



Securing today  
and tomorrow

# When a Representative Payee Manages Your Money

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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, 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 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'll consider your request. Social service agencies, nursing homes, or other organizations also can offer to be your payee.

If you don't 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;

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- Personal care items;
  - Clothing; and
  - Rehabilitation expenses (if you're disabled).

After paying those expenses, your payee can use the rest of the money to do things like pay any past-due bills you may have, give you spending money, or provide entertainment for you. 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 regularly report this information to Social Security. Social Security will mail your payee a form once a year. 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 or divorced;
- Take a trip outside the United States;
- Go to jail or prison;
- Are in the hospital; or
- If you get disability benefits and are no longer disabled.

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## If you get Supplemental Security Income (SSI)

If you receive SSI, you must also 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.

Social Security 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. 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, contact Social Security.

## 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

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and use the rest of the money for items such as medical services, your education, improvements to your home, or your debts. If your back payment benefits are for more than one year, we may pay your back benefits in several small 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 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

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has 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 Social Security business from anywhere at any time, is to visit ***[www.socialsecurity.gov](http://www.socialsecurity.gov)***. There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement 1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

## Call us

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

### **Social Security Administration**

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