

# STAYING *in Touch*

November 2015 Newsletter | VOLUME 4 - ISSUE 11 | [www.pzlaw.com](http://www.pzlaw.com)

This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

## Errors on your credit report?



## JOIN ME DECEMBER 5<sup>TH</sup>!

Presenting "Fraud Prevention/Credit Report Errors"  
by Kellam T. Parks

*Free educational seminar and materials*

**December 5<sup>th</sup>, 2015, 1:00 – 2:00 pm**

RSVP to reserve your spot:

[JLeitzel@pzlaw.com](mailto:JLeitzel@pzlaw.com) or 757-426-4526

Open to the public and all sessions will be held at  
**M.E.O. Central Library, 4100 Virginia Beach Blvd,  
Virginia Beach, VA 23452.**



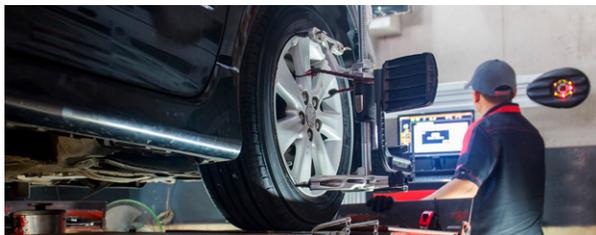
**Kellam's Corner** : We wish everyone a safe and wonderful Thanksgiving. The firm wouldn't be the success it is without the trust and support of all of you and we're thankful to have such good friends and clients – so Thank You from all of us here at Parks Zeigler, PLLC!

On the firm front, we're pleased to share that Allison and I were honored by Coastal Virginia Magazine as Top Lawyers for 2015. Our attorneys continue to do great work for our clients and in the community and it's an honor to receive recognition for our efforts.

Lastly, as the end of the year approaches, it is important to ensure that you have your ducks in a row for 2016, whether it be for your business or personally (as the holidays can bring up family law issues). Should you need any assistance, no matter the subject, please contact us so we can help.

*Kellam*

## *Avoiding Accidents*



One way to keep safer on the roads is to pay attention to vehicle manufacturer recalls and get your vehicle repaired as soon as you are aware of any recall. Check recalls for your vehicles on the NHTSA website @ <http://goo.gl/dGUzS>. It has the summary of the recall, the consequence, and the remedy. Also be sure to get your annual inspections and maintain your car to keep it in safe running condition.



## *Did you know?*

The National Turkey Federation has given a turkey to the White House every Thanksgiving since 1947...until 1989, when George H. Bush began the tradition of pardoning the White House turkey. Since then, nearly every president has chosen to grant pardons. Spared turkeys spend the rest of their days in the happiest place on earth: Disneyland.



*"The greatest glory in living lies not in never falling, but in rising every time we fall.."*

*— Nelson Mandela*

## THE STUDENT LOAN DEBT EPIDEMIC

***We're pleased to feature an article written by our friends at Hampton Roads Legal Services discussing student loans and options for when those loans are too great of a burden.***

The amount owed on student loans has surpassed 1 trillion dollars and over 40 million Americans have student loan debt. This is almost double the amount that Americans owed on credit cards in 2013 and is now second only to mortgage debt as the largest category of debt.

Every year the student loan debt increases, and students graduating in 2015 are carrying more student loans than any previous graduating class. Today over 70% of college graduates have student loan debts compared with less than 50% in 1995.

### **Types of Student Loans**

You can have Federal Student loans that are guaranteed by the Federal government. All Federal Student Loans are now made by the Department of Education and serviced by Navient or a collection agency such as Great Lakes or Melnet. If you have an older student loan, it may have issued by someone other than the Department of Education. There are also Perkins loans which are issued and serviced by the school. The final type of Federal Student loans are Parent Plus Loans.

The second type of student loans are private student loans. These are issued by companies other than the Department of Education. There are not any relief programs for private student loans. However, they do not have the collection authority that Federal Student Loans have. A private student loan cannot seize your tax refund and they must get a state court judgment against you to be able to garnish wages or bank accounts. There may be defenses to the collection actions taken by private student loan companies and, especially, collection

agencies collecting on private student loans.

