

AARP FOUNDATION

MONEY MANAGEMENT PROGRAM

BILL PAYER VOLUNTEER HANDBOOK

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MONEY MANAGEMENT PROGRAM
VOLUNTEER HANDBOOK
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AARP FOUNDATION MONEY MANAGEMENT PROGRAM

INTRODUCTION

Welcome to AARP FOUNDATION's Money Management Program. Thank you for taking on this important and challenging role! You are joining thousands of volunteers across the country that are making a difference in their community by helping low-income older adults manage their daily money matters.

The AARP FOUNDATION Money Management Program promotes independent living for people on a limited income who are at risk because they cannot manage their financial affairs and cannot get help from their friends or family. For caregivers and individuals who can still manage on their own, the program provides online financial education materials (available at http://aarpmmmp.org/mm_program.cfm) to increase their financial literacy. For individuals who need money management assistance, the program's trained volunteers provide the help they need for daily living.

AARP FOUNDATION's program offers two kinds of volunteer service: representative payee and bill payer. Trained volunteer **representative payees** serve people who have been designated as incapable of handling their own finances by the federal agency administering their benefits – usually the Social Security Administration. Trained volunteer **bill payers** serve clients who are still in charge of their own financial affairs but need some help organizing their bills and checkbooks.

As a volunteer bill payer, you are an AARP FOUNDATION Money Management Program volunteer who helps low income older adults manage their finances. Each type of volunteer service has different responsibilities.

Money Management Volunteers

Volunteer Bill Payers
<ul style="list-style-type: none">➤ Help the clients manage monthly income and expenditures.➤ Assist the clients with paperwork related to bill paying.➤ Write checks for the client's signature.

ABOUT THIS HANDBOOK

AARP FOUNDATION developed this handbook as a resource and reference for Money Management Volunteers. Although AARP FOUNDATION recognizes and appreciates the uniqueness of each community and each Money Management Program, AARP FOUNDATION encourages you to make the information contained in this handbook the basis for your new volunteer role. Thank you again for all that you are doing in support of this program!

A Summary of the Four Chapters

- Chapter One, *Understanding the Program*, outlines the program structure and describes the clients you will be helping.
- Chapter Two, *The Bill Payer Program*, describes the volunteers, clients, and procedures that comprise this aspect of the AARP FOUNDATION Money Management Program.
- Chapter Three, *Following Volunteer Guidelines*, covers the ethical aspects of your work, including options to seek help in the course of performing volunteer duties.
- Chapter Four, *Federal Programs Overview* explains the various federal benefit programs that your client may be receiving
- The *Appendix* contains key documents relating to your work as a Money Management Volunteer including job descriptions and required program forms.

**AARP FOUNDATION
MONEY MANAGEMENT PROGRAM**

CHAPTER ONE

UNDERSTANDING THE PROGRAM

AARP FOUNDATION's Money Management Program offers early intervention services as an alternative to guardianships for vulnerable low-income older adults. The program requires the commitment and involvement of many individuals and several organizations, including a state-coordinating agency, a local-sponsoring agency, state and local advisory councils, local program coordinators, and many volunteers, like you. The program is not a one-person or a one-agency program but a collaborative program. Chapter One presents the program's goals and objectives, an overview of the program's players, a general description of the clients who you will be serving, and the program's safeguards that protect the clients, the agency, and the volunteers.

A PROGRAM OVERVIEW

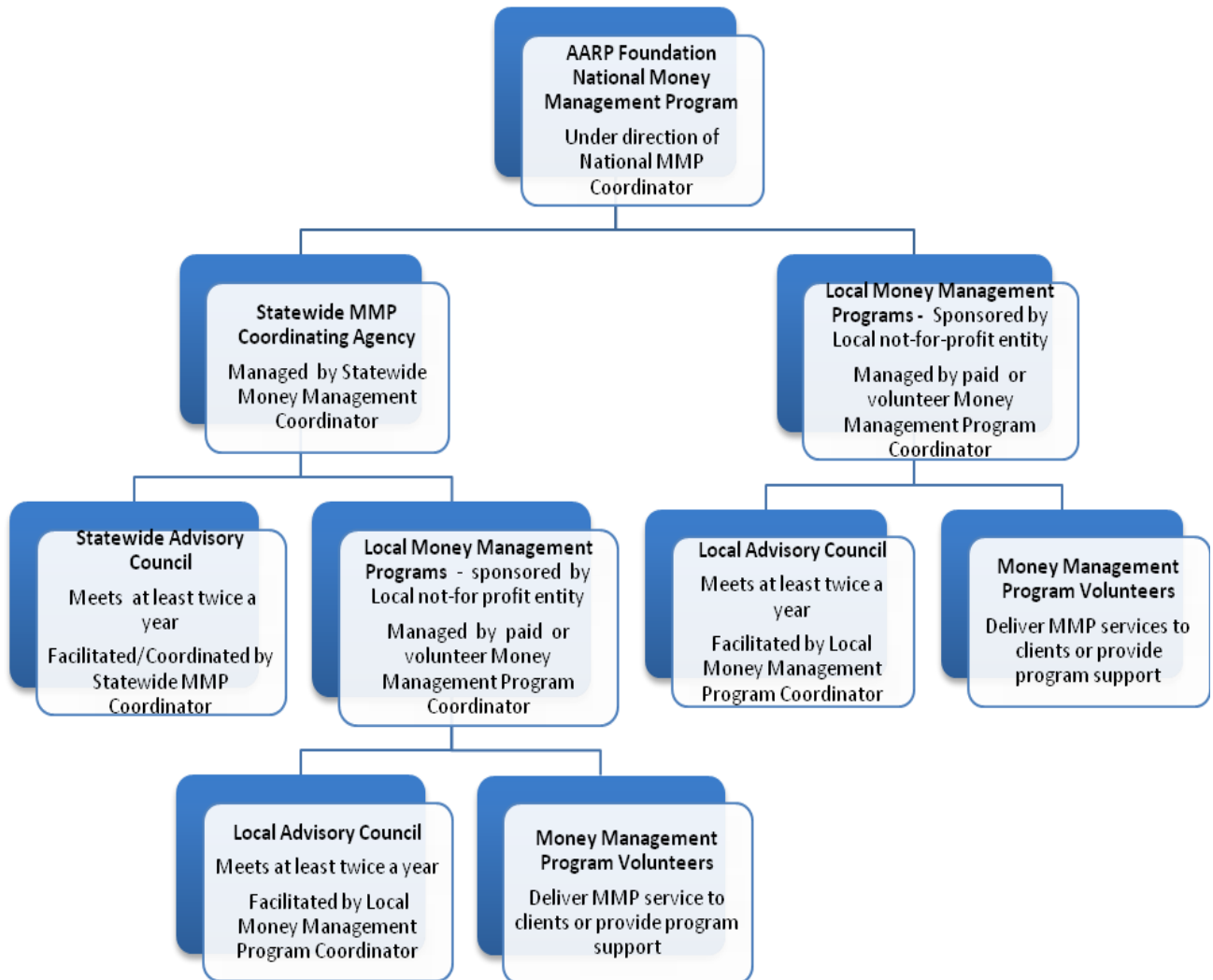
Program Goal

The goal of AARP FOUNDATION's Money Management Program is to promote and prolong independent living for persons on a limited income who are at risk because of their inability to manage their own finances and who have no friends or relatives available to help them. To achieve this goal, the program strives to:

- Give money management assistance that enables people to live as independently as possible;
- Help in the least intrusive way so that a person's dignity and privacy are preserved; and
- Provide a full set of program safeguards that will protect the client's money, the volunteer, and the sponsoring agency.

Program Structure

The following chart represents the organization of AARP FOUNDATION's Money Management Program.



People and Organizations Involved

AARP FOUNDATION sets and completes the following responsibilities: Offers start-up technical assistance to sponsoring agencies; Provides financial education materials; Recruits volunteers from the AARP membership; Maintains program standards and materials; Evaluates the program periodically; and provides limited financial protection of client funds.

AARP State Offices may provide a variety of services depending on the state. However, at a minimum a staff member serves on the state advisory council; provides volunteer recognition, such as a luncheon, and is an advocate for funding the program. Additional participation includes hosting the advisory council meeting, providing travel expenses for local coordinators, volunteer recruitment, developing promotional materials, and if needed, identifying a state coordinating agency.

The State Coordinating Agency takes the overall responsibility of initiating and implementing the Money Management Program statewide. When a state agency assumes the coordinating role, it becomes the umbrella agency to which local sponsors look for initial and ongoing guidance and assistance.

The Local Sponsoring Agency accepts the responsibility for the overall planning, supervision, and management of the program. Local sponsoring agencies complete the following responsibilities: Assess the need for the program in the community; Organize and establish regular meetings with an advisory council; Establish local operating policies and procedures including client eligibility and a client referral system; Designate a program coordinator; Develop a program budget and insure the funding; Evaluate the effectiveness of the program; Institute a program monitoring system.

