

THE ESSENTIAL DOCUMENTS CO.

THE DAY THEY TURN 18

A planning guide to help parents understand what changed on their child's 18th birthday—and how a few important documents can provide clarity when the unexpected happens.

*Created by a Certified Notary Professional
& Former Deputy Chief HIPAA Privacy Officer*

◆ A Welcome From Denise

Certified Notary Professional · Former Deputy Chief HIPAA Privacy Officer

I created this guide because of a moment most parents never see coming.

The birthday cake is gone. The photos are taken. Your child is 18. And somewhere between the celebration and the next chapter of their life, something changed legally that nobody told you about.

The moment your child turns 18, they become a legal adult. And you — the parent who has been at every appointment, signed every permission slip, and made every medical decision for 18 years — are no longer automatically authorized to do any of that. Not because the law doesn't recognize how much you love them. But because HIPAA, FERPA, and the legal framework of adulthood do not run on love. They run on signed documents.

As a former Deputy Chief HIPAA Privacy Officer for a major healthcare system, I watched parents stand at hospital reception desks — terrified and desperate — and hear words no parent is prepared for:

"We cannot share information without your young adult's authorization."

As a Certified Notary Professional, I have also sat across from families after the crisis arrived — helping them complete documents under pressure that should have been completed calmly, long before they were needed.

This guide exists so that never happens to your family. The documents inside are not complicated. What they require is action before the moment that makes them urgent.

With care,

Denise Hill

Certified Notary Professional · Former Deputy Chief HIPAA Privacy Officer

The Essential Documents Co. · A Product of First Choice Notary Svcs.

◆ Important Notice

Please read before using this guide

This resource is for educational and organizational purposes only. It is not legal advice, medical advice, or a substitute for guidance from a licensed attorney, physician, or another qualified professional. Document requirements, healthcare rules, and legal standards vary by state, provider, and situation. This guide does not create legal documents. Always consult a licensed attorney for legal document preparation. HIPAA, FERPA, and state-specific legal requirements are referenced in general terms only.

◆ How To Use This Guide

One simple page — read this first

DISCUSS	Have the conversation with your young adult before their 18th birthday or soon after. These documents require their willing participation and signature. This cannot be done for them — it must be done with them.
COMPLETE	Work with a licensed attorney to prepare the legal documents listed in this guide. A qualified notary can handle notarization of signatures once documents are prepared (if your state requires it).
STORE	Keep one complete set of originals in a fireproof safe or safety deposit box. Give your young adult a copy for their records.
SHARE	Make sure your young adult knows where documents are stored and who has copies.
UPDATE	Review annually or after any major life change — new state, new relationships, new financial situation.

NOTES:

◆ What Changed The Day They Turned 18

Before their 18th birthday, parents are generally responsible for making healthcare decisions, accessing educational records, and handling many important matters on behalf of their child. The day your child turns 18, they become a legal adult. Many rights and decisions automatically transfer to them.

MEDICAL INFORMATION — HIPAA

Under federal HIPAA law, your child's medical information generally belongs to them once they become an adult. Hospitals, physicians, health systems, urgent care centers, and college health clinics may limit what information they can share with parents without authorization. Being listed as an emergency contact, being the insurance policyholder, or being their parent is not the same as having legal authorization.

Note: HIPAA does contain exceptions that may allow providers to share information with involved family members. Proper authorization documents help reduce uncertainty.

EDUCATIONAL RECORDS — FERPA

Under FERPA, educational records generally transfer to the student once they turn 18 or attend a post-secondary institution. FERPA allows schools to disclose information to parents of dependent students under certain circumstances — but schools are not required to do so. Many colleges require a signed FERPA authorization before sharing any information with parents.

MEDICAL DECISIONS

If your child becomes unable to communicate or make healthcare decisions, you do not automatically have legal authority to make those decisions on their behalf. A Healthcare Power of Attorney allows your young adult to designate someone they trust to make medical decisions if they are unable to do so.