### **If You Don't Pay Your Student Loans**

If you have Federal Student Loans, it is important that you get into a repayment program that you can afford. The agencies servicing Federal Student Loans have extreme collection powers. They can seize your tax refunds and garnish your wages without going through the state court. If they start a wage garnishment, there is no end date for the garnishment as there is for garnishments issued by state courts. In addition, the amount of your wages that they can garnish is higher than it is for a state court garnishment.

### **Repayment Plans**

There are several repayment options for Federal Student Loans. Based on your income and the size of your family, you could qualify for a substantially lower payment plan. This payment plan must be renewed every year and can be modified if your income or family size changes. Since the payments are based on your family size as reported to the IRS, there are also things that you can do to lower the amount of your payment based on the way you file your tax returns.

### **Hampton Roads Legal Services Can Help**

There are repayment plans available for Federal Student Loans that are based on your income. Attorney Edrie Pfeiffer at Hampton Roads Legal Services can assist you with evaluating your student loans, determine their current status and get you into the lowest possible payment plan. If your loans are currently in default, we will work on a plan to cure the default and get you on a repayment plan so your wages are not garnished and your tax refund is not taken.

Call 757-340-3100 to get your free fact sheet on Student Loans or to speak to Hampton Roads Legal Services about your issues.

*We welcome your referrals!*

*We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.*



## Deb Dishes:

I am thankful for so many great food options in our lovely big world! I started thinking about how time is changing how people are cooking. Like how our gravy went from “turkey” to “chipotle” about 7 years ago. But here’s an old family recipe we never change, Date Loaf. You’ll need a heavy pot, a candy thermometer (or conduct a firm ball test), damp linen towels and at least one person with some arm strength, because it’s a workout! You will need 3 cups sugar, 2 TBS white Karo syrup, 1.5 cups whole milk, ¼ tsp salt, 1 cup chopped nuts, 1 TBS butter, 1 tsp pure vanilla, 1 pkg dates, chopped. Cook sugar, milk, syrup & salt on medium and stir until the mixture begins to boil. Add dates and stir. Continue to let boil until it reaches firm ball stage – 118° - 120° - remove from heat. Add butter, nuts and vanilla. Beat by hand until cool and with buttered hands roll into logs and place on damp cloth. Roll up and place in fridge until cooled. Once cooled, remove cloth roll, in powdered sugar, slice thinly. We store in a tin in the fridge, as we like it chilled. Once you make it, be prepared for everyone to ask for again and again! You’ll find this, and many other recipes on our website: [www.pzlaw.com/library/recipes](http://www.pzlaw.com/library/recipes).

## On The Local Front

### READING ENRICHES ALL CHILDREN - REACH

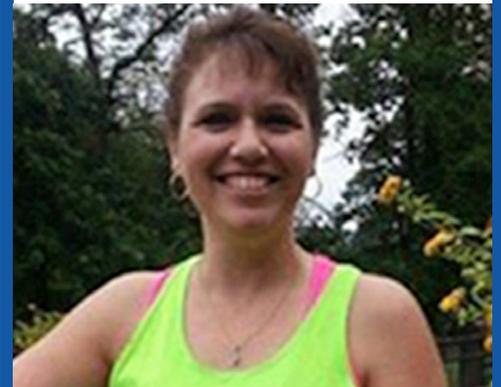
This month we’d like to take a moment to shine the spotlight on an organization in our community devoted to reversing illiteracy trends for at-risk youth ages three to seventeen. REACH was established in 1998 by Virginia Beach Educator Kristin Hildum after she noticed that some of her students did not recognize popular books such as Dr. Seuss or Curious George. She found that oftentimes, these students were living in homeless or domestic violence shelters. She began collecting books in her garage and reading to children in shelters.

