

WHEN LIFE GETS LEGAL

Legal Lessons for Life After High School

May 13, 2026
12pm - 1pm



Session Notes

Below is a summary of the topics and items discussed in the May 2026 session of **When Life Gets Legal: Legal Lessons for Life After High School**.

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SESSION TOPICS

Turning 18 | Agreements & Contracts | School Discipline
Social Media & AI | Student Loans | Credit Basics

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TURNING 18

- In the eyes of the law, turning 18 means you are an adult with full legal responsibility for your own decisions, contracts, and obligations
- Under FERPA, once a student turns 18 or attends a postsecondary institution, educational rights transfer from the parent to the student — schools generally cannot share information with parents without the student's prior written consent
- Students should expect that all official communications — bills, deadlines, and disciplinary notices — will be sent directly to them, not their parents
- Medical privacy rights also shift at 18 under HIPAA, meaning doctors and hospitals generally cannot discuss medical information with parents without signed authorization from the student
- Well-intentioned parents who contact the school on a student's behalf can inadvertently harm the situation by setting an adversarial tone or sharing information that works against the student's interests

AGREEMENTS AND CONTRACTS

- Off-campus leases are binding legal agreements — students should read every provision carefully, including restrictions on subletting, lease assignment, and guest policies
- On-campus housing agreements carry additional weight because violating housing rules can jeopardize a student's enrollment status, not just their living arrangement
- By enrolling and paying tuition, students agree to comply with the school's code of conduct, academic integrity policies, and program requirements, whether or not they physically sign those documents
- Any contract in a student's name alone — phone plans, subscriptions, car financing — makes the student solely responsible for meeting those financial obligations

- Parents who co-sign leases, student housing agreements, vehicle loans, or other financial contracts may remain legally responsible for payment obligations, damages, or contract violations, even if the student is the primary user or occupant



SCHOOL DISCIPLINE

- School disciplinary proceedings and criminal proceedings are distinct forums with different standards of proof — schools use a preponderance of the evidence standard, which is far less demanding than the criminal beyond a reasonable doubt standard
- Statements made during a campus disciplinary process can later be used to support criminal charges, so students should be extremely cautious about what they say or admit on the record
- Sanctions range from warnings and assignment failures to suspension, dismissal, expulsion, and campus no-trespass orders — some of which appear on academic transcripts and must be disclosed when transferring or applying to graduate programs
- Deadlines in school disciplinary matters are often short, making it important to respond quickly and carefully to notices from the institution
- Conduct occurring off campus or online may still fall under a school's disciplinary authority if it impacts the campus community or violates school policy
- Students retain Fourth Amendment protections in campus housing, but housing agreements often include carve-outs that allow the school to conduct routine, non-criminal inspections

SOCIAL MEDIA & AI

- Group chats used for studying can become a liability if a member shares materials obtained improperly — simply being in the chat and viewing the content can implicate other participants in an academic integrity violation
- Social media activity such as persistent messaging, unwanted image sharing, or even “liking” certain posts can be treated as contact under Title IX and code of conduct policies
- Schools have specific AI-use policies, and violations — from having AI write an assignment to using grammar tools that substantially restructure work — can result in academic integrity charges
- Uploading confidential school documents, such as Title IX investigation materials, into unsecured AI platforms can expose students to additional disciplinary and legal liability
- Deleted messages, disappearing chats, and temporary social media posts can still be recovered, screenshot, or used as evidence in disciplinary or legal proceedings
- Students should assume that anything shared digitally may eventually be viewed by school officials, employers, law enforcement, or future licensing boards
- Sharing another student's private images, recordings, login credentials, or academic work without permission can carry both school discipline and potential criminal consequences

FINANCIAL REALITY

- Financial struggles among college students are primarily behavioral, not mathematical — overspending, peer-pressure purchases, and borrowing without understanding loan terms create long-term consequences

- Some students unknowingly accumulate extra loan debt when parents log into the student portal and accept loans on the student's behalf, creating surprise balances at graduation
- Federal Parent PLUS loans are legally the parent's obligation regardless of any verbal agreement that the student will repay them after graduation
- The mantra shared in session: short-term sacrifices during college lead to long-term financial gains and far less debt upon graduation

CREDIT BASICS

- Credit issues are often driven more by spending habits and financial decision-making than by mathematical complexity. If a student struggles to manage spending with cash or a debit card, access to revolving credit can quickly magnify the problem
- Over half of the FICO score model is based on time-related factors such as payment history and length of credit history, meaning damage to a credit score takes significant time to repair
- A poor credit score does not only affect borrowing — it can increase insurance premiums, make renting an apartment more difficult, and limit other financial opportunities
- Parents can help build a student's credit by adding them as an authorized user on the parent's credit card without giving the student access to spend, allowing the parent's positive payment history to carry over

Q&A HIGHLIGHTS

1. I'm nervous about starting school and having to deal with things officially. Should I sign a FERPA release right away?

