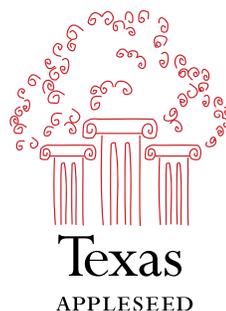




MANAGING SOMEONE ELSE'S MONEY IN TEXAS

Help for Representative Payees and VA Fiduciaries



THIRD EDITION

About Texas Appleseed & AARP

Texas Appleseed is a nonpartisan nonprofit focused on bringing about policies that are fair, just, and equitable for all Texans. Fueled by data, legal expertise, and a commitment to supporting vulnerable communities, its work has shaped hundreds of state and local policies and positively affected millions of Texans. For more information, visit texasappleseed.org.

AARP, with its nearly 38 million members in all 50 states and the District of Columbia, Puerto Rico, and U.S. Virgin Islands, is a nonpartisan, nonprofit, nationwide organization that helps people turn their goals and dreams into real possibilities, strengthens communities, and fights for the issues that matter most to families, such as health care, employment and income security, retirement planning, affordable utilities, and protection from financial abuse. In Texas, AARP has 2.3 million members. To learn more, visit aarp.org/tx.

This Guide was adapted from the Consumer Financial Protection Bureau's (the "CFPB's") *Managing Someone Else's Money* guides. Texas Appleseed and AARP prepared this Guide to include information about Texas state law and resources. The CFPB has not reviewed or approved the content in this Guide, and the CFPB does not necessarily endorse the final product.

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We would also like to thank our Advisory Committee, whose expert guidance contributed greatly to the final guides: Bruce Bower, Judge Christine Butts, Bob Jackson, Helen Jenkins, and David Slayton, executive director, Texas Office of Court Administration.

What's Inside

About Texas Appleseed & AARP	3
Why read this Guide?	7
Let's review some vocabulary	9
What is a fiduciary?	9
Representative payee or VA fiduciary questions and answers	10
Four basic duties of a fiduciary	11
Duty 1: Act only in Roberto's best interest	11
Duty 2: Manage Roberto's money carefully	11
Duty 3: Keep Roberto's money separate	13
Duty 4: Keep good records and report as required	14
More things you should know	16
Other fiduciaries	16
Problems with family or friends	16
Watch out for financial exploitation	17
Common signs	17
Be on guard for consumer scams	19
How can I protect Roberto from scams?	19
Where to go for help	21
Local and state agencies	21
Medicaid/medical assistance	23
Police or sheriff	25
Federal agencies	25
Legal help	26
Accounting help	27

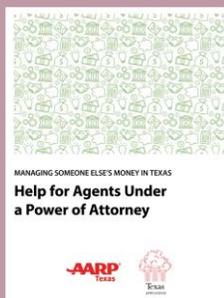
You May Want to Read Our Other Guides



Help for Trustees Under a Revocable Trust is a helpful resource for a person serving as a Texas trustee.



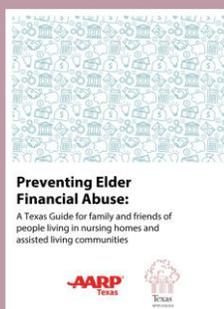
Help for Court-Appointed Guardians of the Estate is a helpful resource for a person appointed by a court to serve as guardian for another person.



Help for Agents Under a Power of Attorney is a helpful resource for a person serving as an agent under a power of attorney.



Help for Supporters Under a Supported Decision-Making Agreement can help answer questions a supporter may have about his or her role and responsibilities.



Preventing Elder Financial Abuse can help answer questions from a family member or friend about protecting a loved one in assisted living or a nursing home from financial abuse.

Why read this Guide?

Like many people, you may never have been a representative payee or U.S. Department of Veterans Affairs (“VA”) fiduciary before. That’s why we created *Managing Someone Else’s Money in Texas: Help for Representative Payees and VA Fiduciaries*. This Guide will help you understand what you can and cannot do in your role as a **representative payee** or **VA fiduciary**. In both of these roles, you are a **fiduciary**. For this Guide, a fiduciary is anyone named to manage money or property for someone else. You’ll find brief tips to help you avoid problems and resources for finding more information.

This Guide is for family and friends already serving as representative payees or VA fiduciaries, not for professionals or organizations. If you want to learn about how to become a representative payee or VA fiduciary, this Guide is not designed for you. You should contact the federal agency that pays the benefits.

Importantly, this Guide does not provide legal advice to you and is not intended to take the place of any training required by law or instruction provided by the court. If you have questions about your responsibilities, talk to a lawyer, read our other guides or visit the “Seniors and the law” webpage at texaslawhelp.org/article/seniors-and-law.

