

The College Checklist Item Most Parents Miss

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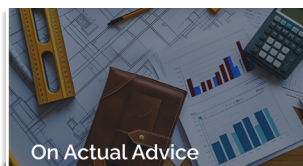
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From powers of attorney to HIPAA forms, here's the legal step most parents overlook before move-in day.

It is college drop-off day. You have loaded the car with extra-long twin sheets, topped up the meal plan, helped decorate the dorm, and tucked a few favorite snacks into their desk drawer. In the middle of the checklists and emotional goodbyes, one thing may not be on your mind: your child is now legally an adult.

It is hard to believe that the days of bedtime stories, tripping over Lego bricks in the hallway, or cheering from the sidelines at Saturday morning soccer games were not just yesterday. Now you are watching them head out for their last "first day" under your roof, backpack slung over their shoulder, knowing you have done your best to prepare them for the independence ahead. With that independence comes new responsibilities, and it also changes the way parents are allowed to step in and help.

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At 18, parents lose the automatic ability to access medical records, talk to doctors, or handle financial matters for their child. That can make it difficult to help in a crisis, whether the issue is medical, financial, or something as practical as a car problem.

The Role of a Financial Power of Attorney

A financial power of attorney (POA) is a legal document that allows one person to act on behalf of another in certain financial matters. For parents, this means being able to step in if the student cannot manage their own affairs.

A POA can be tailored to fit your family's needs, covering a wide range of responsibilities or focusing only on specific situations. This authority can cover situations such as:

- Accessing bank accounts to pay tuition or rent
- Signing housing or university documents

- Managing bills if the student is traveling or studying abroad
- Handling title or registration issues with a vehicle

The Role of a Healthcare Power of Attorney

Similarly, a healthcare power of attorney gives parents the ability to make medical decisions for their child if the child cannot. Paired with a HIPAA authorization, it ensures the named agent can access medical records and communicate with healthcare providers.

A Good Time to Plan

Move-in weekend is full enough without adding legal paperwork, but a school break such as Christmas break is a perfect time to prepare powers of attorney. These documents can be tailored to fit your family's needs and updated as circumstances change.

These simple documents can prevent delays, extra expenses, and unnecessary stress when time is critical. Sending a child off to college is a moment filled with memories of where they have been and anticipation for where they are going. You have prepared them for the next chapter of their life, and by having the right documents in place, you can be confident they are protected, too. That way, you remain ready to step in if needed, while giving them the space to grow into the independence you have worked so hard to give them.

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