Monica encouraged students to try engaging with the school independently before granting parents FERPA access. Building that confidence is part of the college experience, and most peers feel the same uncertainty. If a student truly struggles, a time-limited FERPA release — say, three months — can serve as a safety net that is gradually pulled back as the student becomes more comfortable managing things on their own.

2. What are responsible ways for young adults to build credit? Are credit cards and loans the only way?

Brad explained that a credit score is fundamentally a measure of how someone repays debt, so some form of borrowing is traditionally required. Newer options exist, such as linking a bank account to a credit bureau to reflect bill-pay history, though that involves sharing financial data. His core advice was to focus on developing strong spending behaviors first — good credit will follow naturally as a byproduct of disciplined habits.

3: Can I add my son to my credit card without giving it to him, just to help build his credit?

Brad confirmed this is a common strategy used to help establish a student's credit history. A parent may add a child as an authorized user on a credit card account without ever providing the student access to the physical card or account information. In many cases, the account's payment history and age will then appear on the student's credit report, which can help build credit over time without placing direct repayment responsibility on the student. However, negative payment history, high balances, or missed payments on the account may also negatively impact the student's credit profile.

4: As a parent, should I have my child sign a HIPAA authorization or power of attorney before they leave for school?

Monica explained that once a child turns 18, medical privacy rights generally transfer to the student, which can limit what healthcare providers may share with parents without written authorization. Many healthcare providers use their own HIPAA release forms, so families should contact providers directly to determine what documentation is required. She also noted that powers of attorney and healthcare directives are governed by state law, and requirements regarding language, execution, witnesses, or notarization can vary by state. Because these documents grant significant legal authority, she recommended consulting an attorney for guidance specific to the student's state and circumstances.

5: What are common mistakes young people make with leases, and what should they do if they don't fully understand what they're signing?

Monica stressed that no one should sign something they do not understand. Students should direct lease questions to the landlord or housing office first, and consult an education or housing attorney if they still feel uncertain. Brad added that most four-year institutions have an off-campus housing office staffed with people who are familiar with local leases and complexes and can review agreements at no cost to the student.

ABOUT OUR SPEAKERS:



BRAD BARNETT | JAMES MADISON UNIVERSITY

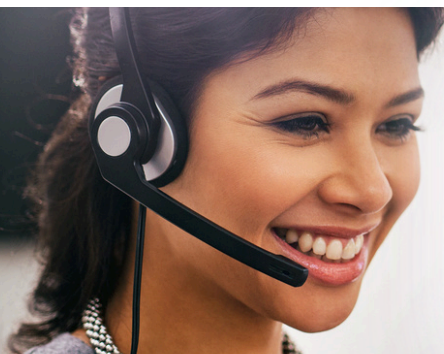
Brad Barnett is Associate Vice President for Access & Enrollment Management and Director of Financial Aid & Scholarships at James Madison University, with over 30 years of experience in financial aid and enrollment management. A nationally recognized leader, he has held roles with state and national financial aid associations and is known for his student-focused approach to financial literacy. As a financial counselor and parent of two college graduates, Brad brings real-world perspective to the challenges families face throughout the college journey.



MONICA GARCIA | K ALTMAN LAW

Monica Garcia is an education and civil rights attorney with K Altman Law, a national firm representing students and families in education-related legal matters. Her practice covers student disciplinary proceedings, disability accommodations, special education, Title IX, and civil rights issues in both K-12 and college settings. Licensed in New Hampshire and Massachusetts, Monica is known for her collaborative, practical approach to advocating for students in complex academic and disciplinary situations.

DISCLAIMER: This summary highlights key webinar points and questions. For comprehensive details, view the full seminar at [LRSeminars.com](https://www.LRSeminars.com).



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