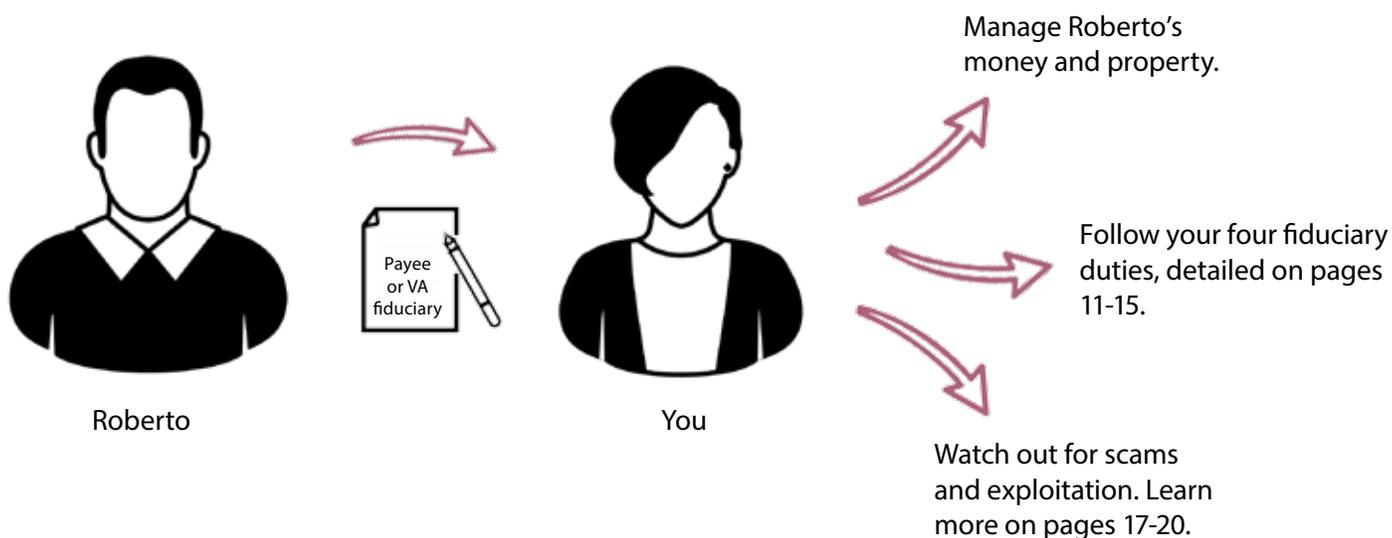
How you might have become a representative payee or VA fiduciary

Your family member or friend receives Social Security or VA benefits. For this Guide, let's call him Roberto. The Social Security Administration has named you as representative payee for Roberto, or the Department of Veterans Affairs has named you as Roberto's VA fiduciary.

You now have the duty and power to manage his Social Security and/ or Veterans Affairs benefit checks.

In these roles, the federal government assigns a lot of responsibility to you on Roberto's behalf.

Under the law, you are now a **fiduciary** with **fiduciary duties**.



Let's review some vocabulary

Representative payee

A representative payee is the person appointed by a government agency, such as the Social Security Administration, the Office of Personnel Management, or the Railroad Retirement Administration, to manage the income benefits of a person who needs help managing those benefits.

VA fiduciary

A VA fiduciary is the person appointed by the Department of Veterans Affairs to manage the income benefits of a person who needs help managing those benefits.

What is a fiduciary?

Since you have been named to manage money or property for someone else as that person's **agent**, you have a special relationship with that person. Texas law calls that relationship a **fiduciary relationship**, and you are the **fiduciary**. As Roberto's fiduciary, you owe him a high duty of good faith, fair dealing, honest performance, and strict accountability. The law requires you to manage Roberto's money and property for **his benefit**, not yours. Roberto is the **beneficiary**, and it does not matter if you are managing a lot of money or only a small amount. It also does not matter if you are a family member or not.

The role of a fiduciary is a serious one and carries with it legal responsibilities. When you act as a fiduciary for Roberto, you have four basic duties that you must keep in mind:

1. Act only in Roberto's best interest;
2. Manage Roberto's money and property carefully;
3. Keep Roberto's money and property separate from yours; and
4. Keep good records.

As a fiduciary, you must be diligent, trustworthy, honest, and act in good faith. If you do not meet these standards, you could be removed from your role as a fiduciary, sued, obligated to repay money, investigated by law enforcement, or even imprisoned. **This is why it's always important to remember: It's not your money!**

Representative payee or VA fiduciary questions and answers

What is a representative payee or VA fiduciary?

A government agency may appoint someone to manage income benefits for a person (or beneficiary) who needs help managing those benefits.

