

## **Is a representative payee right for you?**

There are many reasons why the Social Security Administration (SSA), as well as other qualified benefit providers, recommend or require a representative payee for beneficiaries in need. However, in most cases it's because of a perceived belief that a benefit recipient is incapable of successfully managing their money and or exhibits characteristics indicating a difficulty in meeting current and long-term financial needs.

If you or a loved one is experiencing one of the following characteristics, you may benefit from a reputable organizational payee service:

- Living with mental disabilities that impact the ability to read effectively or understand and perform basic math functions, resulting in an inability to comprehend or perform vital financial management tasks.
- Bipolar tendencies or other psychiatric conditions that cause excessive and aggressive spending, which impacts the ability to meet short and long-term financial obligations.
- Dealing with a drug or gambling addiction.
- Parent responsible for a minor receiving government benefits.

To obtain a representative payee, qualified benefit recipients can propose his or her own payee directly with their local Social Security office, or contact a nonprofit organizational representative payee service provider, such as CrissCross, who will work with the SSA on their behalf. Individual payees can be a friend, relative, or family member who does not have felony convictions and have sufficient means of personal support, which can either be a form of employment or a monthly benefit, such as a retirement or disability benefits.

To learn more about obtaining a nonprofit organizational representative payee, contact a CrissCross intake specialist at 877.349.4388.

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### **About CrissCross**

CrissCross Inc., a division of Money Management International, is a nonprofit organizational representative payee service provider, headquartered in Sugar Land, Texas. For nearly 30 years, CrissCross' safe and secure representative payee service has helped thousands of people receiving benefits from Social Security, Veterans Affairs, and pension plans. To learn more about CrissCross and it's representative payee services, visit [CrissCross.org](http://CrissCross.org) or call at 877.349.4388.