How to Be Your Own Payee – Factsheet

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Some people are not able to manage the money they get from Social Security Administration (SSA) due to illness or disability. If so, SSA chooses a relative, friend, or other person to be the representative payee. They are also known as a “rep payee.” More than 8 million people have a rep payee. You may have one yourself. If you are now able to manage your own money, your rep payee has to tell SSA you no longer need a rep payee. You can also ask SSA to be your own payee.

How to Become Your Own Payee

If you want to be your own payee, SSA will ask you questions to make sure you are ready. The questions may differ depending on your local SSA office. They will ask if you are able to:

   a. Pay for your own monthly bills, like rent, medical, phone and/or internet;
   b. Manage your own bank account or client/credit card;
   c. Meet your own basic needs; and
   d. Get friends or family to support you in writing about your good spending habits.

What You Will Need to Become Own Payee

You may have a rep payee because of a physical or mental disability. To become your own payee, you must show SSA that you are now able to handle your own money.

Here are examples of evidence that may support your request:

   a. A letter from a doctor saying you can manage your own money;
   b. A court document saying that the court believes that you can take care of yourself; or
c. Other evidence that shows your ability to take care of yourself.
   a. Substance abuse treatment certificate;
   b. Proof of bills paid; and
   c. Letters of support from people who know you well.

Note: SSA may agree that you no longer need a rep payee. If so, they may also look at whether you still qualify for disability payments.

**Starting the Process**

Do you feel that you are ready to be your own payee? You can visit your local SSA Field Office to begin the process. Call the National SSA phone number 1-800-772-1213 to find your Field Office. You can also visit Social Security Office Locator

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