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## What are Bill Paying Services?

Bill paying services are for older adults or people with disabilities who need help with budgeting or paying bills. If you do not have family or friends that can help you keep track of your finances this service may be for you. You can get help with organizing your bills, writing checks for you to sign, and keeping your checkbook updated and balanced. This service is for you if you have control over your finances, but need some help managing your money.

If you cannot manage your money, a federal agency can appoint a **Representative Payee** to pay your bills. With the money you get from Social Security, the Social Security Administration can appoint a representative payee who can then deposit your Social Security check or Supplemental Security Income (SSI) check and use it for your benefit. Visit the [Social Security Representative Payee Program](#) website for information on the Representative Payee.

### **Finding Bill Paying Services**

Bill paying services are offered through a variety of agencies. These include:

- local Area Agencies on Aging (AAAs)
- senior centers
- non-profit and for-profit agencies
- religious groups
- local Departments of Social Services (DSS) offices

### **Costs of Bill Paying and Representative Payee Services**

Cost for bill paying services varies from agency to agency. There is usually a cost for representative payee services.

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