

Illinois Parent Checklist

Legal and practical prep for your 18+ young adult before college, travel, military service, work, or a move away from home.

When your child turns 18, the law treats them as an adult. Parents do not automatically have authority to access medical records, speak with doctors, manage accounts, or make decisions for them. Love matters. Written authority matters too.

Core documents to discuss before Departure Day

Document	Why it matters	Before departure, confirm
Financial Power of Attorney	Allows a trusted agent to help with property and financial matters if the young adult authorizes it.	Agent named; successor agent named; powers reviewed; signed and properly witnessed/notarized as required.
Health Care Power of Attorney	Lets the chosen agent communicate with providers and make health care decisions when authority is needed.	Agent named; emergency preferences discussed; copies available for providers and family.
HIPAA / Medical Information Authorization	Helps doctors, hospitals and insurers know who may receive private medical information.	Parents or other trusted adults listed; authorization is easy to find in an emergency.
Advance Directive / Living Will	Records wishes for serious illness, end-of-life care or other major medical decisions.	Preferences discussed with the agent; document is consistent with the health care POA.
Simple Will	Gives basic direction for personal property, digital accounts and other estate issues.	Beneficiaries reviewed; personal representative chosen; document stored with the estate plan.

Common situations this planning can help with

Health, school and insurance

- Medical emergencies or hospital admission
- Communicating with doctors, hospitals or counselors
- Accessing medical records when authorized
- Insurance questions, claims or coverage issues
- Financial aid, tuition or school billing problems

Money, ID and practical issues

- Bank account access or payment problems
- Lost driver's license, ID, passport or wallet
- Lease, housing or travel emergencies
- School privacy forms and FERPA-related releases
- Digital account, phone or password recovery issues

Parent tip: the goal is not to take over. The goal is to give the young adult a reliable safety net they choose before a crisis creates paperwork chaos goblin problems.

Before they leave: action checklist

Legal document review

- Review all legal documents with the young adult.
- Confirm the correct legal name, address and birth date are used.
- Choose primary agents and successor agents carefully.
- Make sure documents are signed, witnessed and/or notarized properly.
- Confirm the young adult understands what each document does.
- Discuss when parents should help and when they should step back.

Practical setup

- Confirm health insurance works in the destination state or country.
- Add emergency contacts to phones, medical portals and school systems.
- Complete school privacy, housing, financial aid or FERPA forms as needed.
- Save digital copies in a secure shared location.
- Keep paper copies where they can be found quickly.
- Set a yearly reminder to review and update the plan.

Suggested timing

Timing	What to do
60-90 days before departure	Schedule the planning meeting. Decide who should serve as agent and successor agent. Gather insurance, school and bank information.
30-45 days before departure	Review and execute legal documents. Discuss medical wishes, financial boundaries, privacy and when parents should step in.
1-2 weeks before departure	Scan documents. Save copies in secure cloud storage. Add emergency contacts. Check school, housing, insurance and travel forms.
Departure Day	Make sure the young adult, parents/agents and one trusted backup know where the documents are stored.

What to bring to a planning meeting

Information

- Young adult's legal name, address, phone and email
- Parents'/agents' names, phone numbers and emails
- Health insurance card and pharmacy information
- School, housing or travel contact information

Questions and concerns

- Bank and financial aid questions
- Existing estate planning documents, if any
- Any special medical, travel or safety concerns
- Questions about privacy, independence or family boundaries

Need help preparing? Email ehpennix@pennix-law.com to schedule a planning meeting and complete the Young Adult Protection Package before Departure Day.

Helpful legal context: Illinois recognizes statutory short form powers of attorney for property and health care under the Illinois Power of Attorney Act. A health care agent may be given authority to communicate with providers and access medical records as permitted by the document and applicable privacy law. This checklist is a planning aid only and should not be treated as legal advice.