Don’t Make These 5 Common Legal Mistakes

Unfortunately, most people learn about these legal mistakes the hard way. Often they learn too late and there is little that can be done. The key is understanding these issues so you can make the right choices before a problem develops or a deadline is missed. If you have questions call your LegalShield provider law firm to speak with an attorney.

1. **Not having a will.** Without a will, you could leave your survivors with a costly legal mess to clean up. Surveys show three main reasons why people don’t yet have their will: procrastination, the belief that they don’t need one, and cost. Your LegalShield family plan solves all three of these problems. You can obtain a will questionnaire by calling LegalShield, your provider law firm or downloading one ([U.S. residents click here](http://legalshield.com) and [Canadians click here](http://legalshield.ca)). The questionnaire asks for information about your situation and desires. Once your questionnaire is received your provider attorney will draft your will.

2. **Signing a contract without an attorney review.** Lawyers cannot change the past; NEVER sign a contract, lease or other agreement before you call your LegalShield attorney for review and advice. Contracts and other agreements are sometimes written to intentionally obscure the true meaning. Your LegalShield attorney can help you make sense of a contract, lease or other agreement to ensure you fully understand your obligations.

3. **Missing a statute of limitation deadline.** Statutes of limitation are laws requiring an injured or aggrieved party to file a lawsuit within a certain time frame or forever lose the right to sue. The length of time to sue varies based upon the claim, type of injury, potential defendant and other factors. Nearly all claims are subject to statutes of limitation and some may be less than a year. The first step is to call your LegalShield provider law firm. You will need to speak with an attorney and provide necessary information to determine the statutes of limitation that apply to your case. After the appropriate statutes are determined, if you decide to proceed with a claim, an attorney may need several months to prepare the case for filing. **It is essential to act quickly to protect your legal rights. If you have any questions about a legal matter, call your LegalShield provider law firm today.**
4. **Buying into quick fix debt or credit relief plans.** Many families feel overwhelmed by consumer debt. Companies that promise to help lower monthly payments and quickly pay off debt may sound like an appealing way out. Unfortunately, debt consolidation offers and credit repair plans are often too good to be true. There may be built-in fees. If you have a poor credit rating, your consolidated debt may end up with a higher interest rate than you are already paying. Also, debt consolidators have been known to miss or make late payments. When monthly payments are not in your hands, you run the risk of the third party missing the payment or paying it late, which will negatively affect your credit and could result in additional fees. Call your LegalShield provider law firm for a review of any debt relief or credit repair plan and to learn what other options may be available.

5. **Protect your personal information.** If you are asked for sensitive information, such as a Social Security Number, ask why it is needed and what systems are in place to protect it. Be wary of sharing personal information over the phone or email, especially if you’ve received an unsolicited communication (even if you do regular business with the organization). Many scammers pose as representatives of trusted businesses. Do not leave personal financial documents out in the open or anywhere you cannot limit access. If you believe you may be the victim of identity theft and you have an IDShield membership call (800) 806-3991. If you do not have an IDShield membership visit [www.idshield.com](http://www.idshield.com) to learn more.

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**Your Post Tax Filing Checklist**

Your LegalShield membership gives you access to a wide network of experienced attorneys. After filing your taxes there are a few things you can do to prepare yourself for next year’s filing, protect yourself from scammers and even ease worry about a potential audit. This may include storing documents where you can easily find them, protecting your personal financial information from thieves and being ready should you be selected for an audit.

- **Hold on to your tax documents.** Save copies of your return as well as all of the receipts and other documents you use to prepare your taxes. Keep the documents in a safe and accessible location. You may be asked to produce documents to back up your return. Having all of the information organized and accessible will make it easier for you to validate your return should the IRS come calling. It is a good rule of thumb to retain your tax records for six (6) years. While you may not need all of your tax documents for that long, it is better to have them available should you need them.

- **Keep your documents safe.** Whether you file online or use a professional you must keep your personal information safe. Tax returns are a goldmine for identity thieves. Never store sensitive information on public computers or transmit financial
information through unsecured WiFi.

