



Securing today
and tomorrow

When a Representative Payee Manages Your Money

SSA.gov



This publication will help you understand why we have 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 one of our representatives, and we'll consider your request. Social service agencies, nursing homes, or other organizations also can offer to be your payee.

You have the right to appeal the decision that you need a payee or if you want a different payee. You should contact us within 60 days to appeal.

If you 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 have a disabling condition).

After paying those expenses, your payee can use the rest of the money to 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 us. We may mail your payee a report once a year. Your payee can complete it online by signing in to their personal *my* Social Security account or fill out the form and mail it to us. 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 people who receive Social Security, Supplemental Security Income (SSI), and Special Veterans Benefits to choose one or more parties to serve as their representative payee in the future, if the need arises.

We offer you 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 payee to assist with the management of your benefits, we will first consider your advance designees. 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 receiving benefits. You may do so through your personal *my* Social Security account or by telephone.

If you get SSI

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

- Get money from another source.
- Apply for help from a health and human services office or other government agency.
- Save any money.

We 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, you should contact us.

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 payments are a large sum, we may pay them to you 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 payments within 9 months to keep your total resources below \$2,000 (\$3,000 for a couple). If your resources are more than \$2,000 (\$3,000 for a couple), your SSI payments may stop.

Contacting Us

There are several ways to contact us, such as online, by phone, and in person (by appointment). We're here to answer your questions and to serve you. For nearly 90 years, we have 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 business with us 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.
- Start or complete your request for an original or replacement Social Security card.
- 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 (Social Security beneficiaries only).
- Get a replacement SSA-1099/1042S.

If you live outside the United States, visit **www.ssa.gov/foreign** to learn how to access our online services.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8 a.m. – 7 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

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

Social Security Administration

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