

Identifying Someone to Support You

It might be helpful to identify someone you trust to assist you during times of crisis, such as during hospitalizations or altered mental states. This could be a family member, a trusted friend, or a mentor. If you decide to have someone assist you with your finances, you should keep these things in mind:

- Is this someone you know well and trust?
- How reliable is this person?
- How much assistance do you think you will need?
- How will you let this person know what you need from them?

Keep in Mind: The more information your support person has about your finances, the greater your risk of fraud or identity theft. Because of this, it is vital that the person you choose to support you is trustworthy and has your best interests in mind. If the nature of your relationship changes or if you start having reason to distrust this person, change your account information right away.

A Note about Representative Payees¹⁰⁹

The Social Security Administration (SSA) will provide benefit management services to those who receive SSI or Social Security benefits and are unable to manage these payments on their own. Generally, the SSA will look to family members or friends first to serve as representative payees, and then to people from qualified organizations.

If you have a representative payee, keep in mind that you have the right to view your financial records. Your payee controls ONLY the money you receive from SSI or SSD benefits (unless you have entered into an additional arrangement).

Your payee **may not** control wages you earn beyond Social Security benefits, but they are required to report changes in your income to the Social Security Administration (SSA). *If you suspect your payee is misusing your funds, report your suspicions to the SSA right away.*

For more information on your rights, visit <https://www.droregon.org/financial-protection>

¹⁰⁹ "Representative Payee." *Social Security Administration*. <https://www.ssa.gov/payee/>