REPRESENTATIVE PAYEE ELIGIBILITY

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STEP 1: Immediate Eligibility Check

- Does this person automatically need or likely need a representative payee?
- Is the person under age 18?
- Does the person have a court-appointed guardian or conservator?
- Has SSA said the person cannot manage their benefits?

If **yes** to any question, go to Step 4.
If **no** to all questions, go to Step 2.

STEP 2: Ability to Manage Money

- Does this person have difficulty handling finances?
- Does the person struggle to make decisions about money?
- Has the person missed rent, utilities, or important bills?
- Has the person misused money or been financially exploited?
- Do drugs or alcohol affect their financial decisions?

If **yes** to any question, a representative payee may be needed. Go to Step 4.
If **no** to all questions, go to Step 3.

STEP 3: Health and Support Needs

- Do health and support needs affect financial management?
- Does the person have health conditions that make managing money difficult?
- Does the person have memory problems or serious mental illness?
- Does the person need help with daily activities such as bathing, dressing, or eating?

If **yes** to any question, a representative payee may be needed. Go to Step 4.
If **no** to all questions in Steps 1-3, a representative payee may not be needed at this time.

Reassess if circumstances change.

STEP 4: Get Services & Plan Ahead

Contact Social Security Administration (SSA)

- 1-800-772-1213 | www.ssa.gov/payee
- Visit your local SSA office

Gather Documentation

- Medical records
- Psychological evaluations
- Guardianship or conservatorship documents
- Other records showing the need for assistance

Next Steps

- Consider SSA's Advance Designation Program to identify a preferred future representative payee.
- Discuss financial support options with family, trusted supporters, or service providers.