FINANCIAL MATTERS

Once your child becomes an adult, financial accounts, loans, and other financial matters generally belong to them. Without appropriate legal authority, you may be unable to access accounts, manage bills, or handle certain matters on their behalf during an emergency or period of incapacity. A Durable Financial Power of Attorney can provide that authority if your young adult chooses to grant it.

Most of these challenges can be addressed with a conversation and a few important documents completed before they are needed. That is exactly what this guide is designed to help you do.

◆ Who Needs This Guide

The law applies to every 18-year-old — not just college students

- ☐ Attending college or university
- ☐ Attending community college
- ☐ Attending trade or vocational school
- ☐ Entering the workforce
- ☐ Joining the military
- ☐ Taking a gap year
- ☐ Living independently
- ☐ Living at home

The law does not distinguish between a college student and a young adult living at home. The day they become a legal adult, many rights and responsibilities shift to them alone — regardless of where they live or whether they are financially dependent on their parents.

◆ Common Misunderstandings

What many parents believe — and why it is incomplete

<i>"I am listed as the emergency contact."</i>	Being an emergency contact does not grant access to medical records or decision-making authority. It tells the institution who to call — not what to share.
<i>"They are covered under my health insurance."</i>	Insurance coverage does not provide access to protected health information. Medical records belong to your child once they turn 18.
<i>"I pay their tuition."</i>	Financial contribution does not equal access to educational records under FERPA. Many colleges will not share academic information regardless of who pays the bill.
<i>"They still live at home."</i>	Living in the same household does not change their legal status as an adult. HIPAA and FERPA apply based on age and enrollment status.
<i>"I am their parent."</i>	Once a child becomes a legal adult, parental authority changes significantly in the eyes of healthcare providers, financial institutions, and educational organizations.

Planning ahead with the right documents can significantly reduce these barriers and make it easier for your family to act when help is needed.

◆ Real-Life Situations Families Never Expect

As a former Deputy Chief Privacy Officer at a major healthcare system, I have seen versions of every one of these situations. Many of them were made significantly more difficult by the absence of a few important documents.

Car Accident

Your 19-year-old is hospitalized after a serious accident and cannot communicate. Communication may be limited, delayed, or dependent upon provider judgment without proper authorization documents in place.

Documents that help: Healthcare POA · HIPAA Authorization · Advance Healthcare Directive

Out-of-State Emergency

Your child attends school, works, or travels in another state. A medical emergency occurs hundreds of miles from home. You are trying to get information and make decisions from a distance — with no legal authority.

Documents that help: Healthcare POA · HIPAA Authorization · Insurance Info · Emergency Contacts

Mental Health Crisis

Your young adult experiences a serious mental health crisis and needs support. Without proper planning documents, your ability to assist with healthcare or financial matters may be limited.

Documents that help: Healthcare POA · HIPAA Authorization · Durable Financial POA

Extended Hospitalization

Rent, tuition, utilities, and loan payments continue to accumulate. Without authority to act on their behalf, you cannot legally manage any of it.

Documents that help: Durable Financial Power of Attorney

Academic Emergency

Your child experiences a serious academic or financial aid crisis at school. You call the college. You are told they cannot discuss your child's records with you.

Documents that help: FERPA Authorization

Military Deployment

Your child is deployed or stationed away from home. Decisions need to be made, finances need attention, and beneficiary designations must be in place. Consult military legal assistance for service-specific requirements.

Documents that help: Healthcare POA · Durable Financial POA · Beneficiary Designations

International Travel Emergency

Your young adult becomes ill or injured while traveling outside the United States. Family members need to coordinate care from a distance with access to insurance and key documents.

Documents that help: Healthcare POA · HIPAA Authorization · Passport Info · Insurance Info · Emergency Contacts

◆ How To Have This Conversation

The documents are important. The conversation that leads to them is everything. The goal is not to take away your young adult's independence — it is to make sure their wishes can be respected and the people they trust can help if they ever need it.

