



ADULTING CHECKLIST

MEDICAL RECORDS

- Medical Power of Attorney with HIPAA Release
- Request immunization records from pediatrician
- Health insurance card
- Determine how long you will be covered by parent/guardian's insurance plan

VITAL/OFFICIAL RECORDS

- Driver's License/State ID
- Locate original birth certificate and/or certified copies of adoption records
- Locate Social Security Card or Federal ID
- Locate Passport or apply if anticipating international travel in the next few years
- If going to college, check with school to see what other documentation they require
- NOTE: if you leave originals at home, make copies for yourself. If you take originals, leave a copy and share location of originals

FINANCIAL

- Durable Power of Attorney
- Locate physical debit card, checkbook, etc. (monitor accounts for identity theft)
- Copies of car insurance (one for car, one for file)
- Review coverage and discounts with a reputable insurance agent (avoid 800 numbers and websites that require contact info)
- Consider renter's insurance to cover belongings in apartment/dorm with your current insurance company or a reputable agent
- Create list of accounts, credit cards, etc. and tell trusted family where they can find it (if electronic, password protect file)
- Add transfer-on-death beneficiaries to your bank account(s)
- Discuss estate planning with an experienced estate planning attorney –DIY/fill-in-the-blank forms are not recommended
- Consult with an experienced financial advisor to plan your financial future (preferably before opening any credit cards) – they can help you create a budget and a saving/investment plan – even minimal contributions at a young age add up



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SCHOOL/WORK RECORDS

- Request copy of school transcripts and any other school records needed for school/employment/benefits
- Locate standardized test results (SAT, ACT, etc.), if applicable
- Compile college acceptance letters, recommendation letters, scholarship awards, student loan paperwork, etc. if applicable
- If attending college, confirm with school that you have submitted everything the school and/or financial aid has requested

PRACTICAL

- Set alarm to check email for important school information (mark school emails as important/urgent)
- Enter important dates/deadlines/school breaks into a calendar – share calendar with trusted family
- Shop for school/dorm supplies at least 30 days before school starts
- Download your free annual credit report and/or sign up for credit monitoring
- Discuss tax returns with your parents/guardians - whether they list you as a dependent affect how you do your own return
- If you want a parent to handle finances with your school, contact the school to give this permission
- Create a resume – utilize services available through your high school or college
- Do not apply for credit cards unless you are sure you will not spend more than you can pay off in a month. Credit card companies' prey on young adults likely to get behind and accrue interest. No sign-up bonus is worth ruining your credit.
- Record contact information for family, friends, and medical providers in a physical address book AND electronic format (preferably saved to computer and the cloud) – do not rely on your phone alone
- Create a password-protected document (or use an online password service) to save login information for all your accounts. Develop a habit of creating different passwords for each website instead of using the same or similar passwords everywhere.