The Local Program Coordinator is responsible for the day-to-day operation of the program, including acting as the primary contact for all program volunteers. The program coordinator gives the program energy and direction. Although the sponsoring agency bears ultimate responsibility for making certain the program operates according to predetermined standards, the coordinator is identified with the program in the community and plays a major role in its successful implementation.

Volunteers, like you, make the program possible. Providing money management assistance is a labor-intensive service, which means agencies cannot operate without committed and qualified volunteers. Depending on the type of service offered by your sponsoring agency, the monitoring arrangements at your agency, and your own interest, you have three possible volunteer options: bill payer, bill payer monitor, and office aide.

Volunteer bill payers provide one-on-one money management service to their clients by visiting them at least monthly, usually at their home. Monitors provide independent review and oversight of each client's financial activity. Office Aides assist the program coordinator with many administrative tasks. Most Money Management volunteers agree to contribute up to eight hours of service per month. Volunteer monitors may be asked to contribute up to 10 to 15 hours.

Volunteers commit for one year, receive direction and support from the program coordinator and other sponsoring agency staff, and submit regular activity reports. Volunteer job descriptions are located in the Appendix. Summaries of these positions are listed below.

Volunteer Bill Payer (Appendix A-1)

- Organizes client's bills.
- Prepares checks for client's signature (no authority to write checks).
- Develops a budget with the client.
- Encourages the client to follow the budget.

Volunteer Bill Payer Monitor (Appendix A-2)

- Works in the sponsor's office or clients' homes or both.
- Provides a critical program safeguard by comparing volunteer bill payer monthly reports with clients' bank statements and canceled checks.
- Follows up with routine concerns or questions with the volunteer bill payer.
- Confers with clients occasionally to assess satisfaction (either home visits or phone calls).
- Notifies the coordinator promptly regarding any problem with a client's account.
- Maintains a file for each client.

Office Aide (Appendix A-3)

- Works in the sponsor's office.
- Provides administrative and clerical support.

Money Management Clients

When someone cannot take care of his/her money matters, s/he may turn to trusted family members or friends, or hire a professional to help them manage their money. Money Management Program clients are low-income older persons or persons with disabilities who do not have family or friends to assist them with their monthly paying of bills and related paperwork. They are often referred by social service agencies, neighbors, or friends. Most are often already involved with the social service system.

Clients may have multiple problems that are made worse by their difficulty in managing their finances. Inability to manage one's own finances can result from a variety of reasons including severe forgetfulness, confusion, physical or developmental disabilities, drug or alcohol abuse, and mental illness. Some clients have been exploited by others. You will be playing an important role in your client's life because if financial affairs are left unattended, the older person runs the risk of foreclosure, eviction, utility shut-off or guardianship.

Bill Payer Clients

By receiving bill payer or representative payee services, individuals are able to live on their own, avoiding the need to move to the guardianship of the continuum. To preserve their dignity, all clients have the right to respectful treatment and to privacy.

Program Safeguards

AARP FOUNDATION has established guidelines and safeguards to reduce the risks for clients, volunteers, and sponsoring agencies.

Money Management Program Safeguards	
Volunteer Management	Sponsoring Agencies follow a standardized volunteer management procedure that includes screening volunteers, training volunteers, supplying written guidelines to volunteers, and supervising volunteers.
Third-Party Monitoring	Volunteer activities and client accounts are monitored to ensure that the clients' finances are handled properly.
The Client	Clients are low-income individuals who have few liquid assets, thus keeping the risk per client small.
Client Funds Protection	AARP FOUNDATION provides financial protection for client's funds from accidental or intentional loss.
Client Satisfaction Survey	A client satisfaction survey is sent out annually.

Third-Party Monitoring

A monitoring system is used to check the clients' financial accounts in order to:

- Protect the volunteer and the client by making sure the client's benefits are spent appropriately;
- Offer financial protection covering certain losses of funds that result from the intentional or unintentional misuse of the client's benefits by the volunteer;
- ; and
- Guard the volunteer from unfair client accusations.

Program Safeguards

Bill Payer
<ul style="list-style-type: none">• Both client and volunteer sign a <i>Client Service Agreement</i> (Appendix C) that specifies the types of assistance the client will receive, outlines the limits of the program, and designates a special banking account for the bill payer services.• The volunteer completes a monthly report that records the bill paying.• A third-party monitor reviews the monthly reports and compares them to the bank statements at least once per quarter.• Monitor follows up any discrepancies.

AARP FOUNDATION MONEY MANAGEMENT PROGRAM PROTECTIONS

1. PROTECTION OF CLIENT FUNDS

- (A) AARP FOUNDATION will reimburse all clients of the Bill Payer Programs, for any actual losses up to a maximum of yearly asset limit guideline, for any loss of client funds caused by any mistakes, misuse or theft by the volunteers or staff of the sponsoring agencies, or by the volunteers or staff of AARP FOUNDATION. AARP FOUNDATION's coverage will be primary coverage.
- (B) AARP FOUNDATION will hold Bill Payer agency's volunteers harmless, not to exceed the maximum of the yearly asset limit guideline per client, from any liability from any charge or loss, resulting from mistake or errors.
- (C) AARP FOUNDATION will hold local sponsors harmless against any liability for loss of client funds, up to the maximum of the yearly asset limit guideline per client, that exercise proper care in supervising the Bill Payer Program volunteers. Proper care shall include, but not be limited to, adhering to the requirements of the Letter of Agreement, Program Coordinator's Handbook and Money Management Program policies and procedures.
- (D) Additionally, should any losses be sustained which could have been avoided had the local sponsor adhered to the requirements of the Letter of Agreement, Program Coordinator's Handbook and Money Management Program policies and procedures, then the local sponsor shall indemnify AARP FOUNDATION for any amounts paid by or in behalf of AARP FOUNDATION as a result of such loss.
- (E) Subrogation to the Extent of Payment
- In the event of payment by AARP FOUNDATION pursuant to its reimbursement/hold harmless commitment, AARP FOUNDATION shall be substituted, to the extent of the amount of such payment, to all the right, powers, privileges and remedies of any person or local sponsor receiving such payment.
- (F) AARP FOUNDATION will not protect any client funds if the income and/or assets of a client are above the "Required Income and Asset Guidelines."

EXPLANATION:

The "funds" that are protected are the funds managed by a volunteer Bill Payer.

- For a volunteer Bill Payer, the "funds" are the funds set aside in a *designated account* to pay the monthly budgeted expenses of the client. The account number for the designated account and the dollar limits on the monthly amount shall be written in the Bill Payer Client Service Agreement Form which is signed by both the volunteer and the client.

The AARP FOUNDATION protection *does not apply to* any other funds (income and/or liquid assets) which the client may have because: (1) the volunteer does not have any authority to manage funds except those listed above; and (2) AARP FOUNDATION can only cover funds which are monitored by the sponsoring agency and AARP FOUNDATION.

2. VOLUNTEER PROTECTION

Volunteer Travel and Accident

The AARP Volunteer Travel Accident Insurance Policy provides a maximum benefit of \$25,000 for accident death, varying amounts of dismemberment coverage and a maximum benefit of \$3,000 for medical costs results from an injury sustained while the volunteer is on MMP business. This policy is supplemental coverage. If a volunteer sustains an injury while on Money Management Program business, the individual can be reimbursed up to a maximum of \$3,000 for medical expenses not paid by Medicare and/or any other valid and collectable insurance coverage.

Volunteer Liability

- Motor Vehicles-Volunteer's personal automobile insurance is primary for any damages or liability resulting from an accident while conducting AARP Money Management Program activities. AARP's insurance is secondary if any claims exceed policy limits of the individual up to \$1 million/occurrence.
- Property Damage/General Liability-AARP provides coverage for liability and property damage claims resulting from actions of AARP volunteers while conducting AARP Money Management Program activities up to \$1 million/occurrence.

(A) Additionally, should any losses be sustained which could have been avoided had the local sponsor adhered to the requirements of the Letter of Agreement, Program Coordinator's Handbook and Money Management Program policies and procedures, then the local sponsor shall indemnify AARP FOUNDATION for any amounts paid by or in behalf of AARP FOUNDATION as a result of such loss.

AARP FOUNDATION Money Management Program Required Income and Asset Guidelines

To determine eligibility for Money Management Program Services, a potential client needs to meet both the required program income and asset guidelines. The Money Management Program will utilize HUD State Income Limits to set the program income and asset guidelines. HUD State Income Limits provide the program with the ability to use a national standard that is adjusted annually for equitable limits and ease of data access.

How to Determine Your Money Management Program's Income and Asset Limits

To determine both the program income and asset guideline for your state, please refer to the most recent version of the HUD State Income Limits. The most current version of these state limits can be found at:

http://www.huduser.org/portal/datasets/il/il10/State_Incomelimits_Report.pdf

The HUD State Income Limits will be updated for 2011 around mid-year at which time we will begin using these new, updated guidelines. A web address for these updated guidelines will be distributed to all participating agencies when available. Prior to the release of the new 2011 guidelines, we will utilize the 2010 HUD State Income Limits at the above address. Guidelines are updated annually, usually around mid-year.