Healthcare POA & HIPAA	<i>"This doesn't take away any of your rights. It simply allows the people you trust to help if you ever need them to. If you were seriously injured or unable to speak for yourself, these documents would make it easier for healthcare providers to communicate with me and allow me to help carry out your wishes."</i>
Advance Directive	<i>"This is actually about you having control — not me. It says what YOU want, so that nobody else has to guess or decide for you if something unexpected happens."</i>
Financial POA	<i>"If you were ever injured or unable to manage things yourself, I might not be able to handle certain financial matters on your behalf. This allows someone you trust to step in and help keep things running while you recover."</i>
FERPA Authorization	<i>"This one is entirely up to you. I'm not asking to check your grades every week. But if there was ever a financial or academic emergency and you needed my help, I'd need this to be able to step in."</i>
Last Will & Testament	<i>"I know this feels strange at 18. But you have things that matter to you — your car, your accounts, your digital assets — and this just makes sure they go where you want them to if anything ever happened."</i>
Organ Donation	<i>"This one is entirely your decision. I just want to know what you want so it's recorded and honored."</i>

Start with the Healthcare POA, HIPAA Authorization, and Financial POA. These address the situations families are most likely to encounter and often provide the greatest immediate benefit. The goal is not to complete all eight documents in one afternoon. The goal is to start.

◆ Personal Profile

Basic identifying information

Full Legal Name	
Preferred Name / Nickname	
Date of Birth	
Social Security Number (last 4 digits only)	
Current Home Address	
City, State, ZIP	
Personal Cell Phone	
Personal Email Address	
College or University (if applicable)	
Campus Address (if applicable)	
Campus Phone Number (if applicable)	
Student ID Number (if applicable)	
Primary Language	
Blood Type (if known)	

YOUR
YOUNG
ADULT

◆

Emergency Contacts

Who should be called — and in what order

Remind your young adult to update emergency contact information directly with their college, employer, and healthcare providers. This page is for your family records.

Emergency Contact #1

Full Name	
Relationship	
Primary Phone	
Secondary Phone	
Email Address	
City and State	

Emergency Contact #2

Full Name	
Relationship	
Primary Phone	
Secondary Phone	
Email Address	
City and State	

Emergency Contact #3

Full Name	
Relationship	
Primary Phone	
Secondary Phone	
Email Address	
City and State	

◆ Medical Information

Share with healthcare providers — keep a copy here

Primary Care Physician Name	
Primary Care Physician Phone	
Primary Care Physician Address	
Known Allergies — Medications	
Known Allergies — Foods / Environmental	
Allergy Reactions / Severity	
Current Medications (name, dose, frequency)	
Chronic Conditions or Diagnoses	
Previous Surgeries or Major Procedures	
Mental Health Provider (if applicable)	
Mental Health Provider Phone	
Pharmacy Name and Phone	
Preferred Hospital	
Health Insurance Carrier	
Member ID Number	
Policy Holder Name	
Policy Holder Relationship	
Insurance Customer Service Phone	

YOUR
YOUNG
ADULT

◆ College & Employer Information

College / University Name (if applicable)	
College Address	
Dean of Students Office Phone	
College Health Center Phone	
Campus Security / Emergency Phone	
Academic Advisor Name and Phone	
Financial Aid Office Phone	
Bursar / Tuition Office Phone	
FERPA Authorization Filed? (Yes / No / In Progress)	
Employer Name (if applicable)	
Employer Address	
Employer HR Contact and Phone	
Work Schedule	

◆ Digital Life Information

Do not record full passwords here. Note the location of a secure password manager or sealed envelope stored separately. Update whenever accounts change.

Primary Cell Phone / Carrier	
Password Manager App or Tool Used	
Location of Emergency Access Instructions	
Banking App / Institution	
Payment Apps (Venmo, PayPal, CashApp, etc.)	
Primary Email Provider	

◆ Why These Eight Documents Matter

Most parents spend months preparing for what comes after high school — researching colleges, trade schools, jobs, housing, finances, and everything else. Very few spend an afternoon on the documents that could make the difference between being able to help their child during an emergency and being legally unable to do so.

