

Legal & Practical Checklist When Your Teen Turns 18

Healthcare & Legal Access

- Complete HIPAA Release Forms – File at each doctor's office to allow parents access to medical information and prescriptions.
- Set Up a Medical Power of Attorney – Grants authority to make medical decisions if your child is incapacitated.
- Discuss an Advanced Healthcare Directive (Living Will) – Talk about your child's wishes in case of serious medical situations.

Financial Readiness

- Open or Update Bank Accounts – Transition to adult checking/savings; consider keeping a joint account temporarily.
- Open a High-Yield Savings or Investment Account – Encourage saving and investing early.
- Run a Credit Report & Set Up Credit Monitoring – Obtain a free credit report and monitor for identity theft.
- Establish a Durable Power of Attorney – Allows a trusted person to manage finances in emergencies.
- Apply for a Starter Credit Card – Build credit responsibly for future housing, jobs, and loans.

Insurance Updates

- Verify Health Insurance Coverage – Ensure they remain covered under your plan or transition to adult/student coverage.
- Update Car Insurance – Check for lower premiums or whether a separate policy makes sense.
- Add or Review Renter's Insurance – Protect belongings if they move out or rent an apartment.

General “Adulting” Essentials

- Sign a FERPA Waiver (if in school) – Grants parental access to educational and financial records at college.
- Review Taxes Together – Explain pay stubs, W-4s, and guide them through their first tax filing.
- Update Driver's License – Convert to an adult license if required by your state.
- Register to Vote – Confirm registration or help them register online.
- Organize Important Documents – Birth certificate, Social Security card, passport, insurance cards, powers of attorney, financial records, will.
- Teach Safe Handling of Personal Information – Memorize Social Security number and avoid sharing it online or via email.

Life Skills & Independence

- Teach Essential Life Skills – Laundry, cooking, grocery budgeting, managing mail and bills, comparison shopping, couponing.
- Encourage Budgeting Habits – Use an app or spreadsheet to track expenses and savings goals.

- Celebrate the Milestone – Mark adulthood with a meaningful talk about independence, trust, and responsibility.