When you click on the above link, you will be taken to a PDF spreadsheet that lists income limits by state. The Money Management Program will always utilize the **Low-Income** value in the spreadsheet. To determine the annual income limit for your program, first find your state in the alphabetic listing and then find the appropriate value on the **Low-Income** line for the number of persons in the household (generally one or two persons). For example, for the District of Columbia, first locate District of Columbia in the listing, then find the low-income row/line and scroll right to find the column with the number of people in the client's household. For a one person household, the annual income limit in DC would be \$38,000.

Income means the annual rate of combined income received by an individual or family from various sources.

Income Sources

- Wages or salary
- Net Income from self-employment
- Interest, investment income and dividends received
- Pension/IRA/Retirement account disbursements/Annuity payments
- SSA, SSI, SSDI, and Survivors benefits received
- Railroad Retirement payments
- Business income

- VA benefits received
- Disability insurance benefits received
- Trust payments
- Royalties paid
- Net Rental income from roomers/boarders
- Estate or trust payments
- Tribal income received
- Public assistance payments
- Alimony & child support payments
- Unemployment and worker's compensation
- Public assistance & welfare payments

Please note that reverse mortgage loan proceeds are NOT included as income.

The **asset limit** for your program will be equal to the yearly income limit. For example, for a potential client in the District of Columbia, assets cannot total over \$38,000.

Assets are defined as cash, deposit accounts (savings, checking accounts and CDs), stocks and bonds. You may exclude retirement accounts, cash values of life insurance policies, the client's primary residence and client's automobile.

Please note - since we are implementing a new procedure of determine program income and asset guidelines, we want to offer the flexibility to programs to **grandfather in any existing clients** that may be over the new income or asset limit. Any new clients will need to meet the new income and asset guidelines.

AARP Foundation's guidelines are flexible regarding age of clients and degree of disability. However, AARP Foundation insists that clientele must have limited income and assets to participate in the program. To request any exceptions to the income/asset guidelines, please contact the National Program Coordinator.

- For a **Bill Payer**, the "funds" are the funds set aside in a designated account to pay the monthly budgeted expenses of the client.
- Under no circumstances should an AARP FOUNDATION Money Management volunteer or staff member of a sponsoring agency advise a potential client on what to do with funds over the asset limit in order to make the client eligible for the program or for any other reason.

**AARP FOUNDATION
MONEY MANAGEMENT PROGRAM
CHAPTER TWO
THE BILL PAYER PROGRAM**

You have already taken several steps toward becoming a volunteer. You have been interviewed, have completed the training, and have received three satisfactory reference checks. It does seem like a lengthy process to become a volunteer, but recall the first program safeguard described in Chapter One. To protect the clients, all volunteer candidates are screened thoroughly to ensure that volunteers are qualified and committed individuals before they are appointed as a Money Management Program Volunteer.

Thank you for pursuing this volunteer opportunity, fulfilling all the required steps, and taking on this valuable community service. In return, AARP FOUNDATION hopes that you will find your new work both interesting and rewarding. This chapter describes the steps and forms for getting started as a Money Management Volunteer.

VOLUNTEER APPOINTMENT

Upon receiving an approval to become a Money Management volunteer, the program coordinator will send you a letter of confirmation with the following documents:

- *Money Management Volunteer Job Description* (Appendix A-1, 2, 3, 4, 5);
- *Conflict of Interest Agreement* (Appendix D);
- *Volunteer/Program Coordinator Agreement* (Appendix E); and
- *AARP FOUNDATION Client Funds Protection* (Appendix B).

Review these documents carefully. Your job description outlines your basic role and responsibilities. AARP FOUNDATION requires all Money Management volunteers to sign the *Conflict of Interest Agreement* and the *Volunteer/Program Coordinator Agreement*. The *AARP FOUNDATION Program Protections* describes the details of your financial protection. If you have any questions regarding these documents, talk with your program coordinator.

MATCHING BILL PAYER VOLUNTEERS AND CLIENTS

Now that your screening and training are complete, your Coordinator can match you with a client. Your program coordinator maintains a list of eligible clients who are referred from the sponsoring agency, other community agencies, or from individuals. The program coordinator screens each referral using the guidelines of AARP FOUNDATION and the local sponsoring agency. Individuals can receive services from a volunteer bill payer if they meet all of the following criteria:

- Have low incomes and few resources in accordance with AARP FOUNDATION's eligibility guidelines;

- Are capable of making decisions about financial affairs but need help to take care of routine financial obligations, such as organizing and paying monthly bills;
- Are able to sign checks;
- Can assist in developing a list of monthly income and expenses and will try to adhere to it; and
- Are willing to accept volunteer help and third party monitoring of financial statements.

The Client Interview

When you receive the name of your potential client, you will contact the client to arrange a mutually convenient time for a meeting among you, the client, and the referral source, often a caseworker. If there is no caseworker or if the person who made the referral is unable to meet at this time, the program coordinator or a member of the agency staff must accompany you on the initial visit. *You will not be asked to make this visit alone.*

Before you meet with your potential client, learn as much as you can about this individual by asking your program coordinator or the client's case manager for relevant client information such as disabilities, special living arrangements, and any suggestions to make this interview and subsequent meetings productive.

During the interview, you will use the *Client Interview Form* (Appendix F) to gather financial and other information about the client, including client assets and monthly expenses. Although it may not be possible to complete the process of listing all monthly expenses and income on the first visit, try to get as much information as possible. The list can be completed during later visits. Using this form, you will gain a general understanding of the client's overall financial picture.

Sometimes the referral source (i.e., the caseworker) does not clearly explain the program to the client. Be prepared to provide program details to the client to make sure the client understands the program and is willing to cooperate.

After the interview, talk with your program coordinator to assess the potential match. If the visit went well, you will retain one copy of the *Client Interview Form* (Appendix F), and make plans to visit the client on a regular basis.

When There Is No Match

Not every client referred to the program will be matched. The client may object to the volunteer for some reason, or the volunteer may object to the client. Time may change the client's attitude, although the client has the right to refuse service from a specific volunteer in most cases. Another volunteer may be a better candidate for that client. In other instances the initial interview may reveal that the client does not need money management services but could use other assistance, such as a homemaker.

SUMMARY - Steps on Becoming a Bill Payer Volunteer

You will:

- Be screened and trained
- Be notified of your appointment by your program coordinator;
- Have received, and where appropriate, have signed the documents below

Required Documents and Forms
Job Description (Appendix A1-5)
Conflict of Interest Form (Appendix D)
Volunteer/Program Coordinator Agreement
(Appendix E)
AARP FOUNDATION Protection of Client
Funds (Appendix B)

- Be matched with a potential client;
- Schedule the client interview in coordination with the referral source;
- Conduct the client interview;

Required Form
Client Interview Form (Appendix F)

- Follow-up with the program coordinator to assess the match; and
- Schedule monthly visits with clients.

Required Forms
Bill Payer/Client Service Agreement (Appendix C)
Client & Volunteer Registration (App G-optional)

MANAGING BILL PAYER CLIENT FUNDS

Bill payer clients always remain in control of decisions about their funds. However, at the beginning of the program, the volunteer, using the *Client Interview Form* (Appendix F), works with the client to identify all his/her typical monthly income and expenses. This list forms the basis for the volunteer's subsequent activity. Volunteers follow three principles while managing their client's funds. They are to:

- Encourage the client to spend money in his/her best interests,
- Follow the mutually developed budget, and
- Keep accurate records of all financial transactions.

In order to spend funds in the client's best interests, the first priority is to meet the day-to-day needs for food and shelter. The next two priorities are expenses for medical care not covered by Medicare or Medicaid and personal needs such as clothing. Ideally, funds are also set aside for occasional but foreseeable expenses, like insurance or taxes.

Many clients enter the Bill Payer Program because they have difficulty maintaining accurate records of bills and other financial documentation. Therefore, volunteers need to help the clients establish a simple file system that will keep track of bills so they are accessible and safe.

The Designated Account

Each client must identify a "designated account." All checks prepared by the volunteer are drawn from this account. The documents, bank statements and checks from this account define the information that will be reviewed by the monitor. The designated account is usually the client's current checking account. It is not necessary to open a new account. The client must know that:

- Clients sign the *Bill Payer/Client Service Agreement* (Appendix C) before receiving bill payer services;
- The volunteer has no authority to assist with check writing from any account except the one designated by the client;
- AARP FOUNDATION financial protection provides limited coverage only for funds in the designated account; and
- Funds kept in the designated account should not rise above \$3,500.