None of these documents are complicated. All of them require your young adult's willing participation. Have that conversation while everything is calm — not from a hospital waiting room.

◆ Priority Order — Where To Start

COMPLETE FIRST	COMPLETE NEXT	COMPLETE WHEN READY
→ Healthcare Power of Attorney → HIPAA Authorization Form → Durable Financial POA Strongest foundation — addresses the most likely emergency situations immediately.	→ Advance Healthcare Directive → FERPA Authorization (if in college) → Emergency Contact Info updated Additional guidance, communication access, and planning protection.	→ Last Will & Testament → Organ Donation Decision Ensure your young adult's personal wishes are known and honored.

Notes:

Document 1 of 8

Healthcare Power of Attorney

PRIORITY: Complete First

◆ WHAT THIS DOCUMENT DOES

A Healthcare Power of Attorney names a specific person to make medical decisions on behalf of your young adult if they are unable to make or communicate those decisions themselves.

This document helps ensure that someone your young adult trusts can step in and advocate for them if they are unable to speak for themselves.

This document only takes effect when your young adult is unable to make or communicate their own decisions. It does not give parents ongoing control over their child's medical choices.

⚠ **WITHOUT THIS DOCUMENT:** Without a Healthcare Power of Attorney, your family may face uncertainty about who can make medical decisions if your young adult is unable to communicate. Healthcare providers may be limited in how they involve family members, and important decisions may become more difficult during an already stressful situation.

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed / Signed	
Attorney Who Prepared the Document	
Notary Who Notarized the Signature	
Witnesses Used (if required by state)	
Where Original is Stored	
Who Has the Original	
Who Has a Copy	
Who Has a Scan or PDF Copy	
Date Last Reviewed	
Notes	

Document 2 of 8

HIPAA Authorization Form

PRIORITY: Complete First

◆ WHAT THIS DOCUMENT DOES

A HIPAA Authorization is a signed form that allows specific named individuals — such as parents — to receive medical information from healthcare providers. This is separate from a Healthcare Power of Attorney and serves a different purpose.

A HIPAA Authorization allows communication and information sharing. A Healthcare POA allows a trusted person to make healthcare decisions. Many families mistakenly believe one replaces the other. It does not. Each serves a different role. Your young adult should consider having both.

⚠ **WITHOUT THIS DOCUMENT:** Without a HIPAA Authorization, healthcare providers may be limited in what information they can share with you. Communication may be limited, delayed, or dependent upon provider judgment. Being listed as an emergency contact, paying the insurance premium, or being their parent does not grant HIPAA access.

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed / Signed	
Attorney Who Prepared the Document	
Notary Who Notarized the Signature	
Witnesses Used (if required by state)	
Where Original is Stored	
Who Has the Original	
Who Has a Copy	
Who Has a Scan or PDF Copy	
Date Last Reviewed	
Notes	

Document 3 of 8

Advance Healthcare Directive

PRIORITY: Complete Next

◆ WHAT THIS DOCUMENT DOES

An Advance Healthcare Directive — sometimes called a Living Will — allows your young adult to state what medical treatment they would or would not want if they were unable to speak for themselves. It covers preferences around life support, resuscitation, artificial nutrition, and end-of-life care.

This document does not take decision-making away from your young adult. It simply documents their wishes in case they are ever unable to communicate them.

⚠ **WITHOUT THIS DOCUMENT:** *Without an Advance Healthcare Directive, families and care teams may have less guidance about a person's treatment wishes during a serious medical situation. That can leave loved ones making deeply difficult decisions without clear direction from the person they are trying to honor.*

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed / Signed	
Attorney Who Prepared the Document	
Notary Who Notarized the Signature	
Witnesses Used (if required by state)	
Where Original is Stored	
Who Has the Original	
Who Has a Copy	
Who Has a Scan or PDF Copy	
Date Last Reviewed	
Notes	

Document 4 of 8

Durable Financial Power of Attorney

PRIORITY: Complete First

◆ WHAT THIS DOCUMENT DOES

A Durable Financial Power of Attorney authorizes a trusted person to handle financial matters on behalf of your young adult in accordance with the authority granted in the document. This includes accessing bank accounts, paying bills, managing student loans, and handling other financial obligations.

