The Turning-18 Checklist

For parents of teens about to become legal adults · covered18.com

At 18, your child is a legal adult. Doctors, hospitals, schools and banks may no longer share information with you or let you help unless your child says so in writing. Use this list to plan the conversation and the paperwork. Your 18-year-old makes these choices; your role is to help them decide and write it down.

1. A few months before the 18th birthday

- [ ] Talk with your teen about why these documents matter and who they would want to help them
- [ ] Look up your state's rules: which forms exist, and whether witnesses or a notary are required
- [ ] Decide who will be named as agent (and a backup) for health care and finances
- [ ] Note the college or school your teen will attend and its records-release process

2. The core documents to consider

- [ ] **Health care directive / health care power of attorney**: names who can make medical decisions if your child can't
- [ ] **HIPAA authorization**: lets doctors and hospitals share medical information with the people listed
- [ ] **Durable financial power of attorney**: lets a trusted person handle bank, bills or paperwork if needed
- [ ] **FERPA consent**: lets the school or college share education records with parents

3. Signing day

- [ ] Your child has turned 18 (most documents are only valid if signed as an adult)
- [ ] Government photo ID for your child
- [ ] Witnesses who meet your state's rules (often not the named agent or a relative)
- [ ] A notary if your state or the form requires one (many banks and shipping stores offer this)
- [ ] Every page reviewed, initialed and dated where the form asks

4. After signing

- [ ] Scan every signed document and save a copy to your phone and a shared folder
- [ ] Give copies to the named agents and backups
- [ ] Send the HIPAA release to your child’s doctor and campus health center
- [ ] Submit the FERPA consent (or the school’s own form) to the registrar
- [ ] Ask the bank whether it needs its own power-of-attorney form
- [ ] Keep the originals somewhere safe that agents know about

5. Review and update

- [ ] When your child moves to another state for school or work
- [ ] When they marry, or the people named change
- [ ] Every few years, or when a school, hospital or bank asks for a newer form

Want it done for you? The Covered18 kit has your state’s forms (or guided fill-ins), the HIPAA and FERPA forms, and a plain-English signing & notary guide, as PDF and Word: $59 one-time, 30-day refund. **covered18.com**

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