This document affirms their acceptance and understanding of these important elements, and is linked to the financial protection of client funds (Appendix B). With a signed bill payer-client agreement that includes the request for the bank to furnish a duplicate statement directly to the agency, you will likely be able to get the bank to agree to this procedure as well. The bank statement can then be used to monitor the account monthly which is recommended, but only required for new agencies.

A Monthly Financial Activity Report

Volunteer Bill Payers complete a monthly report to record the financial activity in the client's designated account. Program sites have different names for this report, but the purpose is the same. A sample monthly report is located in the Appendix .

Short and Long-Term Clients

Some clients interested in the Bill Payer Program may require temporary or occasional help while others need long-term assistance. Examples of short-term clients are individuals who have fallen behind on bill payments as a result of illness. After a brief period of help, perhaps a month

or two, these clients are again able to resume managing their finances. Examples of long-term clients are individuals who:

- spend their limited income on non-essential items;
- routinely run out of money by the end of the month, leaving bills unpaid; and
- are capable of handling bills but are unable to see or write well.

Ask that clients not write checks to cash for more than \$100.00. If a check is written to cash for more than that amount, have client note the reason on the check memo line.

When the Client's Spending Habits Are a Problem

Clients are accustomed to spending according to their own habits and may not be especially eager to limit expenditures, even if that is in their best interest. Two issues can create problems for the volunteer:

- Clients agree to pay basic expenses but spend the remaining money for things, which the bill payer disapproves (e.g., giving money to a favorite relative or charity or buying alcohol); or
- Clients refuse to follow a budget which both client and the bill payer have devised together, with the result that there are not enough funds to cover basic expenses.

Remember your primary duty is to assist the client in bill paying and to ensure that the client's basic needs are met. Once those basic needs are met, clients have the right to spend the remaining money as desired, wisely or not. If it appears that the money is being spent for things that are unhealthy or that the client is being exploited, discuss these concerns with the case manager and with your program coordinator. Occasionally, clients continuously refuse to cooperate with the bill payer. If this happens consistently, these clients should be dropped from the program.

Paying Outstanding Debts

Money Management clients often have existing debts which is probably one of the reasons an individual needs the services of a Money Management Program volunteer. *A volunteer should always consult with the program coordinator before taking any action on the payment of outstanding debts.*

Remember you have not signed on to become the controller of the client's complete financial picture. Your authority extends only to the funds that you have been designated to oversee. All clients retain the legal right to enter into contracts and to incur debts, even when a volunteer might not agree with the choices the client makes. While you provide substantial assistance to your client in resolving debt problems, you must be careful to do so with the client's permission. If your client is being contacted by a collection agency or is facing a potential lawsuit, contact your program coordinator.

Use persuasion rather than pressure. For example, the volunteer should not contact a creditor about a client's charge account without receiving permission from the client. To the extent

possible, contact with creditors should be done by the client, but you can help write letters.

Federal law also protects a client's federal benefits from garnishment by creditors. If the client has a private or state pension, state law may exempt it from garnishment by creditors. Check with your coordinator about what laws apply in your state and what other assets of the client are exempt from judgment under state law. If the clients are willing, you can assist them by contacting the creditor(s) to explain the situation and existing laws. If the client is very conscientious and wants to pay something, then in that instance only, you can work out a token payment schedule (e.g., \$5 or \$10 monthly).

Facing Unanticipated Expenses

Unanticipated expenses are most likely generated by medical expenses not covered by Medicare or Medicaid and household or appliance repair/replacement costs. Since most client accounts show little surplus at month's end, paying for such items can be difficult unless the budget has an allowance for unanticipated expenses. If savings are not available to cover such bills, some juggling must be done. In most cases, you will be able to manage such unanticipated expenses as, a new appliance or home repair, that can be paid in installments. However, there will be interest charges.

Ask your program coordinator for advice when your client encounters large medical bills or needs home health care. A web site, www.aarp.org/quicklink can be accessed to learn what programs might be available to provide assistance. If it appears that the unanticipated expenses will be permanent, major adjustments may have to be made. A housing subsidy or moving to less expensive housing are examples of alterations, which can be considered by the client or by those responsible for the client's long-term welfare.

What to Do if the Client Dies

If your client dies, notify the program coordinator immediately. Return any monthly reports to the sponsoring agency's office. Notify any known relatives or friends of the death.

Frequently Asked Questions

Often the biggest problems are created by a member of the client's family, or someone who knows the client, rather than by the client.

"My client spends money for things I think he or she shouldn't. What should I do?"

Your responsibility is to manage the client's money to make sure the client's basic needs are met. Once those basic needs have been satisfied, the client has the right to spend the remaining money as desired. If it is obvious that the client is using the money in ways that are unsafe, or that the client is being exploited, discuss your concerns with the program coordinator or the case manager. Occasionally a client will refuse to cooperate with you. If this happens consistently, the client may have to be dropped from the program.

"My client has a lot of other needs which I cannot handle. Who can help?"

Keep the program coordinator and the client's case manager advised of problems that you couldn't solve. You are not obligated to perform services beyond your Money Management volunteer responsibilities, although you may be willing to help the client in some other ways when feasible. Talk with your program coordinator because many agencies have specific guidelines based on liability issues as to what volunteers can and cannot do.

"My client seems like a somewhat demanding person. How can I protect my privacy and avoid being put upon?"

If you have not established ground rules, do so now. You should not give the client your home phone number. Instead, tell the client when you will visit or call. If clients want to reach you, they should call the agency. If clients make unreasonable requests, you need to tell your client that there may be someone else within the sponsoring agency that can help.

"I find it very hard to make ends meet each month. What should I do?"

It may be necessary to apply for financial assistance or reorganize payments of certain obligations. As mentioned earlier, the web site, www.aarp.org/quicklink may be of assistance.

"I received notice from the bank that my client's account has accrued interest during the year. Do I have to file a tax return for my client?"

It is highly unlikely that the client would owe taxes or that you would have to file. Ask the program coordinator about contacting the local AARP FOUNDATION Tax Aide office.

"Are all the client's funds protected by AARP FOUNDATION?"

No. Only the funds, which would be normally handled by a volunteer within the guidelines of the AARP FOUNDATION Money Management Program are covered. For a volunteer bill payer, the "funds" are the funds set aside in an account designated by the client to pay monthly budgeted expenses.

MONITORING BILL PAYER CLIENTS' ACCOUNTS

AARP FOUNDATION Money Management Program coordinators, volunteers, and clients are protected by a critical Money Management Program component – **monitoring**. AARP FOUNDATION mandates that all clients' accounts be monitored by a third-party in order to:

- Provide independent oversight to safeguard the client's finances;
- Protect the volunteer and the client by making sure that the client's benefits are spent appropriately, according to a predetermined list of typical expenses;

- Offer oversight to protect against losses that may result from the unintentional or intentional misuse of the client's funds by the volunteer; and
- Supply documentation for the money management volunteer if claims of mishandling of funds are made by a family member or other interested parties

Who Does the Monitoring?

For the Bill Payer Program, the local agency is responsible for monitoring the client accounts at least every three months. Third-party monitors can be agency staff or volunteers. Whether the monitors are staff or volunteers, monitors must set aside sufficient time to focus on the many details of each client's financial activities and to follow-up with both the volunteers and the clients when problems arise.

Tickler Systems for Following Up on Problems

In order to be sure that all problems discovered during monitoring are addressed, the monitoring agency establishes a tickler or reminder system, often in the form of a problem log. This system has two purposes: 1) to establish a record of what the problem is, who discovered it, and when it was first noted; and 2) to provide a tracking system so that problems can be resolved in a timely manner. Having this type of record is especially useful if more than one volunteer monitor is reviewing the clients' accounts.

Monitoring Checklist

If possible it is recommended that the monitor examine both sides of the endorsed checks to confirm that the endorsement is consistent with the claimed purpose of the endorsement. The checklist below is a tool for bill payer monitors as they review the client's accounts and a resource for you when you work with your client.

**AARP FOUNDATION MONEY MANAGEMENT PROGRAM
BILL PAYER
MONITOR CHECKLIST**

Deposits

- No deposits of any kind are being made
- No direct deposit (if that has already been arranged)
- Source of deposit is not identified
- Deposits that would normally be expected are not being made

Expenses

- Over a series of months, some expenses are substantially more than what would be expected

- ___ Unpaid bills (i.e., that have been recorded on previous statements)
- ___ Memo line on checks is not filled out adequately
- ___ Checks have been made out to cash, only permitted for less than \$100, without supporting documentation
- ___ Unusually large amounts paid to an organization not in the list of typical monthly expenses
- ___ Other unusual expenditures (e.g., large payment to a neighbor)
- ___ One or more checks written to the volunteer without reasonable documentation
- ___ Unexplained excessive debts or suspicious spending patterns

Bank Statements and Canceled Checks

- ___ Monthly report does not match register or client's list of typical monthly expenses
- ___ Checks in register are missing or out of order
- ___ Check register or monthly report has fragmented or incomplete entries
- ___ Not all expenses are being recorded in check register
- ___ Monthly service charge assessed/excessive overdraft fees
- ___ ATM transfers are not allowed
- ___ Missing checks
- ___ Missing bank statements
- ___ Signature on check does not match client's signature
- ___ Bank balance over \$3,500
- ___ Checks have been altered, i.e., amount, or signature has been changed
- ___ Beginning or ending balance does not agree with bank statement or with previous month's ending balance
- ___ Inappropriate checks written
- ___ Checks written by client between bill payer visits not recorded in check register and in the monthly report
- ___ Incorrect math

Bill payer monitors have two main functions.

