The College-Bound Family Checklist

The financial fine print to handle when your student heads to campus, from our article "The Financial Checklist for College-Bound Families."

THIS SUMMER, BEFORE MOVE-IN

- [ ] **Health care proxy:** signed. File copies with the primary care doctor and the campus health center.
- [ ] **HIPAA authorization:** signed. Same places, plus any specialists your student sees regularly.
- [ ] **Durable power of attorney:** signed. Stored somewhere secure that your student knows about.
- [ ] **Basic will:** drafted. Gives your child a voice if the unthinkable happens.
- [ ] **Beneficiary designations:** reviewed. Bank, investment, and life insurance accounts; usually updatable online in minutes.
- [ ] **Phone Medical ID:** set up. Allergies, medications, and a parent as emergency contact, visible from the lock screen. iPhone: Health app. Android: Settings, "Safety & emergency."
- [ ] **Scholarship list and deadline tracker:** started. Counselor lists, the college's aid office, community foundations, employers, civic groups, Fastweb, Going Merry, BigFuture.

AT MOVE-IN

- [ ] **FERPA release:** signed by your student through the registrar or student portal, naming you as authorized to receive their information.
- [ ] **Billing portal:** parent added as an authorized user, so you can see charges before they become surprises.

FIRST WEEKS OF THE SEMESTER

- [ ] **Student health insurance waiver:** submitted before the school's deadline, with proof of comparable family coverage.
- [ ] **Waiver confirmation:** accepted, not just submitted. Miss the deadline and many schools bind you to a full year of premiums, with no proration and no refund.

EVERY FALL

- [ ] **FAFSA:** filed for the next school year. It looks at income from two years back, so retirement plan contributions today shape future aid.
- [ ] **Scholarships:** a new round of applications. Local awards have far better odds than the national contests.

Questions about any of this? Reach out. We're here.