**Social Security Column**

UNDERSTANDING THE NEED FOR A REPRESENTATIVE PAYEE

**By <Name>**

**Social Security <Title> in <Place>**



You may know someone who gets a monthly Social Security benefit or Supplemental Security Income (SSI) payment and who also needs help managing their money. We can appoint a person or an organization to act as a “representative payee” responsible for receiving and managing a person’s Social Security benefits or SSI payments.

When we assign a representative payee, we select someone who knows the beneficiary’s needs and can make decisions about how to best use their benefits for their care and well-being. An application is required, and an in-person interview may be needed. You can call us at 1-800-772-1213 to schedule an appointment.

Most representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They must complete this form and return it to Social Security by mail or, if they have a personal *my* Social Security account, they can file it online using the Representative Payee portal. Account holders can also get a benefit verification letter and manage direct deposit and wage reporting for their beneficiaries. Learn more about the portal at [www.ssa.gov/myaccount/rep-payee](http://www.ssa.gov/myaccount/rep-payee.html).

You also have the option to identify up to 3 people to serve as your future representative payee and help manage your benefits, if the need arises. We call this Advance Designation. We offer Advance Designation to capable adults and emancipated minors who are applying for or already receiving Social Security benefits, SSI, or Special Veterans Benefits. With Advance Designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

* Advance Designation at [www.ssa.gov/payee/advance\_designation](https://www.ssa.gov/payee/advance_designation.htm).
* Representative Payees at [www.ssa.gov/payee](https://www.ssa.gov/payee).
* Publications about representative payees at [www.ssa.gov/payee/newpubs](https://www.ssa.gov/payee/newpubs.htm).

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.

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