

New College Student? Frost Law Highlights How Legal Relationship Changes Between Parents, Students

By Terry Lemons

ANNAPOLIS, Md. – As college students return to campus, there's an unexpected legal trap that can create complications for parents as well as their children away at school.

When children turn 18, their legal status changes instantly. That means parents can be suddenly viewed as legal strangers by universities, hospitals, and financial institutions. This leads to scenarios never imagined, like when a child is away at college and becomes hospitalized and the parents abruptly discover they can't get basic medical updates.

"This is a real-world situation that parents and students discover every day," said Glen Frost, Founding Partner of Frost Law. "The change in legal status catches many people off-guard, and it can really create unexpected and unintended headaches. A few simple documents can avoid these issues and make life simpler for both college students and their parents."

While there's frequent attention on the tax component of students going off to college, the legal aspect can be overshadowed. But the implications of a child turning into an adult are just as important.

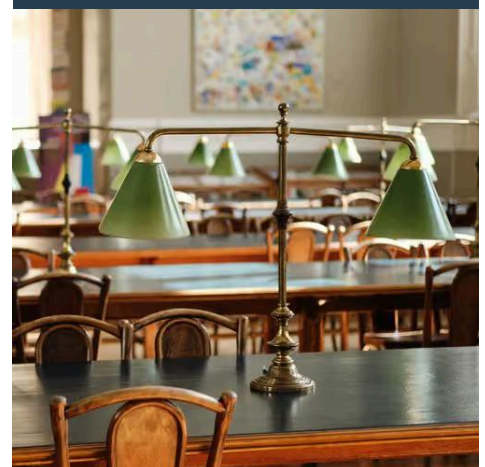
Frost Law, based in Annapolis, Maryland, offers some tips to help parents and their children navigate this new scenario.

"You don't need a complex estate plan to fix this, but your child does need a few specific documents drafted for college," said Jake Polivka, Frost Law's estate director. "Ideally, you do these before move-in day, but any time works to update the paperwork."

Key documents parents and students should look at updating include

- **Healthcare Proxy & Advance Directive:** These documents can name the parents to make medical decisions on their adult child's behalf in case the child is incapacitated.

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- **HIPAA Release:** This allows doctors and hospital staff to share basic medical updates with parents so they aren't left struggling to obtain basic information from emergency rooms or hospitals. Sometimes the HIPAA release is contained as part of the Healthcare Proxy.
- **Durable Financial Power of Attorney:** This gives parents a wide range of authority to deal with everything from banks and financial institutions to university bursar offices and housing issues. The power of attorney, or POA, can allow parents to sign documents, manage bank accounts, pay bills, or negotiate lease disputes if the student can't.

Polivka also noted that because legal requirements vary state-by-state – including across Maryland, Washington, D.C., and Virginia -- it is crucial to ensure these forms are legally valid where your student actually lives and studies.

Here's another tip. After these documents are signed and notarized, parents and students should scan into a PDF and keep a copy saved in the files app on both their phones. This allows easy access in case of an emergency.

Parents Should Review Their Legal Status As Well

For parents with high school and college students, it's also a good time for them to review their key legal documents. While many of these documents can be established by parents when their children are young, sometimes it can be a forgotten step to update key legal documents for various life changes.

Frost Law can help with these situations, both for parents and students. Give our office a call at **(410) 497-5947** or **fill out our contact form** to set up a quick consultation to help create a legal safety net for both college students and their parents.

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