- To review the volunteer bill payer monthly reports (Appendix H); and
- To compare the volunteer's monthly reports with the client's bank statements at least every three months. Every month is recommended and required for new agencies.

How a Bill Payer Client Enters the Monitoring System

Once the bill payer client has signed the *Client Service Agreement* (Appendix C) and begins working with a volunteer, the program coordinator assigns a monitor and sets up a schedule for monitoring. Usually a client file has already been opened which will contain useful information to the monitor, such as *the List of Typical Income & Expenses*, the *Client Service Agreement*, and *the Client and Volunteer Registration Form* (Appendix G--optional).

How Often Monitoring Should Be Done

AARP FOUNDATION's policy on bill payer monitoring requires that monitors review the volunteer's monthly report each month. At least every three months, the monitor reviews the client's bank records and compares them with the volunteer records (i.e. the volunteer's monthly report). However, monthly monitoring is recommended and required for new agencies. It is particularly important if the client is still mismanaging the account. An additional suggestion is to visit at least twice a month. As noted earlier, with duplicate bank statements, this process can be done at the agency.

Where Monitoring Should Occur

Depending on the sponsoring agency's policy, the bill payer monitors complete their tasks at any of the following locations:

At the client's home: The advantage of monitoring in the client's home is that the records are located there and the monitor can speak to the client directly. The monitor can ask questions to determine whether the client still understands the service and is satisfied.

At the office of the sponsoring agency: If the client's home is not convenient, the volunteer or program coordinator can bring the records to the office and have the monitor do the work there.

At a mutually agreed upon place in the community: It may be more convenient to select a place that is mutually accessible for both the program coordinator and the monitor (e.g., a community library). Again, this means that records will need to be brought to the location and then returned to the client.

Some Money Management Programs prefer that monitors to do their work at their offices because clients many times are intimidated, confused, or fearful of other people coming into their homes. In addition, it is sometimes difficult to obtain the bank statements from the client, therefore some agencies request that clients permit the bank statements to be mailed to the office *first* and then the agency sends them to the client's home.

Finally, you may be also monitor accounts online. The volunteer has a pass code that only review, but not the ability to make transactions on a account. Your agency will inform you of the monitoring procedure it uses.

Accounts with Large Balances

The monitors should red flag accounts that have large balances. Before they take any action on a large-balance account, they make sure that all large expenses such as shelter have been paid, since the large balance may only be temporary. Below are approaches for handling two kinds of large-balance accounts.

Problem: SSI client account approaching the \$2,000 limit for individuals and \$3,000 for couples

Solution: The monitor notifies the program coordinator, who will send a letter to the bill payer volunteer, alerting him or her to the balance and that a spend down must be done or the client will lose SSI benefits. The letter can suggest setting up a burial fund or buying large items the client may need.

Problem: A non SSI-client account approaching the \$3,500 limit

Solution: The monitor notifies the program coordinator and the volunteer by letter that the bill payer client is close to the limit. Clients must be aware that their funds will only be protected up to \$35,000.

When Problems Are Discovered

Monitors will follow the suggested steps below.

- If a monitor has a question regarding the monthly report, s/he should make notations on a separate sheet of paper and attach it to the monthly report. Corrections should not be made directly on the report because it is the responsibility of the bill payer volunteer to make any corrections to the report.
- Return all records, along with any comments about the account, to the program coordinator for review. The program coordinator will discuss any problems or irregularities with the bill payer and track any follow-up action that is necessary.
- List any problems or discrepancies in a log, which includes space for resolutions and actions taken to correct the problems. Problems are to be resolved within 60 days.

It is difficult to make an all-encompassing statement that solves all the monitoring problems. Sometimes a small problem can turn into a large and serious problem if there is no follow-up. In general, such things as missing deposits, failure to pay bills, and exceeding SSI resource limits can have more serious consequences for clients than a mathematical mistake by a volunteer.

AARP FOUNDATION MONEY MANAGEMENT PROGRAM

CHAPTER THREE

FOLLOWING VOLUNTEER GUIDELINES

The last two chapters have provided you with a wealth of information. Remember, your initial training is not the only opportunity to learn about your role. The sponsoring agency will schedule several in-service events throughout the year where you can learn from other volunteers, community experts, and the agency staff.

Do not hesitate to contact your program coordinator or even your client's case manager if you have any problems. As stated in the Chapter One, this is not a one-agency or a one-person program, it is a collaborative effort. Chapter Three reviews critical guidelines that will help you succeed in your new role.

WHEN TO SEEK HELP

Every client is an individual and every volunteer has his/her own style of handling people. For the most part, you will be able to manage your client's finances without any difficulty. However, there is a good likelihood that you will face situations that you may not have faced before. For example, you might have a client who has a hearing or visual impairment, a substance abuse problem, an interfering or troublesome family member, an unusual perspective on the use of money, or a different lifestyle. Keep in mind that just as you are not a financial advisor to your client, you are also not a counselor or social worker. As you work with your program coordinator, participate in other learning events, and talk with other volunteers, you will learn how to better identify potential problem situations and ways to effectively handle a situation or a difficult client. When you spot a problem, make sure you explain the situation or problem to your program coordinator. The next section lists examples of when you must contact your program coordinator without delay.

Problem Situations for Both Programs

- The client has one or more needs which require attention and are beyond the responsibilities of your role as a AARP FOUNDATION Money Management Volunteer.
- You notice sudden physical or mental changes in the client.
- Someone is spending money without an accounting, e.g., spending cash without receipts.
- You suspect someone (i.e., friend, relative, or caregiver) is pocketing the client's money.
- The client is being taken advantage of by scams such as home improvement schemes or multiple purchases of magazine subscriptions.
- The client makes unreasonable demands (e.g. wants you to do housework, errands, etc.) or repeatedly contacts you at home.
- The client "fires" you.

- The client has outstanding debts.
- The client has multiple sources of income.
- The client dies.

Problem Situations for the Bill Payer Program

- The client seems inappropriate for bill payer services during the initial interview.
- The client refuses to sign the *Bill Payer Client Service Agreement* including designating a bank account.
- The client ignores the budget's basic expenses and insists on spending money on non-essentials to the detriment of his/her well-being.

VOLUNTEER GUIDELINES

You were selected for this volunteer position because you demonstrated to the program agency that you are qualified to help older adults manage their finances and you possess the abilities to work with clients who have diverse needs. AARP FOUNDATION encourages you to:

- Use your best judgment acquired throughout your lifetime of experience;
- Consult always with the program coordinator; and
- Follow the AARP FOUNDATION volunteer code.

The AARP FOUNDATION Volunteer Code

Confidentiality

You will learn many personal things about the client you work with, financial and otherwise. This information, as it would be in any other professional relationship, is to be kept confidential. Specific cases should be discussed with no one except appropriate staff. If you are discussing a particular case in a setting such as a volunteer in-service meeting, do not refer to your client by name. If you have questions about the issue of confidentiality, discuss them with your program coordinator.

Conflict of Interest

Avoid any activity that could place you in a position of conflict of interest or the appearance of conflict of interest. For example, volunteers in professions such as sales (e.g., insurance, real estate, financial planning, etc.) should give no suggestions or recommendations for which they might profit. Persons professionally associated with service-providing organizations or with the long-term health care industry should also avoid circumstances that place them in a position of conflict of interest. In addition, do not use information gained in performing an assignment in any way except to complete the assignment. Nothing learned about a case may be applied to a future situation from which you could profit.

You should accept no loans or gifts of money or property from a client nor should you make a gift of money or property to the client. There must be no suggestion of exploitation in any transaction performed by you. Modest personal presents to celebrate a birthday or holiday are of course, permissible. If in doubt about this issue, consult the program coordinator.

If clients ask for advice about health issues or other matters, try to avoid making specific recommendations. Instead, discuss how they can get more information about their situation, and help them see options that may be available to them. Your program coordinator can suggest ways to help the client address the issue.

Dependability

Whenever you plan to visit your client at home, call in advance to schedule an appointment and arrive on time. People who are kept waiting often become anxious and upset. If you know you will be late or must cancel the visit, call as soon as possible to let the client know.

When You are Away Temporarily

When you expect to go away on vacation or other planned absence, give advance notice to the client, the coordinator and the case manager. If possible, write checks before you leave to pay fixed monthly bills and arrange to have them mailed at the appropriate time by the client's case worker or another substitute. If the absence is unplanned because of illness, for example, creditors can be notified and can be asked to wait for payment. Let your coordinator know of any advance arrangements you make so that a contingency plan can be arranged while you are away.

