Planning and Parting Wisdom to Consider for Your College-Bound Children

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Sending a child off to college is a major milestone — one filled with pride, excitement, and, in my case, a little anxiety. Two years ago, I sent my eldest to Europe for her university experience and, while my second is staying in the U.S., she is headed south this fall. I am sorry to report to the parents sending their child off for the first time that it does not get any easier. As parents, we spend years preparing them emotionally for this next chapter. But there's another critical aspect of preparing them to fly the nest that often gets overlooked: legal documents and related planning.

Once your child turns 18, you no longer have automatic access to their medical records, financial accounts, academic records, and in some states, you do not even have the right to make decisions on their behalf in an emergency. Without certain legal documents in place, you may be powerless in a situation where your guidance, input, and authority are most needed.

Healthcare Proxy (sometimes referred to as a Medical Power of Attorney)
A Healthcare Proxy allows your eighteen-year-old child to appoint someone (usually a parent) to make medical decisions on their behalf, in the event that they cannot articulate their wishes to care providers. This is crucial in emergency situations. Without this document, and pursuant to the Health Insurance Portability and Accountability Act (HIPAA), medical professionals are prevented from sharing any information, even with you, about your child's condition.

HIPAA Authorization Form
HIPPA protects your eighteen-year-old child's privacy once they are legally an adult. A HIPAA Authorization form specifically allows healthcare providers to release medical information to you, giving you the ability to communicate with doctors, access medical records, and be informed in case of an emergency.

Durable Power of Attorney (POA)
A POA empowers you, or whomever your child names, the authority to handle their financial matters. This can include managing bank accounts, signing tax returns, handling financial aid or tuition payments, and more, either on a temporary or ongoing basis. A POA is invaluable if your child is studying abroad, facing a logistical emergency, or simply needs help managing administrative tasks while adjusting to college life.

FERPA Release Form
The Family Educational Rights and Privacy Act (FERPA) limits a parent's access to their child's educational records (grades, disciplinary actions, tuition bills, etc.) once the child turns 18 or attends a postsecondary institution.
If your child signs a FERPA release form, it authorizes the college to communicate with you directly about their academic records. Many universities provide this form during orientation, but it's important to ask proactively.

Digital Assets and Passwords

University students, like all their peers, live much of their lives online. From email accounts to social media to online banking and cloud storage, ensuring a trusted individual has access to these digital assets in case of emergency is often overlooked. Encourage your child to create a secure list of important passwords or use a password manager that can grant emergency access to trusted individuals. Lists of passwords should never be stored on a phone or similar device that can be accessed by those who are not the appointed trusted individuals.

Health Insurance Considerations

When my child attended university in Europe, we discovered that her health care would be covered by university while in Europe. Still, we had to review her existing coverage here in the U.S., to ensure she still had coverage when she was home. It is imperative to verify whether your child will remain on your health insurance plan or if the university requires participation in a student health plan managed by the university. Sometimes the options provided by the university are more economical or make more sense if the university is far away and the plan has local coverage. If your child remains on your health care insurance, they should have at least a copy of their health insurance card. They should also understand how to locate in-network providers near campus and know the process for seeking care away from home, so that you are not stuck with a large medical bill from an out-of-network provider.

Emergency Contacts and Local Resources

Ensure your child's phone has updated emergency contacts. It is recommended that named emergency contacts should be designated as such in their phone so others can assist in contacting you, if needed. In addition, make sure that your child has the names and locations of local, reputable urgent care centers, hospitals, dentists, mental health providers off campus, and pharmacies near their university.

Emergencies are, by nature, unpredictable. In a crisis, the last thing you want is to be delayed by red tape. Having these documents in place not only gives you peace of mind but also empowers your child to step into adulthood with a well-prepared safety net. This is also a great opportunity to introduce your child to the concept of planning, in general, which is a personal responsibility and something to consider as they join the ranks of legal adulthood. By having these conversations now, you are not just preparing for emergencies, you are equipping them with the mindset of proactive life planning. Providing the tools to handle their newfound independence is one of the best send-off gifts you can give.