



Turning 18: a checklist for parents

A free one-page guide from Covered18 · Educational information, not legal advice

At 18, your child is a legal adult in most states. Doctors' offices generally need your adult child's written permission to share health details with you, and under FERPA, rights over college records move to the student. A few papers, signed by your child, can make it easier to help in a medical, school, or money emergency.

Before signing

- ☐ **Talk it through together.** Who should be able to step in if something happens? Your 18-year-old chooses.
- ☐ **Check your state's age of adulthood.** It's 18 in most states, but not all (Alabama and Nebraska: 19; Mississippi: 21).
- ☐ **College in another state?** Check which state's forms and signing rules make sense, and ask the college what it accepts.
- ☐ **Pick the people to name,** plus a backup for each.

Signing day

- ☐ Your child signs, **on or after their 18th birthday.** A parent can't sign for them.
- ☐ Check your state's rules: **witnesses, a notary, or neither**, and who can't be a witness.
- ☐ Bring: your child's photo ID, the forms printed but not signed, everyone who needs to be there, contact details for the people being named, and a black pen. Ask the notary's fee first.

The papers families often consider

- ☐ **Health care directive** (called a proxy, surrogate, or medical power of attorney, depending on the state): names who can make medical decisions if your child can't.
- ☐ **HIPAA release:** lets doctors share information with the people your child names. Information, not decisions.
- ☐ **FERPA consent:** lets the college share named records (like grades or bills). Many schools use their own form or a portal setting; ask the registrar.
- ☐ **Financial power of attorney:** names who can help with bills, banks, and accounts.

After signing

- ☐ Make copies and scans of every page. Save PDFs to your phone and a shared folder.
- ☐ Give copies to the people named, your child's doctor, and the campus health center.
- ☐ Give the FERPA form to the registrar. Ask each office to confirm it's on file.
- ☐ Put a wallet card in your child's wallet: who to call and where the papers are.
- ☐ Set a reminder to review after a move, a new school, or every few years.

Good times to do it: an 18th birthday, before move-in, fall break, Thanksgiving, or winter break.

Want the forms and signing steps for your state? Free state pages and the 18-and-up Kit (\$89, all 50 states plus DC) at covered18.com

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