

Sending Children to College During COVID-19: What You Need to Know

August 21, 2020



Even under typical circumstances, sending your child to college can bring on a mix of emotions. However, the coronavirus pandemic has added new variables to consider when prepping your child to go back to school. In addition to the many items on the standard college 'to-do' list, such as 'order textbooks' or 'purchasing critical dorm room items,' there are new priorities, such as 'buy masks.' Starting an open dialogue with your child about COVID and college, as well as creating a plan for your child should be towards the top of your 'back to school' list.

Before you pack the car to send your child to school, you may want to execute orders to solidify your access and rights, and in addition, consider some practical actions you can take to best prepare your child for day-to-day campus life during a pandemic.

Consider tackling these items before a child is scheduled to leave for school.

In most states, a person is considered a legal adult at age 18. Therefore as a parent, your legal right to make important decisions about your child's health care and finances may no longer be automatic. It is necessary that you establish the legal ability to make these decisions before there is an emergency or time sensitive situation in which you may need proxy rights. Well before your child leaves, consider establishing a power of attorney, health care proxy rights, and arrange to receive HIPAA authorization. It can take a few days to process these forms, so getting this out of the way before they leave will help avoid a last-minute crunch or stress.

Power of Attorney enables your child to appoint you as the agent to handle his or her financial affairs, including bill pay, making deposits or withdrawals, opening or closing bank accounts, filing tax returns and renewing a lease. This designation is particularly important, as it may avoid the costly and complicated Guardianship procedure which is otherwise required should an individual become incapacitated for any reason.

Health Care Proxy enables your adult child to appoint you as his or her agent to make health care decisions on his or her behalf, should your child be unable to make those decisions on his or her own.

HIPAA Authorization allows your child to grant written permission to his or her health care providers to share crucial medical information with you, as your child's health care agent.

Set up **automatic prescription refills** of routine medication that can be mailed to your child so they do not have to take multiple trips to the pharmacy.

Verify that all **vaccinations are up to date** and all general doctors' visits are taken

care of so that they can avoid visiting medical centers at school and the related risks of exposure.

Make sure your **will is up to date** and reflects everything that is important to you so you do not have to make any emergency edits.

Logistical and Practical Items to consider include:

Figure out your plans to get to your child if they become sick. Consider items like:

- What is the fastest way to get to the school if the parent needs to get there? Do you have to go by air? Can you drive? Who would go pick them up?
- Do you have family or friends in the area or other accommodation options for them should there be an outbreak on campus?

Set up an emergency medical plan. Consider:

- What hospital in the area can they go to?
- Research hospitals/ doctors in the area. Are there some in the area that are preferable?
- Figure out how your child can get to the hospital - do they have to take public transit? Could they take an Uber or cab? Can they count on a friend driving them?

Curate a first aid kit customized w/ the medications that help mild cases of COVID.

Buy PPE for them in case there is more demand in the area, or if the school runs out.

- You can encourage usage by getting them multiple masks in colors or patterns that they like. You could also consider getting them masks with the school mascot or logo to encourage a feeling of community.

Ongoing Practices for Consideration:

Keep communication channels open. Talk to your children and reinforce that they need to stay in compliance with the rules as they get back to college with their friends. Spread the message that this is larger than them, and that they need to be safe so they can keep their friends and others around them safe.

Consider personally educating them on safety precautions. If you do this yourself, it will show that you expect them to follow the rules.

There is much uncertainty surrounding the effectiveness of plans to reopen campuses, however prepping in advance – from practical actions like making sure your child has enough masks, to documentation preparedness, such as verifying that your will is up to date, may promote peace of mind.

If you have any questions or would like to discuss related preparedness, please contact your Anchin relationship partner or Elizabeth Morin, a Tax Director in Anchin Private Client, at 212.840.3456 or info@anchin.com.