Attitude

When you visit clients, make every effort to be pleasant and cheerful, leaving behind your own pressures and irritations. Try to put the person at ease. Ask questions and listen carefully to the answers. Your client probably has very few people to talk with and is pleased to have a little extra attention. You will need patience and understanding. Avoid passing judgment about the client's opinions or lifestyle, which may be very different from your own. Try to remember that the client needs acceptance and empathy from you.

Setting Limits

Do not hesitate to set limits on how much you are willing to do with the client or how long you can spend doing it. Once limits are set, however, try to do what you have agreed to do. If a client makes requests for services, help or information which you cannot or do not wish to give, feel free to decline. *Examples: you should avoid giving the client your phone number, but should encourage him or her to contact you through the coordinator; you are under no obligation to transport or run errands for your client unless you want to do so.* Do not give advice on medical, financial or other such matters. If in doubt about a request, talk with your program coordinator.

When You Cannot Continue

For a Volunteer Bill Payer

If you decide to leave the program, give two to three months' notice if possible because the program coordinator will need time to find someone to take your place. Notify your program coordinator in writing and include the following information:

- The client's name and social security number;
- Reason and date of termination;
- Your name, address, phone number, and email address; and
- Name, address, phone number, and email address of a possible replacement, if possible.

Schedule an exit interview with the program coordinator to assist with the transition. At the exit interview, give the program coordinator an update on your client's needs and situation.

Using the Client Funds Protection.

AARP FOUNDATION provides limited financial protection of client funds covering certain losses, which may result from mistakes or oversights of money management program volunteers. *This financial protection only covers losses of funds in the designated account, within the dollar limits set by AARP FOUNDATION, and does not cover any other assets the client may own.* AARP FOUNDATION financial protection helps to safeguard program clients, volunteers and the sponsoring agencies. It does not cover fraudulent acts on the part of the volunteer. We will ask for restitution from a volunteer who commits an act of fraud. *If you encounter a situation that may involve the client funds protection, be sure to document all the facts and **immediately** bring the issue to the attention of your program coordinator.*

**AARP FOUNDATION
MONEY MANAGEMENT PROGRAM**

CHAPTER FOUR

FEDERAL PROGRAMS OVERVIEW

Take time to learn about federal and state programs that have an impact on your client. Understanding government programs that have eligibility requirements can be confusing even for a “seasoned” social service professional, so please do not be frustrated if you are confused. The following descriptions are summaries. For more information, review the resources listed at the end of the section, talk with your program coordinator, or suggest a speaker from these agencies to present at an in-service meeting.

SUPPLEMENTAL SECURITY INCOME (SSI)

SSI is a federal program that provides monthly payments to older persons and people with disabilities who have little or no financial resources and income. The Social Security Administration (SSA) administers SSI. In some states, payments include state funds called **supplementation**. In other states where supplementation is offered, clients may have to apply for it with the state. In most states, SSI beneficiaries get Medicaid automatically which pays for many health care expenses. In others, SSI beneficiaries must file an application with the state for Medicaid. SSI and Medicaid beneficiaries are allowed only a limited amount of income and resources in order to qualify for monthly benefits.

Income and resource guidelines are complex. The Social Security Administration exempts certain resources from SSI’s resource limits, including:

- One’s home;
- All or part of the value of one’s household goods and personal effects such as furniture and clothing;
- All or part of the value of one’s car;
- Life insurance with a face value up to \$1,500 (term insurance and burial insurance are not counted as resources since they have no cash value)
- Burial funds, such as burial contracts and trusts, including up to \$1,500 set aside for burial expenses if the funds are held separately (this resource exclusion is reduced by the face value of any life insurance policy if the cash surrender value of the policy has been excluded from countable resources); and
- One’s burial space such as a burial plot, a gravesite and a headstone.

NOTE: This is legal information. Do not consider it, legal advice. To obtain legal advice, talk with your program coordinator about consulting a local attorney.

MEDICAID

Medicaid is a medical financial assistance program funded by both state and federal governments and administered by each state. As a result, Medicaid rules are different from state to state. In most states, it pays medical expenses for people considered financially or medically needy including those who are receiving other forms of public assistance (e.g., SSI). Medicaid limits the income and assets that beneficiaries can receive or accumulate. Generally, when individuals qualify for Medicaid, most of their medical bills are covered under the program.

Medicaid and Nursing Home Care

Medicaid pays the nursing home costs that a client's income does not cover. To qualify for Medicaid assistance in a nursing home, the resident must meet the Medicaid guidelines and provide evidence of the need for nursing home care. In most states, residents cannot keep more than \$30 to \$50 a month for personal needs. Medicaid beneficiaries in a nursing home have a right to the same basic care and services that private pay residents receive. However, the federal government and some states let nursing homes restrict the number of people they serve who are eligible for Medicaid. Therefore, clients may have a difficult time finding a Medicaid nursing home.

Medicaid covers all nursing home care as well as some basic needs, such as toiletries and over-the-counter medications. It will not pay for clothing. Medicaid will pay for prescriptions drugs and some other services not paid for by Medicare. Except for certain short-term, temporary stays, residents are expected to pay all of their monthly income to the nursing home, except for certain deductions, including: home maintenance if the resident expects to return home, an allowance for a spouse, the cost of monthly insurance premiums, and other medical services not covered by Medicaid. In addition to income, the resident's resources must not exceed certain limits. The maximum resource limit in most states is \$2,000 for an individual. Resources not counted within this limit are very similar to the ones for SSI, described in the preceding section.

MEDICARE

Medicare

Medicare is a federal health insurance program for people age 65 and older and for many younger adults with disabilities. There are no financial restrictions to be eligible for Medicare coverage, which covers hospital service (Part A) and medical services (Part B).

Part A, which is premium free for most people eligible for Medicare, helps pay the cost of inpatient hospital care, skilled nursing facility care for a specific period of time, home health care, and hospice care. **Part B**, which requires a monthly premium that is ordinarily deducted from the client's Social Security check, helps pay the cost of physician services, outpatient care, and laboratory services.

Medicare Savings Programs

There are two Medicare Savings Programs that pay the cost of Medicare for low-income beneficiaries.

- *QMB (Qualified Medicare Beneficiary)* pays the client's monthly Medicare Part B premium, the annual deductible, the hospital deductible, monthly Medicare Part A (if not receiving free of charge), and coinsurance costs.
- *SLMB (Specific Low-Income Medicare Beneficiary)* pays for monthly Medicare Part B premiums if the client's income is too high to qualify for QMB.

To qualify for these programs, clients' monthly income must be less than the annual limit.

	QMB/SLMB
Individual	Verify annual determination
Couple	Verify annual determination

Additionally, in some states clients' resources must be limited (usually home, one car and other items are not counted). The client's countable resources must be very limited. Certain states, however, have waived these resource rules. You can contact Medicare at 1-800-633-4227. There is also information on the AARP website at www.aarp.org/quicklink

The AARP Foundation's online screening tool, Benefits QuickLINK at www.aarp.org/quicklink, connects people to programs that help maintain basic health and financial security. Benefits QuickLINK enables people to screen for public benefits on energy assistance, Medicaid, prescription drugs, children's health insurance, food assistance and more. Benefits QuickLINK is powered by Benefits CheckUp, a service of the National Council on Aging and is the only national screening tool in the country to include public benefits for older adults and children.

Medicare Part D

If a client meets certain income and resource limits, they may qualify for Extra Help from Medicare to pay the costs of Medicare prescription drug coverage. Drug costs in 2011 for most people who qualify will be no more than \$2.50 for each generic/\$6.30 for each brand-name for covered drugs. Other people pay only a portion of their Medicare drug plan premiums and deductibles based on their income level.

Clients may qualify if they have up to \$16,245 in annual income (\$21,855 for a married couple) and up to \$12,510 in resources (\$25,010 for a married couple). ****NOTE: These amounts may change in 2011.**

How to Apply for Extra Help

If someone has Medicare and meets one of the below conditions, they would automatically qualify for Extra Help:

- Have full Medicaid coverage,
- Get help from your state Medicaid program paying your Part B premiums (in a Medicare Savings Program), or
- Get Supplemental Security Income (SSI) benefits

Otherwise, they can **apply online at Social Security** or call Social Security at 1-800-772-1213 to apply by phone or get a paper application.

AARP FOUNDATION Money Management Program

JOB DESCRIPTION Volunteer Bill Payer

SUMMARY

The volunteer bill payer provides ongoing direct service to low-income clients who are disabled or elderly by making visits to the client's home on a regular basis, assisting the client in the preparation of checks from a designated account to pay monthly bills and properly maintaining the check register. *The volunteer is not expected or authorized to sign checks or manage any other assets except for the designated checking account.* The volunteer promptly notifies the program coordinator if the client needs additional assistance. The purpose of this activity is to enable the client to prolong an independent way of life with minimum intervention.

