**Social Security Column**

REPRESENTATIVE PAYEES HELP YOU MANAGE YOUR SOCIAL SECURITY

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Some people who receive monthly Social Security benefits or Supplemental Security Income (SSI) payments may need help managing their money. When we receive information that indicates you need help, we’ll work with you to find the most suitable representative payee to manage your benefits. A representative payee is someone who receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

* Food
* Clothing
* Personal care items.
* Housing and utilities.
* Medical and dental expenses.
* Rehabilitation expenses (if you have a disability).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. Your representative payee should be someone you trust and interact with often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be a representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don’t agree that you need one or if you want a different representative payee.

We also offer Advance Designation, which allows you to name up to three people who could serve as a representative payee for you if the need ever arises. There may come a time when you can no longer make your own financial decisions. You and your family will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

You can submit your Advance Designation request when you apply for benefits or after you are already receiving benefits. You may also do so through your personal *my* Social Security account at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount/) or by calling and speaking to a Social Security representative.

You can find more information at [www.ssa.gov/payee](https://www.ssa.gov/payee/).

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