

LEGALSMART

April 2025 Edition



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

- *Medical Identity Theft*
- *Navigating Tax Season*
- *Bankruptcy, and much more!*

FEATURED STORY

Navigating Tax Season: What You Need to Know

Tax season can be overwhelming, and understanding the legal implications of your financial choices is crucial. From selecting the right filing status to handling business expenses and divorce-related tax matters, here are some key insights:

- **Filing Status Matters:** Choosing between **head of household, single, or married filing jointly** can impact your tax benefits. Head of household status generally offers a higher standard deduction, while married filing jointly is often the most advantageous for couples.
- **Business & Home Office Deductions:** Deducting business expenses can provide savings, but home office deductions may have long-term tax consequences. Evaluate short-term and long-term impacts before claiming deductions.
- **Divorce & Dependents:** Understanding who can claim dependents post-divorce is essential. Child support isn't taxable, but alimony and property settlements may have tax implications.
- **Unreported Income & Mistakes:** All income—including cash payments—must be reported to avoid penalties. If you've made mistakes on previous returns, filing an amended return can help you stay compliant.
- **Choosing a Tax Professional:** Look for credentials, experience, and malpractice insurance. Even when using a professional, review your return carefully, as you're responsible for its accuracy.

For tax-related legal questions, we recommend speaking with a licensed attorney who can provide guidance tailored to your situation.



#TRENDINGNOW

What is a Chapter 13 Bankruptcy?

Over the past 30 days, there have been 4,867 Chapter 13 bankruptcy filings, a 9.74% increase compared to the same period in the previous year.

A common misconception is that Chapter 13 requires full repayment of debt. In reality, it's a structured payment plan where individuals often pay back only a portion of what they owe—making it a more feasible option than many realize. A licensed attorney can provide specific legal advice tailored to your situation. Contact Member Services if you have questions about connecting with your attorney.

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CYBER CORNER

Protecting Your Medical Identity: Steps to Take If You Suspect Theft

If you believe your medical identity has been compromised, take these crucial steps:

Obtain copies of your medical records to check for unauthorized treatments or services.

Dispute fraudulent charges with your bank and insurance provider.

Contact healthcare providers and request an **Accounting of Disclosures** to see who accessed your medical information.

Report the theft to the U.S. Department of Health and Human Services if necessary.

Taking swift action can help protect your health, finances, and identity.

DID YOU KNOW...

What can—and can't—be included in your will?

April is National Stress-Awareness Month, and with everything going on, our personal well-being can be low on the list of priorities. However, studies have shown that stress can have a direct impact on your health. Some of life's biggest events are often the most stressful, but they are part of life, so how can you reduce stress? Your Legal Resources plan can help by getting you the expert assistance required for expected and unexpected legal matters that arise.



SOMETHING DIFFERENT

The Most Famous Courtroom Scene of All Time

Hollywood has shaped how we picture attorneys and the courtroom, often portraying high-stakes drama, fiery cross-examinations, and shocking revelations. But what's the most famous legal scene ever? Many would argue it's the climactic showdown in *A Few Good Men*, where Colonel Jessep (Jack Nicholson) shouts the iconic line: **"You can't handle the truth!"** This moment has become a defining example of Hollywood's take on legal battles, making courtroom scenes some of the most gripping in film history.

While Hollywood dramatizes courtroom confrontations, our members appreciate having an attorney's expertise for everyday matters—from contract reviews to will preparation—all included in their legal plan. Whether you're dealing with a landlord dispute, setting up a power of attorney, or reviewing a business contract, knowing you have legal guidance can provide peace of mind.

Legal protection goes beyond the big screen—it's real, practical, and built for you!

TIP OF THE MONTH

Is your lease ending this summer? In the United States, most leases end between May and August.

We asked one of our network attorneys: *If your lease ended next month, what three things would you do to ensure a smooth transition?*

This was their response:

- Attend the move-out inspection and document the property's condition.
- Return all keys on time.
- Provide your new address for a hassle-free security deposit refund.

FREQUENTLY ASKED QUESTIONS

Q: Who Can Use my Legal Plan?

A: Your Legal Resources legal plan covers:

You, the member

Your spouse, if residing in the same household

Your dependent children up to age 19 (or up to age 26 if enrolled full-time in school)

This ensures legal protection for you and your family when you need it most! Contact Member Services at 800.728.5768 or info@legalresources.com if you have any further questions.



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.

CONVERSATIONS FOR CAREGIVERS

Topic: ID Lockdown - Securing your Care Recipient's Identity

Date: March 26, 2025

Time: 12:00 pm - 1:00 pm EST

WHEN LIFE GETS LEGAL

Topic: Surviving Spouses: Managing After Loss

Date: April 9, 2025

Time: 12:00 pm - 1:00 pm EST

IDENTITY THEFT TODAY

Topic: Tax ID Theft and Scams

Date: April 16, 2025

Time: 12:00 pm - 1:00 pm EST

Register at [LRseminars.com](https://www.legalresources.com/LRseminars.com)

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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