears but the voicemail doesn't have audio, you were likely the victim of a phishing attack. Adding your number to the Do Not Call registry is another step to take to avoid becoming a target.

Did You Know...

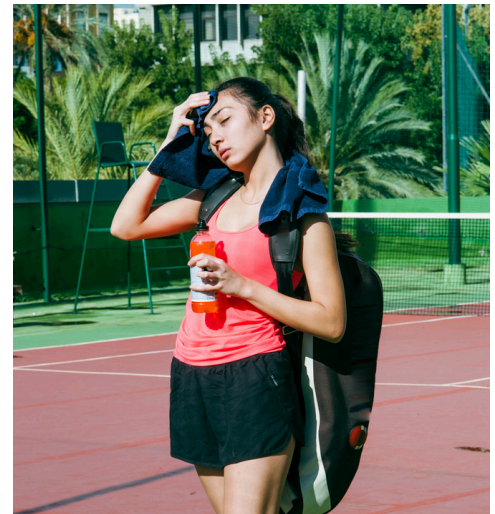
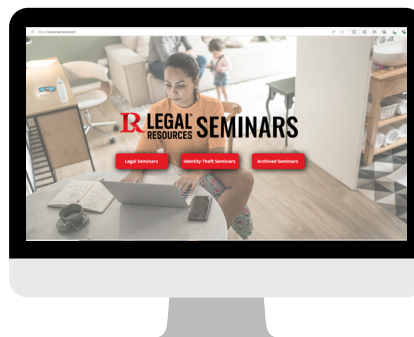
Spouse and Dependent Coverage

The fully-covered services provided with your Legal Plan don't just benefit you, but spouses and dependents too. Legal Resources' dependent coverage extends to unmarried children, including adopted, step and foster children, up to 26 years of age or who are dependent upon the Primary Member for support and maintenance and is enrolled in a recognized full-time course of study at high school or college.

Frequently Asked Questions:

Q: I missed the latest LR Seminar about scammers and artificial intelligence. Is there a way I can listen to a recorded session?

A: Yes! All archived LR Seminars can be found in our digital library at [LRSeminars.com](https://www.LRSeminars.com).



Tip of The Month!

How to Ride Out the Heat Waves

As record-breaking heat waves continue to sweep the nation, it's important for Americans to keep health at the forefront. Heat stress is the number one cause of weather-related deaths, according to the World Health Organization, and can worsen cardiovascular disease and other underlying health conditions. Hydrating sufficiently and limiting time outdoors, especially during peak hours, is paramount to preventing heat-related illnesses. When extended time in high temperatures is required, consider wearing loose fitting clothing and traveling with a fan or mist bottle to stay cool.



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

800.728.5768

[LegalResources.com](https://www.LegalResources.com)



[legalresources](https://www.facebook.com/legalresources)



[LegalResources](https://www.linkedin.com/company/LegalResources)

LEGAL RESOURCES

Relax... you're covered.®