Duties and responsibilities of a volunteer bill payer

- Completes initial orientation/training and attend periodic meetings of volunteers.
- Visits the client at least monthly on a scheduled basis and at mutually convenient times.
- Performs bill payer tasks, e.g., organizing client's bills, writing checks, and balancing the client's checkbook in accordance with AARP FOUNDATION's Money Management Volunteer code and guidelines.
- Completes and submits monthly reports to program coordinator.
- Notifies the program coordinator, in a timely way, of any problems with assignments or planned absences from the program.

Qualifications of a volunteer bill payer

- General knowledge of household budgeting and daily money management.
- Accuracy in maintaining financial records.
- Patience and tactfulness; ability to work cooperatively with a wide variety of individuals, including people with significant physical and mental impairments and varying socioeconomic backgrounds; ability to persist when dealing with government or community agencies.
- Willingness to provide own transportation to visit clients.

Commitment of a volunteer bill payer

- Contributes up to eight hours monthly with a one-year renewable commitment.

AARP FOUNDATION Money Management Program

JOB DESCRIPTION Volunteer Bill Payer Monitor

SUMMARY

The volunteer bill payer monitor compares the bill payer volunteer's monthly reports with the client's bank statements and canceled checks to make sure bills are being paid correctly. The purpose of this activity is to provide the program with an independent monitoring component, which oversees and helps safeguard the client's financial situation.

Duties and Responsibilities of a volunteer bill payer monitor

- Completes initial orientation/training and attend periodic meetings of volunteers.
- Compares bill payer monthly reports to both bank statements and budget and make home visit to clients if necessary.
- Performs tasks in accordance with volunteer guidelines
- Contacts client at least once a year to maintain an open line of communication and to ensure that bill payer services adequately respond to the client's current situation.
- Reports promptly any problems with client accounts to program coordinator.
- Notifies the program coordinator in a timely way of any problems with assignments or planned absences from the program.

Qualifications of a volunteer bill payer monitor

- General knowledge of household budgeting and personal financial management.
- Accuracy in maintaining financial records.
- Patience and tactfulness; ability to work cooperatively with a wide variety of individuals, including people with significant physical and mental impairments and varying socioeconomic backgrounds.
- Willingness to provide own transportation to visit clients.

Commitment of a volunteer bill payer monitor

Contributes approximately 10-15 hours monthly with a one-year renewable commitment.

AARP FOUNDATION Money Management Program**JOB DESCRIPTION
Volunteer Office Aide****SUMMARY**

The volunteer office aide works in the program office on a scheduled basis when needed. The office aide assists the program coordinator in typing correspondence and forms, maintaining files and records of clients and volunteers, making phone calls and relaying messages and information for program personnel and clients. The purpose of this activity is to assist the coordinator in making the program run smoothly.

Duties and responsibilities of a volunteer office aide

- Completes initial orientation/training and attend periodic meetings of volunteers.
- Meets with program coordinator to receive and discuss assignments involving general office work.
- Performs tasks in accordance with volunteer code and guidelines.
- Notifies the program coordinator in a timely way of any problems with assignments or absences from the program.

Qualifications of a volunteer office aide

- General knowledge of household budgeting and personal financial management.
- Patience and tactfulness.

Commitment of a volunteer office aide

Contribute 8 to 12 hours monthly with a renewable one-year commitment.

AARP FOUNDATION MONEY MANAGEMENT PROGRAM PROTECTIONS

I. PROTECTION OF CLIENT FUNDS

(A) AARP FOUNDATION will reimburse all clients of the Bill Payer Program, for any actual losses up to a maximum of yearly asset limit guideline, for any loss of client funds caused by any mistakes, misuse or theft by the volunteers or staff of the sponsoring agencies, or by the volunteers or staff of AARP FOUNDATION. AARP FOUNDATION's coverage will be primary coverage.

(B) AARP FOUNDATION will hold Bill Payer agency's volunteers harmless, not to exceed the maximum of the yearly asset limit guideline per client, from any liability from any charge or loss, resulting from mistake or errors.

(C) AARP FOUNDATION will hold harmless against any liability for loss of client funds, up to the maximum of the yearly asset limit guideline per client, local sponsors that exercise proper care in supervising the Bill Payer Program volunteers. Proper care shall include, but not be limited to, adhering to the requirements of the Letter of Agreement, Program Coordinator's Handbook and Money Management Program policies and procedures.

(D) Additionally, should any losses be sustained which could have been avoided had the local sponsor adhered to the requirements of the Letter of Agreement, Program Coordinator's Handbook and Money Management Program policies and procedures, then the local sponsor shall indemnify AARP FOUNDATION for any amounts paid by or in behalf of AARP FOUNDATION as a result of such loss.

(E) Subrogation to the Extent of Payment

In the event of payment by AARP FOUNDATION pursuant to its reimbursement/hold harmless commitment, AARP FOUNDATION shall be substituted, to the extent of the amount of such payment, to all the right, powers, privileges and remedies of any person or local sponsor receiving such payment.

(F) AARP FOUNDATION will not protect any client funds if the income and/or assets of a client are above the "Required Income and Asset Guidelines."

EXPLANATION:

The “funds” that are protected are the funds managed by a volunteer Bill Payer.

- For a volunteer Bill Payer, the “funds” are the funds set aside in *a designated account* to pay the monthly budgeted expenses of the client. The account number for the designated account and the dollar limits on the monthly amount shall be written in the Bill Payer Client Service Agreement Form which is signed by both the volunteer and the client.

The AARP FOUNDATION protection does not apply to any other funds (income and/or liquid assets) which the client may have because: (1) the volunteer does not have any authority to manage funds except those listed above; and (2) AARP FOUNDATION can only cover funds which are monitored by the sponsoring agency and AARP FOUNDATION.

2. VOLUNTEER PROTECTION

Volunteer Travel and Accident

The AARP Volunteer Travel Accident Insurance Policy provides a maximum benefit of \$25,000 for accident death, varying amounts of dismemberment coverage and a maximum benefit of \$3,000 for medical costs results from an injury sustained while the volunteer is on MMP business. This policy is supplemental coverage. If a volunteer sustains an injury while on Money Management Program business, the individual can be reimbursed up to a maximum of \$3,000 for medical expenses not paid by Medicare and/or any other valid and collectable insurance coverage.

Volunteer Liability

- Motor Vehicles-Volunteer’s personal automobile insurance is primary for any damages or liability resulting from an accident while conducting AARP Money Management Program activities. AARP’s insurance is secondary if any claims exceed policy limits of the individual up to \$1 million/occurrence.
- Property Damage/General Liability-AARP provides coverage for liability and property damage claims resulting from actions of AARP volunteers while conducting AARP Money Management Program activities up to \$1 million/occurrence.

(A) Additionally, should any losses be sustained which could have been avoided had the local sponsor adhered to the requirements of the Letter of Agreement, Program

Coordinator's Handbook and Money Management Program policies and procedures, then the local sponsor shall indemnify AARP FOUNDATION for any amounts paid by or in behalf of AARP FOUNDATION as a result of such loss.

If an incident should occur which might involve using the AARP FOUNDATION client fund insurance, contact AARP FOUNDATION immediately at AARP FOUNDATION Money Management Program, 601 E Street, NW, Washington, DC 20049, (202) 434-2193.

**AARP FOUNDATION BILL PAYER PROGRAM
BILL PAYER-CLIENT SERVICE AGREEMENT**

I ask that the sponsoring agency, (name of sponsoring agency), assign a volunteer bill payer to assist me in handling my financial responsibilities. I would like my volunteer bill payer to assist me in the following ways:

- help sort my mail and organize my bills for payment
- help me set up a list of monthly income and expenses
- write checks from a designated account for my signature
- other tasks, such as _____

I understand that the volunteer bill payer will need to look at my monthly bank statements and canceled checks and check register, and I agree to make these available. I understand that a staff or volunteer from the agency named above will also need to review my bank statements monthly. This review is for both my protection and that of the volunteer bill payer. I agree to provide these documents to the sponsoring agency. The agency will treat these documents as private records, and only those persons who need to review them will be allowed access to them.

Therefore, I authorize (name and address of bank) _____ to provide duplicate copies of the designated checking accounts to (sponsoring agency). This authorization will remain in effect until I revoke it in writing to the bank.

Client account number:

Client social security number: -- --

Name and address where duplicate bank statement should be sent.

If I do not tell the Bill Payer Program volunteer about any problems concerning my money, neither the Bill Payer Program nor its volunteer is responsible.

I understand that ALL financial decisions about the handling of my money will be made by me, and that I will sign my own checks and keep full control of my bank accounts and other assets. However, for the program to be of most benefit to me, if I need to write a check during the month, I will make sure to have the money in my account. If I do overdraw the account, I understand that any penalties will be my responsibility. I understand that if my designated checking account becomes frequently overdrawn that I may no longer be eligible for this service.

