2020 MAKING WISE CHOICES WHEN A REPRESENTATIVE PAYEE MANAGES YOUR MONEY



Some of the millions of people who get monthly Social Security or Supplemental Security Income benefits need help managing this money. A person assigned to help you manage your monthly benefits is called a representative payee. We may decide you need a representative payee if we receive information that indicates you need help to manage your money. We try to select someone who knows you and wants to help you. Your representative payee should be someone who you trust, who sees you often, and who clearly understands your needs.

A representative payee receives your monthly benefits on your behalf and must use the money to pay for your current needs. Eligible costs include:

* housing and utilities;
* food;
* medical and dental expenses;
* personal care items;
* clothing; and
* rehabilitation expenses (if you’re disabled).

If there is someone you want to be your representative payee, tell a Social Security representative, and they will consider your request. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

If you receive a decision that you are appointed a representative payee and don’t agree that you need one, or if you want a different representative payee, write to us within 60 days to appeal that decision.

If you can’t manage your finances, someone else can help. If you have a trusted friend or family member who can be your representative payee, this publication at [www.socialsecurity.gov/pubs/EN-05-10076.pdf](https://www.ssa.gov/pubs/EN-05-10076.pdf?utm_source=mip0120&utm_medium=online-media&utm_campaign=ocomm-mip-20&utm_content=making-wise-choices-when-a-representative-payee-manages-your-money-001) will provide more information on our representative payee rules.