

## What Happens When Your Child Turns 18?

When your child turns 18 years of age, he is a bona-fide adult. This means that you as Mom or Dad cannot step in and make medical, legal, or financial decisions for him. And, if your child is in college, you are not even entitled to see his grades without his consent!

In order to protect your child, he should give you as parent all of the authority needed to work with third parties, particularly medical and educational institutions. We recommend that every child upon turning 18 completes the following set of documents:

- Financial Power of Attorney
- Advance Medical Directive
- HIPAA Authorization

If your child is in college, he needs to sign a Family Educational Rights and Privacy Act (FERPA) Authorization naming you as an authorized recipient. Similar to the way medical records are protected under HIPAA, education records are private to the student under federal law and parents are not entitled to this information without obtaining consent of the child student. With a signed FERPA, you can obtain education records from the school.

We encourage you to discuss the need for these documents with your adult child and to call and make an appointment with one of our attorneys to have these documents prepared. For college students, the summer will be an ideal time to make it in for an appointment before they head back for school.