



Representative Payee Program

Q: What is a representative payee?

A: A representative payee is an individual or organization appointed by the Social Security Administration to manage the benefits paid to a Social Security beneficiary.

Q: What are the types of benefits allowed for representative payees?

A: A representative payee may handle Social Security Administration (SSA) or Supplemental Security Income (SSI) benefits, as well as Railroad Retirement benefits. Similarly, Veterans Administration benefits can also be managed, only under a different program.

Q: How is a representative payeeship appointed?

A: Typically, someone reports to the Social Security Administration that a recipient cannot safely manage his or her money. The reporting person may be anyone, such as a social worker, neighbor, family member, or your own self. The SSA then investigates to determine if this is true.

If yes, then they appoint a representative payee to handle that person's benefit check.

A family member often takes on this work, but each situation is different.

Q: How much does it cost?

A: Organizational payees may charge an amount determined by the Social Security Administration. This amount is reviewed annually, and may be adjusted at the discretion of the federal government.

Q: Why would I need a payee?

A: Individuals who are having difficulties managing their benefit checks may need a representative payee, for their own safety and security.

Q: How will the payee manage my money?

A: The representative payee is responsible for paying for your basic needs from your benefit checks. This includes expenses for housing, food, clothing, medical needs, and personal expenses. A budget is established allocating these amounts on a monthly basis.

Q: How can I track what the representative payee is doing?

A: The representative payee will issue checks according to your budget, and provides annual reports to the Social Security Administration that document how money was spent. Of course, the payee may request a copy.

Q: How long does it last? Does it ever end?

A: The representative payeeship may be terminated by the Social Security Administration upon making a finding that the beneficiary is capable of managing their funds.

Q: How and when will I get my spending money?

A: Personal money is distributed in accordance with the monthly budget.

Q: What if I want to buy something - like a new TV - that is not on my budget?

A: The representative payee may set aside a portion of each month's income into "conserved funds." These funds are basically a savings account, and once the amount needed for the purchase is reached, these funds are used to make the one-time purchase.

Q: What if I change my mind?

A: Beneficiaries may request the Social Security Administration to change their payee.

Need more information? You can contact us at information@guardian-inc.org, or the Social Security Administration