Many young adults have checking accounts, savings accounts, student loans, credit cards, vehicle loans, and subscription services that continue even when an unexpected medical event occurs. 'Durable' means it remains in effect even if your child becomes incapacitated.

⚠ **WITHOUT THIS DOCUMENT:** Without a Financial Power of Attorney, parents may have no legal authority to access their child's bank accounts, manage tuition obligations, or handle any financial matters on their behalf— even during a medical emergency or extended incapacity. In some situations, court involvement may be required.

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed / Signed	
Attorney Who Prepared the Document	
Notary Who Notarized the Signature	
Witnesses Used (if required by state)	
Where Original is Stored	
Who Has the Original	
Who Has a Copy	
Who Has a Scan or PDF Copy	
Date Last Reviewed	
Notes	

THE
DOCUMENTS

Document 5 of 8

FERPA Authorization

PRIORITY: Complete Next (if attending college)

◆ WHAT THIS DOCUMENT DOES

FERPA is the federal law that protects student education records. Once a student turns 18 or begins attending college, their academic records transfer to them — regardless of who pays tuition, housing costs, or other expenses.

FERPA allows schools to share records with parents of dependent students under certain circumstances — but this is a school's option, not a requirement. Many colleges require a signed FERPA authorization regardless of tax status.

How to complete: Contact the Registrar's Office, Student Services, or another appropriate department at your young adult's institution and ask about FERPA release or student authorization forms. Many schools allow this online through the student portal.

⚠ **WITHOUT THIS DOCUMENT:** Without a signed FERPA authorization, many colleges will decline to share grades, transcripts, tuition balances, financial aid information, or disciplinary records with parents — even if the student is a tax dependent and even if parents are paying tuition.

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed with Institution	
College / University Name	
Registrar's Office Contact	
Scope of Access Granted	
Date Last Reviewed	
Notes	

THE
DOCUMENTS

Document 6 of 8

Emergency Contact Information & Institutional Notifications

PRIORITY: Complete Next

◆ WHAT THIS DOCUMENT DOES

There is no single universally recognized 'Emergency Contact Authorization' legal document. Each institution — your young adult's college, employer, healthcare provider — maintains its own emergency contact records.

This section helps ensure accurate, current emergency contact information is on file with every institution that matters.

Contact each institution and ask: How do we update emergency contact information? What can you share with emergency contacts in a crisis? Is there a separate authorization form? Who should we contact after hours?

Where to update: colleges and trade schools, healthcare providers, employers, insurance carriers, banks, and military records if applicable.

⚠ **WITHOUT THIS DOCUMENT:** *Without clear emergency contact information on file, institutions may default to their own policies about who to contact and what to share. Proper HIPAA and Healthcare POA documents provide stronger protection — emergency contact information complements those documents, it does not replace them.*

DOCUMENT STATUS TRACKER

Updated with College / University? (Yes / No)	
Updated with College Health Center? (Yes / No)	
Updated with Primary Care Physician? (Yes / No)	
Updated with Employer? (Yes / No)	
Updated with Insurance Carrier? (Yes / No)	
Date Last Reviewed	
Notes	

THE
DOCUMENTS

Document 7 of 8

Last Will & Testament

PRIORITY: Complete When Ready

◆ WHAT THIS DOCUMENT DOES

A Last Will & Testament states how a person wishes their assets, property, and personal belongings to be distributed after their death. It designates an executor — the person responsible for carrying out those wishes.

Even at a young age, many people own personal property, bank accounts, vehicles, digital assets, and items with financial or sentimental value. A will gives your young adult the opportunity to decide what happens to the things that matter to them, rather than leaving those decisions entirely to state law.