For example, when the Social Security Administration, the Office of Personnel Management, or the Railroad Retirement Administration appoint someone, that person is referred to as a **representative payee**. The VA, however, refers to the person appointed as the **VA fiduciary**. Various state agencies may have similar arrangements, but each agency may have different rules and procedures. This Guide covers two of the largest agencies, the Social Security Administration and the VA, but the duties described in this Guide may be helpful to other representative payees.

Once you are appointed as a representative payee or VA fiduciary, you must follow the basic fiduciary duties outlined in this Guide and must meet certain reporting requirements of the appointing agency.

In your role as a representative payee or VA fiduciary, you may encounter other types of fiduciaries, including agents under a power of attorney for the beneficiary, trustees under a revocable trust, or guardians. There are additional guides available to better understand the roles of those other fiduciaries at protecttheirmoneytx.org.

What money does a representative payee or VA fiduciary manage?

You only have authority to manage the benefit checks of the agency appointing you. You have no legal authority to manage other property, financial affairs, or medical matters for Roberto. To control other matters, you must have legal authority from another source, such as through a power of attorney, trust agreement, or court appointment.

Even if you are Roberto's agent under a power of attorney, his trustee under a trust, or the guardian of his estate, you don't have legal authority to manage his federal benefits checks. You still must be appointed representative payee or VA fiduciary by the agency paying the benefit.

Am I personally liable for Roberto's debts?

No, you are not personally liable for Roberto's debts or for decisions you make on his behalf unless you act beyond your authority or did not disclose that you were acting as Roberto's agent.

Do I have to serve as Roberto's representative payee or VA fiduciary?

No. You are not required to serve as a rep payee or VA fiduciary. You must let the government know if that is the case so that the government can find someone else to serve.

Four basic duties of a fiduciary

Duty 1: Act only in Roberto's best interest

Because you are dealing with Roberto's money, your duty is to make decisions that are best for him. This means you must ignore your own interests and needs as well as the interests and needs of other people such as Roberto's relatives who are not his dependents.

To help act in Roberto's best interest, follow these guidelines:

- **Avoid conflicts of interest.** A conflict of interest happens if you make a decision about Roberto's money that may benefit someone else besides Roberto. As a fiduciary, you have a strict duty to avoid conflicts of interest—or even the appearance of a conflict of interest.
- **Don't borrow, loan, or give Roberto's money to yourself or others.** The VA may allow gifts in certain circumstances, but be sure to check with them first.
- **Don't pay yourself for your services.** Only certain organizations or qualified individuals are allowed to charge a fee to serve as representative payee or VA fiduciary if the particular agency approves it.

Duty 2: Manage Roberto's money carefully

As Roberto's fiduciary, you might pay bills or taxes, oversee bank accounts, pay for things he needs, and do other things to manage his benefits; however, it is important to remember that you have a duty to manage Roberto's money very carefully. Use good judgment and common sense. As a fiduciary, you must be even more careful with Roberto's money than you might be with your own!

Follow these guidelines to help you make careful decisions:

- **Make sure Roberto's day-to-day needs for food, clothing, and shelter are met first before you consider spending money** on Roberto's medical, dental, and personal needs to improve his daily living conditions or comfort, such as:



Avoid possible conflicts of interest.

Sometimes people have good intentions but do things they shouldn't. Because you are now a fiduciary, you should avoid any conflicts of interest. Here are a few examples of possible conflicts of interest:

Whose car is it?

You used Roberto's money to buy a car. You use the car to drive him to appointments, but most of the time you drive it just for your own needs. This may be a conflict of interest.

Should you do business with family?

Roberto needs repair work in his apartment. You hire your son and pay him using Roberto's money. This may be a conflict of interest, even though the work was needed. It appears that you put your personal interest to benefit your son in conflict with Roberto's interests.

- » improvements in his home or apartment;
- » recreational activities, magazine subscriptions, cable TV;
- » educational or training expenses, if they are needed to improve Roberto's life; and
- » car payments, if his other needs are met and Roberto needs or owns the car.

