

Three Legal Documents Every Graduating Senior Needs

It's graduation time, which means your "baby" is all grown up and preparing to head out into the real world.

But before your son or daughter packs up for summer vacation or even their first semester of college, I want you to think about what it means having a child who is an "adult" in the eyes of the law.

From a legal standpoint, I can tell you that it means you'll now need written permission to make important medical or financial decisions on his or her behalf.

For example, if your daughter is having a problem registering for fall classes because she's missing medical records, you can no longer just reach out to her doctor without your child's explicit permission.

Even worse—imagine your child was seriously injured in an accident or became ill hundreds, or even thousands of miles away from home.

If you didn't have specific legal documentation in place that gave you permission to make important medical and life-saving decisions, the hospital or doctors could easily bar you from being involved in your child's care (and they rarely bend the rules on this either—it goes against privacy laws).

So to avoid all this, I encourage parents of graduating seniors to take some time this summer and create 3 simple documents with their "adult" son or daughter. They consist of the following:

1. **Advance Health Care Directive-** This document allows a young adult to appoint someone they trust (the parent) to be their health care agent should they wind up in a coma or become otherwise incapacitated in a serious accident. It also specifies the type of long-term care or life support the child would want should they become incapacitated or left in a permanent vegetative state.
2. **Financial Power of Attorney-** Having a financial power of attorney is necessary to give someone (preferably the parents) permission to access any bank accounts and act financially on the adult child's behalf if an emergency occurs. Such activities covered under the power of attorney include paying bills, buying or selling assets, applying for social security or other government benefits and the opening and closing of accounts.
3. **Signed HIPAA Form-** Parents should have their adult child pre-sign a HIPAA form to ensure they can immediately communicate with physicians and access important medical records.

Finally, for added protection, I would also create an ICE Card (In Case Of Emergency) to be kept in the child's wallet listing the names of all approved emergency contacts, health insurance information and all known allergies.

Remember, it's a natural instinct to want to jump in and help your child in an emergency. Yet without these documents in place, you could be a helpless spectator of your child's care if he or she is unable to communicate.

So make it a point to create these 3 legal documents before summer officially begins. It's the peace of mind you and your child deserve if the unthinkable happens.

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