⚠ **WITHOUT THIS DOCUMENT:** Without a will, state law generally determines how assets are distributed. Personal items, sentimental belongings, and digital assets may not go to the people your young adult would have chosen. A will is about choice — ensuring their wishes are honored.

DOCUMENT STATUS TRACKER

Document Completed? (Yes / No / In Progress)	
Date Completed / Signed	
Attorney Who Prepared the Document	
Notary Who Notarized the Signature	
Witnesses Used (if required by state)	
Where Original is Stored	
Who Has the Original	
Who Has a Copy	
Who Has a Scan or PDF Copy	
Date Last Reviewed	
Notes	

Document 8 of 8

Organ Donation Declaration

PRIORITY: Complete When Ready

◆ WHAT THIS DOCUMENT DOES

At 18 your young adult can make their own legally binding organ donation decision — independent of their parents. This allows them to document their wishes regarding organ, tissue, and if desired, whole-body donation after death.

Whether your young adult chooses to become an organ donor or not, documenting that decision helps ensure their wishes are known and respected.

How to complete: Register through your state's official donor registry or the Department of Motor Vehicles. You can also register at your state's official website.

⚠ **WITHOUT THIS DOCUMENT:** Without a documented decision, family members may be left trying to determine what their loved one would have wanted during an already difficult time. Having this conversation now and recording the outcome removes that burden from the family.

DOCUMENT STATUS TRACKER

Organ Donation Decision: (Yes — full / Yes — specific organs / No / Undecided)	
Specific Limitations or Preferences	
Registered on State DMV License? (Yes / No)	
Registered on National Registry? (Yes / No)	
Date Registered	
Notes / Specific Wishes	

◆ Where To Find These Documents

A practical starting point for each one

Healthcare Power of Attorney	Licensed attorney in your state — POA requirements vary by state. Many states also provide statutory forms through official government agencies such as the Department of Health, Attorney General's Office, or Secretary of State.
HIPAA Authorization Form	Your young adult's healthcare provider or healthcare system — many healthcare organizations provide their own HIPAA Authorization forms. Ask whether the form applies throughout their organization.
Advance Healthcare Directive	Your state's official government website or a licensed attorney — many states provide free statutory forms through their Department of Health or Attorney General's office. Search your state name plus 'Advance Directive form.'
Durable Financial POA	Licensed attorney in your state — financial POA documents carry significant legal weight and state requirements vary. Professional preparation is strongly recommended.
FERPA Authorization	Your child's college or university directly — contact the Registrar's Office or Student Services. Many schools allow this online through the student portal.
Emergency Contact Information	Each institution directly — contact each institution's health center, HR department, or student services office and ask how to update emergency contact records.
Last Will & Testament	Licensed attorney — ensures the document complies with your state's legal requirements for execution and validity.
Organ Donation Declaration	Your state's Department of Motor Vehicles or official organ donor registry — once completed, ensure originals are stored securely.

Requirements, forms, and processes vary by state and institution. These sources are starting points only. Always verify that any form you obtain meets your state's requirements. When in doubt, consult a licensed attorney.

◆ Master Documents Checklist

Complete this with your young adult

Complete First

- ☐ Healthcare Power of Attorney
- ☐ HIPAA Authorization Form
- ☐ Durable Financial Power of Attorney

Complete Next

- ☐ Advance Healthcare Directive / Living Will
- ☐ FERPA Authorization — filed with college (if applicable)
- ☐ Emergency Contact Information — updated with college, doctor, employer, trade school, bank, and insurance company

Complete When Ready

- ☐ Last Will & Testament
- ☐ Organ Donation Declaration

Identity & Personal Records

- ☐ Government-issued photo ID
- ☐ Passport (recommended — especially for travel or study abroad)
- ☐ Social Security card (stored safely — not carried daily)
- ☐ Birth certificate (copy stored with family records)
- ☐ Health insurance card

Financial & Benefits

- ☐ Financial institutions identified and documented
- ☐ Trusted family member knows how to locate important financial information if needed
- ☐ Student loan servicer name and contact information
- ☐ List of recurring bills and automatic payments
- ☐ Beneficiaries reviewed and updated on ALL financial accounts — bank accounts, employer life insurance, retirement plans, investment accounts, and military benefits if applicable. Beneficiary designations often control distribution regardless of what a will says.

