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## Vital Legal Documents During Kids' College Years

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Did you know that once children turn 18, parents lose the legal authority to make decisions for them? An individual who has reached the age of 18 is considered an adult in the eyes of the law. This includes the loss of parental ability to access educational information, medical records, represent them in certain situations or manage their financial affairs. Although laws and circumstances vary, in general, proper documents must be generated that grant the parent(s) the authority to act on the adult child's behalf. The purpose of this article is to jumpstart the process of families thinking through important legal matters that may support them and their adult children during the college or early adult years and in the event of an emergency. Good planning now helps to ensure peace of mind later.

The following documents should be considered to allow you to continue to aid your adult child with regard to educational, medical and financial information and decisions:

- 1. FERPA Release: This form allows the parent (s) to speak with the school about your adult child's grades and other information related to their school performance. Ask the college directly for this form since each usually has its own form to use for this purpose.
- 2. Health Care Power of Attorney: This document will allow you to act on your adult child's behalf with regard to medical decisions in the event that they are incapacitated, even temporarily, and cannot make such decisions. There are also provisions within this document that allow your

adult child to express his or her wishes with regard to end of life decisions and organ donation.

- 3. Durable Power of Attorney: This document allows you to act on your adult child's behalf regarding financial or legal matters. For example, you would have the ability to pay your child's bills, apply for student loans, sign tax returns, etc.
- 4. HIPAA Authorization Form: Federal law prohibits disclosure of information about your child's health. This form allows you to access your adult child's health records and speak to medical personnel about his or her health. In the event of a medical emergency, for example, if your child was in an accident and unconscious, you would be able obtain medical status information and make prompt decisions regarding treatment options.

It is highly recommended that you consult with an attorney regarding these issues. Much of the information contained in this article is based on advice given by an attorney (https://sites.google.com/site/robingorenberg//Documents-for-Adult-Children) and distributed through college admission professional organizations. Now that you have survived the college admission process with careful planning and attention to important details, you can enjoy greater peace of mind by having your legal house in order during the college years ahead.

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