USPS FAMILY CAREGIVING

Important Documents for College Students:

Helping Parents Navigate the Paperwork

When your child is getting ready to head to college, there are some legal documents you should have in place. Many of these documents will be handy to have should a medical or other emergency occur and you need to make decisions on behalf of your college student.

In most cases, parents will not face an emergency or have to make difficult medical decisions for their college-aged children. But having a plan in place in advance can alleviate stress and complications should a difficult situation arise while a child is away from home. The best time to prepare legal documents is before the child leaves for college. Parents may want to seek assistance from a family financial advisor or legal counsel to gather and review important documents.

Family Education Rights and Privacy Act (FERPA) Waiver: Because your child is now a legal adult, you don't have automatic access to information about them regarding their education. This information includes access to grades, academic records or disciplinary actions. Even if you're paying your child's tuition, the FERPA Waiver is needed to have access to any of their school records. Ask your child's university to see if they have the forms on hand. If not, you can easily find a copy of this waiver online.

HIPAA Authorization Form: One of the most important medical forms to have for your college student—A HIPAA authorization allows doctors and medical facilities to keep you updated regarding your child's medical condition and health in the event of an emergency.

Medical Power of Attorney: A Medical Power of Attorney allows your child to designate someone (typically a parent or legal guardian) to make medical decisions for them should they become incapacitated. It's recommended that your child choose a primary and secondary agent, just in case one of them isn't available.

Durable Power of Attorney: A Durable Power of Attorney allows your child to designate someone (typically their parents or legal guardians) to handle their financial affairs should they become unable to. College students can also use this document to designate someone to handle their tax returns and other financial matters while they're away at school.

Living Will: A living will allows your child to designate end-of-life care should they wind up in a persistent, vegetative state, unable to make their own medical decisions. It's also vital for them to communicate these wishes to their family members so that everyone is on the same page.

Health Insurance: Most students are on their parents' health insurance, but it's important to confirm before they leave for college, especially if they're attending school out-of-state or in another country.

Medical and Dental Appointments: It's a good idea to make sure your child has any medical and dental appointments taken care of at least a month before they leave for college. Get copies of their prescriptions so they can fill them while they're away, and make sure they have a copy of their medical records, especially if they have a chronic condition.

Coverage For Your Child's Belongings: No one wants to think about dorms being vandalized or property being stolen, but it does happen. Check your homeowners insurance policy to determine if your child's belongings are covered while they are at school. If your child is living off-campus, they may need to obtain renter's insurance.

Visit the Resource Library at EAP4YOU.com to find additional information and resources for college students.