



# Social Security

*Benefits America!*

## When A Representative Payee Manages Your Money

[www.socialsecurity.gov](http://www.socialsecurity.gov)

# When A Representative Payee Manages Your Money

**T**his 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. Your payee should be 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 be your payee.

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, visit our website at [www.socialsecurity.gov/payee](http://www.socialsecurity.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; and
- Rehabilitation expenses (if you are disabled).

After paying those expenses, 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 this information to Social Security. Social Security will mail your payee a form. Your payee can either fill out the form and mail it to Social Security or go online at [www.socialsecurity.gov/payee](http://www.socialsecurity.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;
- Take a trip outside the United States;
- Go to jail or prison;
- Are admitted to a hospital; or
- Are no longer disabled, if your benefits are based on a disability.

## If you get Supplemental Security Income (SSI)

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

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

If you or your payee do not 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 prosecuted criminally.

## 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 it is being spent on your needs. Then talk with your payee about how you want to use your money. If you cannot agree on how to spend your money, contact Social Security.

## 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 may be paid in several small payments.

If you receive SSI, you cannot 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

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://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 treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

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.



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