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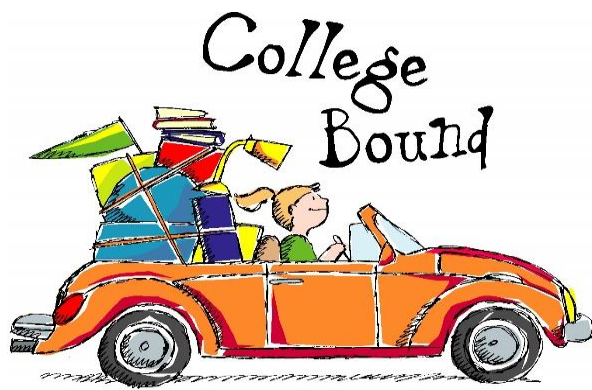
Life Event Planning Checklist

Preparing For Your Child To Go To College

(Review These Items 2-3 Months Before Your Child Leaves For College)

- Speak to an Attorney about the following:
 - HIPAA Release Form and Healthcare Proxy (POA): Once the child turns 18, parents no longer get access to medical records, and are no longer allowed to make medical decisions without these documents in place.
 - Durable POA: Legal document that grants someone permission to make medical decisions for you if you are unable to make decisions.
 - Financial POA: Legal document that grants trusted agent the authority to act on behalf of the principal-agent in financial matters.
 - Advanced Directives (Living Will): Provides instructions for the kinds of healthcare decisions the student would unlikely be able to make due to incapacitation (i.e. organ donation, medical care to prolong life, pain management, palliative care).
- Review Homeowner's Insurance – Check whether yours covers your child's belongings while away at school. They may need renter's insurance if living off-campus, in a fraternity or sorority, etc.
- Review Car Insurance – Consider if coverage for your child is still necessary or needs to be altered.
- Review Health Insurance – Ensure that your child is still covered while away at school (especially if out-of-state). Often, the health insurance offered by the college provides better benefits at a cheaper price, but confirm that the coverage makes sense for your child's needs.
- Schedule Medical and Dental Appointments – Arrange both at least a month before your child departs.
 - Copy prescriptions, so they can be filled while away at school.
 - Make sure vaccinations are up to date.
 - If your child has a chronic medical condition, get a copy of medical records to bring with them to college.
- Create a Budget for Spending at College
 - Open a student checking and savings account for your child using the bank that is affiliated with your child's school. This will help avoid any fees when using the ATM on campus to withdraw money.
- Decide if a Credit Card is a Good Idea

****Review all these items with your financial advisor.****



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