Medical

- ☐ Current medication list completed and shared with providers include any known allergies

◆ Legal Documents Inventory

Track the status and location of every important document

Document	Done?	Where Stored	Who Has Original	Who Has a Copy	Shared With	Date Reviewed
Healthcare Power of Attorney						
HIPAA Authorization Form						
Advance Healthcare Directive						
Durable Financial POA						
FERPA Authorization						
Emergency Contact Info Updated						
Last Will & Testament						
Organ Donation Declaration						
Other: _____						

Consider providing copies to the people named to act on your young adult's behalf. Confirm with your attorney what should be shared and where originals should be kept. Store originals in a fireproof safe or safety deposit box.

CHECKLIST

◆ Your Family Action Plan

You have read the guide. Here is exactly what to do next.

THIS WEEK

- ☐ Have the conversation with your young adult
- ☐ Decide who will serve as Healthcare Agent and Financial Agent
- ☐ Gather any existing legal documents
- ☐ Contact healthcare provider to request a HIPAA Authorization form

THIS MONTH

- ☐ Schedule an appointment with a licensed attorney for the Healthcare POA and Financial POA
- ☐ Complete and file the HIPAA Authorization with healthcare providers
- ☐ Complete and file the FERPA Authorization with the college or university (if applicable)
- ☐ Update emergency contact information with all relevant institutions
- ☐ Document important digital accounts and emergency access information
- ☐ Make copies of all completed documents — store originals safely

ANNUALLY

- ☐ Review all documents for accuracy
- ☐ Update if your young adult has moved to a new state
- ☐ Update if relationships, named agents, or life circumstances have changed — marriage, birth of a child
- ☐ Confirm beneficiary designations are current on all financial accounts
- ☐ Update emergency contact information with all institutions

CONDITIONAL

- ☐ If attending college, trade school, or another post-secondary program — ask about the FERPA authorization process

Starting with the first three — Healthcare POA, HIPAA Authorization, and Financial POA — puts the most important protections in place immediately. Everything else can follow at your own pace.

◆ Before You Sign

Many legal documents have specific signing requirements that must be followed before they become effective.

Depending on the document and the state where it is executed, those requirements may include witnesses, notarization, or both. Before signing any document discussed in this guide, verify the requirements that apply in your state. If an attorney prepared the document, follow their instructions carefully.

Do not assume that every document requires notarization. Do not assume that a witness requirement in one state applies in another. A few minutes spent confirming the proper signing requirements can help ensure the document will be available when it is needed most.

◆ LOCATED IN THE GREATER ST. LOUIS, MISSOURI AREA?

Appointments are available at homes, senior living communities, hospitals, rehabilitation facilities, campuses, and other convenient locations throughout the Greater St. Louis area.

Specializing in Powers of Attorney, Advance Directives, Healthcare Documents, and Family Planning Documents.

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If outside the Greater St. Louis area, or in another state consider: a licensed attorney in your state · your state bar association's referral service · military legal assistance offices for active-duty service members · mobile notaries in your area.

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◆ Notes

Important details, follow-up items, and conversations to remember

Why I Created This Guide

Throughout my career as a healthcare privacy professional, I saw families encounter situations they never expected. Not because they failed to care. Not because they failed to show up. But because no one had explained what changes legally when a child becomes an adult.

I created this guide to help families have that conversation before it becomes urgent. The documents discussed in these pages are not complicated. The challenge is knowing they matter before they are needed.

If this guide helps even one family avoid confusion, uncertainty, or unnecessary stress during a difficult moment, then it has served its purpose.

Denise Hill
Certified Notary Professional · Former Deputy Chief HIPAA Privacy Officer

You already love them.
This guide is proof that you planned for them too.



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For educational and organizational purposes only. Not legal advice. Not medical advice. Always consult a licensed attorney.