- **Watch for signs of identity theft.** Your tax information may be at risk of falling into the wrong hand at no fault of your own. Scammers have been targeting human resources and payroll professionals. Scammers have requested W-2s by email using spoofing to pose as company executives. [Click here to learn more about this scam.](#) If you believe you may be the victim of identity theft and you have an IDShield membership call (800) 806-3991. If you do not have an IDShield membership visit [www.idshield.com](http://www.idshield.com) to learn more.

- **Beware of phony audit or IRS correspondence.** If you receive a phone call at home or work from someone claiming to be an IRS official collecting a debt do not make a payment or provide them with your personal information. Scammers pose as IRS officials and use severe threats to convince victims to make immediate payment or to provider personal financial information. The IRS will not contact you by phone, email or in person for an audit or to collect back taxes. Legitimate communication from the IRS will come via postal mail. Do not respond to, open or click on any links in emails claiming to be from the IRS. **If you believe you may owe back taxes you should contact the IRS directly at 800-829-1040 or the Canada Revenue Agency at 800-959-8281.**

- **Be ready if you are audited.** Only a small percentage of tax payers will ever face an audit, but the threat alone is enough to make many worry. Often, you will simply be asked to clarify a particular portion of your return rather than face a full audit. If you are audited, your LegalShield family plan offers audit legal services starting with your tax return due on April 15th of your first membership year. This includes an attorney at your initial audit meeting and if necessary an attorney to represent you further at the preferred member rate. **If you receive notice of an audit, call your LegalShield provider law firm right away.**

- **Improve the process for next year.** If getting your documents together to file and figuring out deductions was difficult this year, learn from those challenges. Is there a better way to track expenses or file receipts? Figure out how to improve the process so you don’t face the same headaches next year.

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### 6 Ways to Improve Your Cyber Security

It is easy to fall into bad habits or ignore cyber security at home. With a wide range of personal, financial and medical information stored online, taking time to strengthen your online security could save you time, money and aggravation. This article includes basic tips that will provide peace of mind and help reduce risk.
1. **Protect Your Network** – Failing to protect your home wireless network is like leaving your door wide open. Password protecting your network is a good place to start, but there are other steps you must take to truly protect your network. You should also change your security defaults and set up a firewall. [Click here to learn more about how to secure your home network.](#)

2. **Protect Your Computer** – Utilize antivirus software to protect your computer from viruses, malware and spyware. Update your antivirus software, operating system and other applications often. Software updates include important security patches that protect your computer from known flaws and threats. Be cautious when downloading email attachments. Many spam or fraudulent email attachments contain malicious software. You should also fully shutdown your computer when not in use for extended periods.

3. **Protect Your Cellphone** – Current smartphones are more powerful than many home computers were ten years ago. It is important to take similar precautions to protect your cellphone and your private data. This includes locking your phone when not in use, as well as using strong passwords and encryption.

4. **Protect Your Children** – Child predators and scammers target children on social networks, gaming sites, message boards and via email. It is important to begin teaching children about online safety early but you should also keep an open dialogue with older children and teens. [The National Children’s Advocacy Center offers helpful tips on teaching your children about online safety.](#)

5. **Disable GPS Tagging** – Most smart phones and many newer digital cameras use GPS to tag your pictures with the exact location where they were taken. When shared publicly, this information can be used by predators to locate your child within a few feet. An album full of tagged pictures can provide a map of locations where your child might be vulnerable. The best way to avoid this danger is to disable GPS tagging on your smart phone or camera. Check your settings or contact your cell phone provider for assistance if you are unsure how to do so.

6. **Protect Your Wallet** – Each year hundreds of thousands of people fall victim to online scams. Familiarizing yourself with common schemes will help protect you and your family. The best rule of thumb to follow is that if something seems too good to be true, it probably is. You can read more about online scams at [OnGuardOnline.gov](https://www.onguardonline.gov).