

Why YOUR College Student Needs a Power of Attorney

Sending your kids off to college involves a lot of planning and emotions: Where will they live? What classes will they take? What type of meal plan makes sense? Do they have a good place to study? With all that to think about, families sometimes overlook one critical component of sending young adults off to college: legal planning.

Not that it is something you want to think about, but what if your child gets hurt or has a medical condition and becomes unable to communicate? Would you have the ability to access their medical records, make decisions, even talk to their doctors about the situation? Unless you have an appropriate power of attorney, parents have no more right to information or involvement in an adult child's affairs than a stranger would have.

Most people think that powers of attorney are only for older people. This idea is completely wrong. Every person over the age of 18 needs to have a power of attorney.

There are two types of powers of attorney: medical and financial. Each plays a different role. A medical power of attorney allows the selected agent to have access to medical records, and to be involved in medical decision making if the patient is unable to make decisions by themselves. A financial power of attorney allows the agent to handle financial matters.

People can have medical events at all ages. Not having appropriate legal documents in place can be a disaster. Of all the legal documents people are advised to create, powers of attorney are among the simplest and least expensive, but often the most important.

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