



Securing today
and tomorrow

When a Representative Payee Manages Your Money

SSA.gov



This leaflet will help you understand why Social Security has decided that a representative payee is needed to help you manage your money and how that decision affects you.

We usually decide you need a payee because we have information that indicates you need help in managing your money.

We try to select someone who knows you and wants to help you. Your payee should be someone who interacts with you often and knows what your needs are.

If there is someone you want to be your payee, tell a Social Security representative, and we'll consider your request. Social service agencies, nursing homes, or other organizations also can offer to be your payee.

If you don't agree that you need a payee, or if you want a different payee, write to Social Security within 60 days to appeal that decision.

If, after reading this leaflet, you still have questions, visit our website at **www.ssa.gov/payee**, or call our toll-free number, **1-800-772-1213 (TTY 1-800-325-0778)**.

What a payee does for you

Your payee receives your monthly benefits and must use the money to pay for your current needs, including:

- Housing and utilities.
- Food.
- Medical and dental expenses.
- Personal care items.
- Clothing.
- Rehabilitation expenses (if you're disabled).

After paying those expenses, your payee can use the rest of the money to do things like pay any past-due bills you may have or give you spending money. If there's money left, your payee should save it for you.

Your payee must keep accurate records of how they spend your money. Your payee must also report this information to Social Security. Social Security may mail your payee a form once a year. Your payee can either fill out the form and mail it to Social Security or go online at **www.ssa.gov/payee** to file the report.

If you live in an institution such as a nursing home or hospital, your payee should pay the cost of your care and provide money for your personal needs.

What you must tell your payee

Tell your payee if you:

- Get a job or stop working.
- Move.
- Get married or divorced.
- Take a trip outside the United States.
- Go to jail or prison.
- Are in the hospital.
- Receive disability benefits and are no longer disabled.

What you need to know about Advance Designation

Advance Designation allows capable adult and emancipated minor applicants and beneficiaries of Social Security, Supplemental Security Income, and Special Veterans Benefits to choose one or more individuals to serve as their representative payee in the future, if the need arises.

To help protect what's important to you, we offer the option to choose a representative payee in advance. In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits. If you need a representative payee to assist with the management of your benefits, we will first consider your advance designees, but we must still fully evaluate them and

determine their suitability at that time. You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so through your personal *my Social Security* account or by telephone.

If you get Supplemental Security Income (SSI)

If you receive SSI, you must also tell your payee if you:

- Get money from another source.
- Apply for help from a welfare department or other government agency.
- Save any money.

Social Security may pay you too much money if you or your payee don't report any of these actions to us. If we overpay you, we may stop your payments and ask you to return the money you weren't due. If we discover that you or your payee withheld information to get payments, you or your payee may face criminal prosecution.

What to do if you have problems with your payee

You and your payee should talk about how much money you receive from Social Security and how to spend it on your needs. You should then talk with

your payee about how you want to use your money. If you can't agree on how to spend your money, or if you believe your payee is misusing or stealing your funds, contact Social Security.

How to spend a large back payment for past benefits

You may get a large one-time payment when there has been a delay approving your benefits. If that happens, your payee must spend the money on your current needs and may use the rest of the money for items such as medical services, your education, improvements to your home, or your debts. If your back payment benefits amount to a large sum, we may pay your back benefits in several smaller payments.

If you receive SSI, you can't have more than \$2,000 (\$3,000 for a couple) in cash and property (other than your home and car). You must spend enough of your back payment within nine months to keep your total resources below \$2,000 (\$3,000 for a couple). If your resources are higher than \$2,000 (\$3,000 for a couple), your payments may stop.

Contacting Social Security

There are several ways to contact us, such as online, by phone, and in person. We're here to answer your questions and to serve you. For more than 85 years, Social Security has helped secure today

and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

Visit our website

The most convenient way to conduct Social Security business from anywhere is online at **www.ssa.gov**. You can accomplish a lot:

- Apply for Extra Help with Medicare prescription drug plan costs.
- Apply for most types of benefits.
- Find copies of our publications.
- Get answers to frequently asked questions.

When you create a personal *my Social Security* account, you can do even more.

- Review your *Social Security Statement*.
- Verify your earnings.
- Get estimates of future benefits
- Print a benefit verification letter.
- Change your direct deposit information.
- Request a replacement Medicare card.
- Get a replacement SSA-1099/1042S.
- Request a replacement Social Security card, if you have no changes and your state participates.

Call us

If you don't have access to the internet, we offer many automated services by

telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak with someone. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

You can also contact your local Social Security office. You can find their information by entering your ZIP code on our office locator webpage.

If you have documents we need to see, remember that they must be original or copies that are certified by the issuing agency.

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