



08.03.22 | INSIGHTS

Important Documents for your College Student

Andrea Searle - CERTIFIED FINANCIAL PLANNER™

When your child turns 18, they gain rights to control access to their grades and medical records. This means for parents to access this information, they will have to complete the proper paperwork. If you do not have the proper paperwork, you will not be able to access your child's college grades and more importantly you will not be able to make medical decisions for your child if they were to have a medical emergency for which they had to go to the hospital to be treated.

To avoid this situation, here are the documents your child should have before heading off to college:

- **HIPAA Release Form** – This allows your child to choose what medical information is released to you by doctors and allows for communication with your child's doctors and medical professionals. When your child turns 18, you no longer get access to your child's medical records.
- **Health Insurance Card**
- **Medical Proxy, Health Care Proxy or Advance Healthcare Directive** – A medical proxy allows you to act on your child's behalf like you were able to before they turned 18.
- **Family Educational Rights and Privacy Act (FERPA) waiver** – This allows you to gain access to your child's school records because you do not automatically have the right to see your child's educational records when your child turns 18 or attends a college or university. There are some exceptions to this rule. All colleges and universities have FERPA release authorizations that when signed by your child allow the school to disclose education records to the parents.
- **Durable Power of Attorney** – This provides a parent with the authority to handle financial and legal matters on your child's behalf. It allows the parent to manage bank accounts, pay bills, file tax returns, and terminate contracts. Some financial institutions may require you to complete their own form instead

These forms should be prepared and signed before your child goes to college. If the child is going to college out-of-state, it may be necessary to execute the forms in both states.

Services

Financial Planning

Related Team Members

Jeff Schaefer

Becky Aardal

Lowell Hansen

Kirsten Hollander

Jerome Perkins

Andrea Searle

Henry Schaefer

Dawn Johnson

Rachel Powell

[READ FULL ARTICLE](#)