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## **SCHLUTER & HUGHES LAUNCHES ‘ADULTING ESSENTIALS’ TO HELP THOSE 18+ NAVIGATE LEGAL AND FINANCIAL CHANGES**

*The new toolkit provides parents and young adults clarity, protection, and peace of mind following the major milestone of becoming a legal adult*

**BLOOMFIELD HILLS, Mich. (May 12, 2025)** – With the fun, excitement, and celebration of graduation season, it’s easy for parents to overlook the major financial and legal changes that come with their child turning 18. As far as the law is concerned, he or she is now a legal adult, meaning parents no longer automatically have access to their child’s health, education, and financial records – or even the right to step in during a crisis.

That’s why the Schluter & Hughes Law Firm, PLLC, a multi-faceted estate planning law firm, created *Adulting Essentials: Legal Must-Haves for Every 18 Year Old*. The simple legal start-up kit helps families plan for the unexpected.

“As legal professionals who are parents ourselves, we realized so many families simply don’t know how critical this is – or what to do – often until they’re facing a crisis,” said Dawn Schluter, Attorney & Counselor at Law. “We’re working to make the journey smoother by simplifying the process, walking people through it, and creating custom estate plans that allow for growth and change.”

There are three foundational documents families should have in place, including:

- **HIPAA Authorization** – If an 18+ year-old ends up in the hospital or needs medical care, doctors won't be able share information unless they've signed a HIPAA release. The document allows parents to speak with healthcare providers and access medical information. The young adult can still choose to keep some things private if they'd like.
- **Patient Advocate/ Health Care Power of Attorney** – This important document lets an 18+ year old choose someone to make medical decisions for them if they're unable to.
- **Durable Power of Attorney** – If an 18+ year old gets sick, travels abroad, or needs help handling finances, a Durable Power of Attorney lets a parent step in and handle legal and financial matters on their behalf.

Other things to consider include a living will, a basic will, a waiver to check college grades, insurance, ID and document checks, and more.

Laura Secchi, a banking professional from Sterling Heights, used the Adulting Essentials program with her two children, Anthony and Isabella, as they reached 18. She says she's glad she did.

"It gives me real peace of mind knowing we have everything in place if something unexpected happens," Secchi says. "You don't think about how dramatically things really change at 18, sometimes until it's too late — this made it so easy to get everything taken care of and my kids were so glad we all went through this process together."

"It's one of those things you hope you never have to use," she added. "But in the unfortunate situation where you do — it's so much better to have all of these decisions made in advance and all of the proper documents ready."

Isabella, 26, says she is grateful her mom had the foresight to begin the process early.

"Honestly, getting these legal documents together gave me a sense of security," she says. "It's something they don't teach you in school. It gave me an appreciation for getting organized. And it sort of spiraled - motivating me to get everything in order."

These steps are especially important to consider before young people move away to college. The estate planning kit starts at \$800 and can be customized to meet each family's needs.

"Parents want the best for their children but many may not even be aware of these major changes that literally happen overnight," said Kristin Hughes, Attorney & Counselor at Law. "We want to help ensure everyone is prepared. Our starter kit is a simple gift that can make a dramatic, life-changing, and long-lasting difference."

#### **About Schluter & Hughes Law Firm**

Schluter & Hughes Law Firm, PLLC is a Bloomfield Hills, Michigan-based law firm redefining estate planning through innovation, compassion, and bold leadership. The rapidly growing woman-owned firm is pioneering a holistic model that integrates legal services with in-house care coordination, bringing attorneys, nurses, and care specialists together under one roof. Dedicated professionals in the areas of Estate Planning, Elder Law, Probate, Care Coordination, Estate & Trust Administration, and Fiduciary Tax & Accounting, help clients find peace of mind with customized estate plans that allow for growth, change and the unexpected. Every life's a journey that takes a village to support it. To learn more, visit: [schluterhugheslaw.com](https://schluterhugheslaw.com)