The first program called “Read-Aloud Program,” was established with the Help and Emergency Response shelter. Today, REACH conducts Read Alouds with eleven partner organizations in Hampton Roads including Chesapeake, Norfolk, Portsmouth, Suffolk, Virginia Beach, Newport News, and Williamsburg. At each Read Aloud, volunteers read to the children and do a craft with them. Each child at the Read Aloud is provided with two new books to keep. In 2004, REACH also established the “REACH Reading Room” at the Portsmouth Children’s Museum. They strive to provide enough books so that each child who visits the museum may take home a book of their very own, free of charge. Last year, REACH impacted the literacy needs of 764 children living in homeless and domestic violence shelters, read 906 stories to these children and distributed over 17,000 books to at-risk youth through their Read Aloud and Growing Reader programs.

Our very own Allison Anders began doing Read Alouds as a volunteer in 2008, joining the Board of Directors in 2009, and has been the President of REACH since 2012.

If you are interested in being a REACH volunteer, please contact Leslie at [volunteer@reachreads.org](mailto:volunteer@reachreads.org) or by calling 627-4722. REACH also accepts tax deductible financial contributions and book donations.

## Family Corner



Jackie is thankful to be able to participate in several charity driven walk/runs. Here she is ready to participate with eight other “Divas”, in a recent 5k while in D.C.



Team Parks Zeigler, in our “homage to Steve Jobs” uniforms, placed 3rd in the REACH Bow-lathon to raise money for books. Parks Zeigler, PLLC was also a sponsor of the event. Allison, Kelly, Bryant, Deb, Beth, Jackie and Alex.



## Credit Reporting:

Have you been turned down for a job after having a great interview? Did you sign a release for review of your credit report? Most employers are not interested in your credit score, but rather what is being reported, such as late payments might be indicative of your overall responsibility level. You should always be aware of what is on your credit report and how it can affect your employment search. Any negative employment decision based on your credit report requires a disclosure by the employer under the Fair Credit Reporting Act.

4164 Virginia Beach Blvd, Suite 204  
Virginia Beach, VA 23452-1762  
pho: 757.453.7744 | fax: 757.453.7578  
[www.pzlaw.com](http://www.pzlaw.com)

 Parks Zeigler, PLLC

 Parks Zeigler, PLLC

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## INSIDE THIS ISSUE:

- REACH
- The Student Loan Debt Epidemic
- Holiday Shopping

## *Tech Tip:*

As I do every year, for the upcoming holidays I'm sharing my favorite online shopping places and tips.

The first place I check is [www.amazon.com](http://www.amazon.com). In addition to good prices, there are also usually great reviews. You should consider their Prime service to get free 2-day shipping and a host of other benefits (Prime Instant Video, Prime Music, unlimited photo storage in Amazon Cloud Drive, Prime Pantry, early access to deals, Kindle Owner's Lending Library, and you can even share the membership for up to 4 household members). For electronic purchases, I also check out [www.newegg.com](http://www.newegg.com), [www.tigerdirect.com](http://www.tigerdirect.com) and [www.rakuten.com](http://www.rakuten.com) (formerly Buy.com). These all have great selections and low prices.

To investigate electronic products, I always check out [www.cnet.com](http://www.cnet.com). They usually have some consideration of the product I am looking into and I have found them to be spot on. Another good

resource for in-depth reviews is [www.thewirecutter.com](http://www.thewirecutter.com).

When you have settled on a purchase, don't forget to check to see if there are any online coupons or discounts. More often than not, a discount code exists somewhere, especially for the more traditional retailers. Good sites to check are [www.retailmenot.com](http://www.retailmenot.com), [www.coupons.com](http://www.coupons.com), and [www.savings.com](http://www.savings.com).

Lastly, be sure to be safe when shopping online. Ensure that the site is secured (look for a padlock icon in the address bar and an "s" in the URL address ("Https:"). Consider using PayPal or another payment service so that the vendors don't have your credit card information.

I hope this information helps you save time, money, and keeps you safe when shopping this holiday season!

***New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at [dmontagna@pzlaw.com](mailto:dmontagna@pzlaw.com). If you wish to unsubscribe to this newsletter, please call Deb. Thanks!***