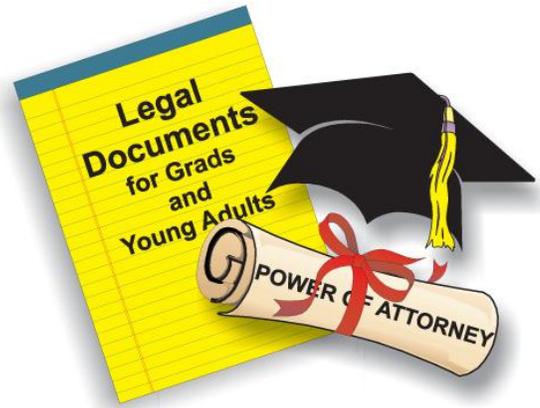


Three Essential Legal Documents for Older Teens and Young Adults

Once teens reach the age of majority—18 in most states—parents are no longer considered their legal representatives and are not entitled to see their medical and financial records. As older teens head off to college or otherwise leave home to pursue their own lives, they cross over the threshold into legal adult territory where all the rules have changed and parents have very little authority.

Below are three essential legal documents that all older teens and young adults should have as they begin their journey in life. We encourage parents, educators, and professional advisors to share this information with young adults to help them successfully navigate the responsibilities ahead.



Durable Power of Attorney

What if Brandon, age 19, comes down with a serious illness and needs someone to step in to handle tasks such as signing checks to pay rent and generally managing his financial affairs until he recovers? The Durable Power of Attorney will allow Brandon to authorize a parent or another adult to act on his behalf. Having this document in place before an unexpected emergency arises can prevent young adults from defaulting on their car loans, ruining their credit ratings, or losing their homes to foreclosure.

Healthcare Power of Attorney (Health Care Surrogate)

What if 18 year old Emily has been in an auto accident and is unable to communicate with medical staff regarding her medical treatment? Someone (typically a parent or adult relative) will need to make important decisions on her behalf. The Healthcare Power of Attorney authorizes the named agent to make medical decisions for Emily if she is unable to express her wishes or make decisions for herself. This document contains provisions relating to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and authorizes the agent to obtain copies of medical records and to generally manage medical emergencies until the young adult has recovered her decision-making abilities.

Living Will (Advance Directive)

What if Kristina, age 22, is faced with a life-threatening illness or accident and is not expected to recover? A Living Will expresses in writing Kristina's preferences about certain types of life-sustaining treatments should there come a time when she is unable to express those preferences herself. In a Living Will, the individual indicates whether or not she wants to be kept alive artificially when there is no hope of recovery.