I understand, as does the volunteer bill payer, that no more than **\$3,500** of my money may be kept in a designated checking account, and that the volunteer will assist me in paying bills only from this account. I understand that the volunteer should not and will not handle any other bank accounts, investments or other money belonging to me. If the volunteer does, with or without my permission, AARP Foundation will not provide financial protection for those funds.

I understand that a new Client Service Agreement should be prepared whenever there are significant changes: for example, if there are changes in the services being provided by the volunteer, or if I change to a different bank or volunteer bill payer.

I understand that the Money Management Program does not allow me to grant Power of Attorney to my volunteer, and I agree that I will not grant my volunteer bill payer this power.

I understand that the Money Management Program does not allow my volunteer to use my ATM card, debit or check card, and any similar card, and I agree that I will not give my volunteer bill payer access to these cards.

I understand that I should contact the Bill Payer Program Coordinator at the phone number listed below or my case worker at this phone number _____ about any problems I may have while working with my volunteer bill payer, and that I may stop this agreement whenever I wish to do so.

Name of Client _____

Client's Signature _____ Date _____

**I, the volunteer bill payer, agree to work with _____
in the ways s/he has indicated above.**

Name of Bill Payer _____

Bill Payer's Signature _____ Date _____

Name of Agency: _____

Name of Bill Payer Program Coordinator: _____

Phone Number: _____

Copies of this Agreement should be kept by the client, the volunteer and the sponsoring agency for its records.

Name of Agency:
Name of Bill Payer
Program Coordinator:
Phone Number:

CONFLICT OF INTEREST AGREEMENT

In accordance with the spirit of service and assistance to those needing help to manage their money through the AARP FOUNDATION Money Management Program (MMP) all new MMP volunteers desiring to be part of this program are required to sign agreement.

I _____, Bill Payer Volunteer agree to:

1. treat with strict confidentiality any information concerning a client with whom I am working as a Bill Payer Volunteer, discussing client issues only with appropriate program staff
2. never use my knowledge of a client’s personal and financial situation to my own benefit or financial gain or that of my employer, associates, family, friends or acquaintances
3. never require the payment of any money or property, regardless of its nature, in exchange for providing MMP services
4. never accept loans or gifts of money or property from a client, except non-cash personal gifts, the value of which shall not exceed \$25 in any calendar year
5. make no loans or gifts of money or property to a client, except personal gifts, the value of which shall not exceed \$100 in any calendar year
6. make no suggestion or recommendations to any client from which I, my employer, associates, family, friends or acquaintances may profit or benefit in any way
7. refrain from giving a client any advice on matters of health care or real property
8. avoid any activity which would place me in a position of actual conflict of interest or the appearance of a conflict of interest
9. never use a client’s ATM card, debit card, check card or any similar card
10. never accept Power of Attorney from my client without written permission from AARP FOUNDATION and the sponsoring agency.

I also agree that the requirements of this Conflict of Interest Agreement shall survive the expiration of my service as a Bill Payer volunteer. Failure to abide by any terms of this agreement is grounds for immediate dismissal. Please sign, date, and return to your local Program Coordinator.

Accepted and agreed to by:

Volunteer _____ Date: _____

Coordinator _____ Date: _____

VOLUNTEER/PROGRAM COORDINATOR AGREEMENT

As partners in the Money Management Program, volunteers and the Program Coordinator have rights and responsibilities to make the program a success.

THE VOLUNTEER

As a volunteer in the Money Management Program, I agree to work under the supervision of the Program Coordinator and other agency administrative staff, and to carry out my assigned duties diligently and responsibly.

- I will attend scheduled orientation/training sessions and in-service meetings.
- I will maintain confidentiality concerning circumstances of my assigned clients, discussing their circumstances only with program staff, and will otherwise abide by the volunteer guidelines as outlined.
- I will not enter into any financial or business relationship with my assigned clients during the term of my volunteer service or thereafter.
- I will submit monthly client visitation reports regarding my activities with my assigned bill payer clients to the program offices and will submit an initial and updated list of client income and expenses, if necessary.
- I understand that I will be responsible for all expenses entailed in such service, including use of my car when used for home visits to clients, unless my sponsoring agency reimburses for mileage.
- It is understood that my term of volunteer service will be for one year, renewable by mutual consent, and that I will inform the agency at least 30 days in advance when I will be away from town and unable to maintain my monthly contacts with the program clients, or give 60 days notice when I plan to terminate my volunteer activity.
- I understand that AARP FOUNDATION provides limited financial protection for my handling of funds in the designated account.

THE PROGRAM COORDINATOR

I assume the responsibility to ensure that volunteers have the support needed to do their work. I recognize and agree to the following terms:

- I will respect the volunteer's contribution of time and skills by providing meaningful work assignments and by giving serious attention to any problem cases which the volunteer identifies.
- I will provide the handbook, initial, and ongoing training to the volunteer.
- I will provide assistance and supervision to the volunteer by maintaining regular communication through in-person contact, periodic meetings, phone calls, and letters.
- I will be available to answer questions and assist with resolutions of specific cases.
- I will respect the schedule of the volunteers and will be available during the times we have arranged. If I need to change the schedule, I will contact the volunteer involved.
- I will provide the materials necessary to do the job, including forms, supplies, and space.
- I will encourage volunteers to offer suggestions for improving the program.

Volunteer Signature _____ **Date** _____

Program Coordinator _____ **Date** _____
Signature

CLIENT INTERVIEW FORM

LIST OF MONTHLY INCOME AND EXPENSES

Client's Name: _____ Date of this visit _____

Interviewer's Name: _____

This interview will probably be the first time the Bill Payer volunteer and the client meet. The client's case manager or the Program Coordinator should accompany the volunteer on this visit. This is primarily a time to get to know each other, but it also should provide an opportunity to start gathering some basic information about the client's income and expenses. Gathering this information may take more than one visit.

Name of bank that volunteer will be helping with: _____

Branch client has used in the past: _____

Type of account (checking/savings): _____

Is the current account balance **below** \$3,500 (for Bill Payer clients only)? (Below \$2,000 if client receives SSI or Medicaid/ \$3,000 for a couple) (Check one)

Yes

No

Monthly Income

SSA (after deduction of Medicare Part B) \$ _____

SSI \$ _____

Food Stamps \$ _____

Other \$ _____

Other \$ _____

Total Monthly Income \$ _____

Monthly Expenses

Rent/Mortgage \$ _____

Utilities

Gas/oil \$ _____

Electric \$ _____

Water/Sewer \$ _____

Phone \$ _____

Cable \$ _____

Client's Name _____

Monthly Expenses (cont.)

Food (groceries + prepared meals)	\$ _____
Transportation	\$ _____
Medical	
Doctor	\$ _____
Home health (personal) care	\$ _____
Medications	\$ _____
Other	\$ _____
Personal	
Clothing	\$ _____
Recreation	\$ _____
Gifts	\$ _____
Charitable Contributions	\$ _____
Subscriptions	\$ _____
Loans/Debts	
Credit card debt	\$ _____
Other	\$ _____
Other Misc Expenses	\$ _____

**Reserves (amounts set aside monthly
For quarterly/annual bills)**

Taxes	
Federal	\$ _____
State	\$ _____
Personal Property	\$ _____
Real Estate	\$ _____
Insurance	
Health	\$ _____
Life	\$ _____
Home	\$ _____
Car	\$ _____
Total Monthly Expenses	\$ _____
Monthly Surplus/Shortfall (+/-)	\$ _____

AARP FOUNDATION Money Management Program – Client & Volunteer Registration Form
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_____ **Initial Notification** _____ **Change in Information (PLEASE CHECK ONE)**

This form must be completed when: (1) there is a new client/volunteer match, (2) if client, volunteer or bank information has changed, or (3) if there is a new volunteer for an existing client.

Today's Date: _____

_____ *Local Sponsoring Agency*

_____ *State Coordinating Agency*

Client & Volunteer Information

Client Name: _____

Address: _____

(Always include) (*first name, then last name*)

Client SS#: _____

City, State & Zip _____

This client is: new BP client existing BP client is both BP and RP client
 new RP client existing RP client was BP client / became RP client.

This client is no longer with the program as of (date) _____

Volunteer Name: _____

Address: _____

(Always include) (*first name, then last name*)

Volunteer Phone: () _____

City, State & Zip _____

Volunteer match with this client is new Volunteer above left the program on (date) _____

If a new volunteer has been matched with this client to replace a previous volunteer, please provide:

New Volunteer Name: _____

Address: _____

Telephone: () _____

City, State & Zip _____

Bank Information (<input type="checkbox"/> Please check if information about the account has changed)

Name/address, including city, state & zip, of bank branch used:

Account Number:

Source of Deposits (check all that apply)

SSA SSI VA OPM (federal pension) Other (identify source)

For Bill Payer Accounts:

Date Client Service Agreement Signed:

