



College Tip: Powers of Attorneys Can Help Students, Parents

By Jake Polivka, Esq.

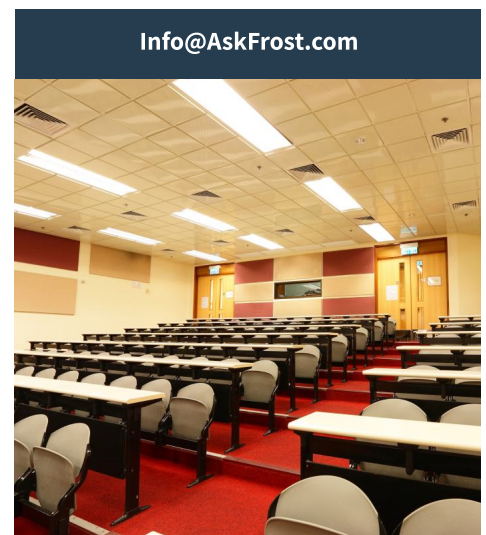
Every August, our office gets a version of the same phone call. A parent is standing in a college dorm room realizing that the university bursar won't discuss a \$4,000 billing error because their 18-year-old child is officially an adult under the law.

As a parent, it sounds bizarre and feels like it couldn't happen. You just paid for their dorm, bought their extra-long twin sheets, and drove them to campus. But the day your child turns 18, their legal status changes instantly. Under federal laws like HIPAA and state privacy regulations, healthcare providers, banks, and universities will view parents as legal strangers, even if the student is still on your family health insurance.

This isn't hypothetical. Let's say a medical emergency happens on campus: Your kid breaks their leg playing club sports and ends up in the local emergency room. Doctors cannot give you medical updates or let you weigh in on treatment without prior written authorization. If the student catches a bad case of mono midway through the fall and misses two weeks of classes, you can't contact the registrar or landlord on their behalf to iron things out.

You don't need a complex estate plan to fix this, but your child does need a few specific documents drafted before college move-in day. These include:

- **Healthcare Proxy & Advance Directive:** This can name you to make medical decisions if your child is incapacitated.
- **HIPAA Release:** Allows doctors and hospital staff to share basic medical updates with you so you aren't left calling Emergency Room front desks blindly. Often, but not always, this release is contained within the Healthcare Proxy.



- **Durable Financial Power of Attorney:** Gives the parent authority to sign documents, manage bank accounts, pay bills, or negotiate lease disputes if the student can't.

Because legal requirements vary across Maryland, D.C., Virginia—as well as other areas—it is crucial to ensure these forms are legally valid where your student actually lives and studies.

A practical tip that Frost Law gives to all our clients: Once these documents are signed and notarized, scan them into a PDF and keep a copy saved in the files app on both your phone and your student's phone. Mark it as a favorite. This is what Frost Law does when we create these documents for our clients.

If your teenager is heading to campus this fall, it's important to take this protective step. And it's not a bad time for parents to update their important documents as well. Give our office a call at **(410) 497-5947** or **fill out our contact form** to set up a quick consultation before packed trunks and orientation schedules take over.

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