



Social Security

When A
Representative Payee
Manages Your Money

www.socialsecurity.gov

When A Representative Payee Manages Your Money

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

Although there could be other reasons for deciding you need a payee, it is usually 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. Our main concern is that your payee is someone who sees 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 will consider your request. Social service agencies, nursing homes or other organizations also can offer to serve as payees.

If you do not 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, contact us at www.socialsecurity.gov/payee, or call our toll-free number, **1-800-772-1213**.

What a payee does for you

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

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

After those expenses are paid, your payee can use the rest of the money to pay any past-due bills you may have, give you spending money, support your dependents or provide entertainment for you. If there is money left over, your payee should save it for you.

Your payee must keep accurate records of your money and how it is spent. Your payee also must regularly report the information to Social Security and share it with you.

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.

Tell your payee if you

- Get a job or stop working;
- Move;
- Get married;
- Take a trip outside the United States;
- Go to jail or prison;
- Are admitted to a hospital; and
- Are no longer disabled, if your benefits are based on a disability.

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

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

If your payee fails to report any of the above actions to Social Security, you may be paid too much money. In that case, you may have to return the money you were not due and your payments may stop. If we determine that either you or your payee intentionally withheld information in order to continue to receive payments, you or your payee may be criminally prosecuted.

What to do if you think your payee does not give you enough spending money

You and your payee should talk about how much you receive from Social Security and how it is being spent on your needs. Then talk with your payee about how you want to use your money.

How a large amount of money for past benefits should be spent

When there has been a delay in approving your benefits, your benefits may be paid in a large payment. If that happens, your payee must spend the money on your current needs. The rest of the money can be used to pay for medical services, your education, improvements to your home or your debts. If your back payment is for more than one year of benefits, your benefits will be paid in several small payments.

If you receive Supplemental Security Income, you cannot have more than \$2,000 in cash and property (other than your home and car). You must spend your back payment within six months to keep your total resources below \$2,000. If your resources are higher than \$2,000, your payments may stop.

Also, if you are a disabled child who is younger than age 18 and eligible for large past-due SSI payments, your payee

is required to open a separate account at a financial institution. The past-due payment must be deposited directly into that dedicated account and can only be used for expenses related to your disability.

Contacting Social Security

For more information, visit our website at www.socialsecurity.gov or call toll-free **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



Social Security Administration

SSA Publication No. 05-10097

ICN 468634

Unit of Issue - HD (one hundred)

April 2004 (Recycle prior editions)

 Printed on recycled paper