- **Pay bills on time.** Make sure bills are sent to you. Review bills and bank statements promptly.
- **Protect unspent funds.** After you pay Roberto's regular expenses, if money is left over, you must save it in a federally protected or state-insured interest-bearing account or U.S. savings bond. The interest earned always belongs to Roberto.
- **Consider Roberto's dependents.** If Roberto has a spouse or dependent any family members, consult the Social Security Administration or the VA about whether you can use any of his money to pay for their needs.
- **Protect Roberto's money from creditors' claims.** The law protects Roberto's benefits. Creditors are not allowed to legally take his Social Security or VA funds, unless certain exceptions apply. Roberto's bank generally must protect up to two months' worth of benefits. But if Roberto owes a debt to the federal government or for child or spousal support, special rules apply. Seek legal help if a debt collector sues Roberto. If Roberto has funds from other sources (for example, pensions, gifts, or savings), don't mix them with his Social Security or VA funds. Mixing funds may make it harder to protect Roberto's Social Security and VA funds from people who may have claims against him.
- **Don't overlook taxes.** Be aware that some people who get Social Security or other federal benefits may have to pay federal income tax, depending on their total income. As Roberto's fiduciary, each year you will receive a form showing the amount of benefits paid to him during the previous year. Consult an income tax preparer to determine whether Roberto will owe taxes. Be sure to pay taxes on time. You may be able to access free tax preparation services. Visit irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers for more information. AARP Foundation also offers free tax preparation services. To locate a site, visit aarp.org/applications/VMISLocator/searchTaxAideLocations.action

Duty 3: Keep Roberto's money separate

Never mix Roberto's benefit money with your own or someone else's. Mixing money makes it unclear who owns what. Confusing records can get you in trouble with government agencies and law enforcement.

Follow these guidelines:

- **Separate means separate.** Never deposit Roberto's money or property into your own or someone else's bank account or investment account. The VA fiduciary program makes an exception to this rule if you are a fiduciary for your spouse.
- **Avoid joint accounts.** If you and Roberto already have benefit money or property in a joint account, take his money or property out and put it into a new account. The box below shows you how to title the account and sign checks. Arrange for direct deposit of his benefits.
- **Pay Roberto's expenses from his funds, not yours.** Spending your money and then paying yourself back makes it hard to keep good records. If you really need to use your money, save receipts for the expense and keep a good record of why, what, and when you paid yourself.
- **Don't sign contracts or leases on Roberto's behalf, even if they are entirely paid by benefits.** You don't have the authority to sign contracts or leases for Roberto, unless you have some other legal arrangement, such as a power of attorney or guardianship of the estate.

How to title an account if you are a representative payee

For bank accounts: (Name of beneficiary) by (Your name), representative payee OR (Your name), representative payee for (Name of beneficiary)

For U.S. savings bonds: (Name of beneficiary) (His Social Security Number), for whom (Your name) is representative payee for Social Security benefits

How to title an account if you are a VA fiduciary

For bank accounts: (Name of beneficiary) by (Your name), fiduciary OR (Your name), fiduciary for (Name of beneficiary)

For U.S. savings bonds: (Name of beneficiary) (His Social Security Number), under custodianship by designation of the Department of Veterans Affairs

Duty 4: Keep good records and report as required

You must keep true and complete records of Roberto's money and how it is used. As Roberto's fiduciary, you must be able to account for everything you've done with his money.

Practice good recordkeeping habits:

- **Keep a detailed list of all money you receive or spend for Roberto.** Your records should include the amount of checks written or deposited, dates, reasons, names of people or companies involved, interest rates on savings or investments, and other important information.
- **Keep receipts and notes, even for small expenses.** For example, write "\$50, groceries, ABC Grocery Store, May 2" on the receipt soon after you spend the money.
- **Avoid paying in cash.** Try not to pay Roberto's expenses with cash. Also, try not to use an ATM card to withdraw cash or write checks to cash. If you need to use cash, be sure to keep receipts or notes.
- **Make annual reports on time:**
 - » If you are a representative payee, every year you must fill out a form to account for the benefits you have received and spent and verify your status and the beneficiary's. You can fill this form out online at [socialsecurity.gov/payee](https://www.socialsecurity.gov/payee). Note that you do not need to fill out this form if you are (1) Roberto's spouse, or (2) you are Roberto's parent and he is a disabled adult who primarily lives with you.
 - » If you are a VA fiduciary, you must submit accountings when you are asked for them. For the VA form, go to www.vba.va.gov/pubs/forms/VBA-21P-4706b-ARE.pdf. The VA provides helpful tips on filling out the accounting at benefits.va.gov/fiduciary/Fid_Guide.pdf.
- **Keep the agency informed about Roberto.** You must notify the agency of any event or change in Roberto's situation that will affect the amount of his benefits or how they are received. For example, let the agency know if Roberto:
 - » moves or changes his contact information;
 - » has a change in income from any sources;
 - » is imprisoned or faces criminal charges for a felony;
 - » has a change in dependents;
 - » will be outside of the U.S. for 30 days or more;
 - » improves to the point that he no longer needs a representative payee or fiduciary, or no longer qualifies for benefits; or
 - » dies.
- **If you are a representative payee and Roberto receives Supplemental Security Income ("SSI"), you have special reporting requirements.** Let the Social Security Administration know if Roberto:
 - » moves to or from a hospital, nursing home, correctional facility, or other institution;

- » separates from his spouse or begins living with his spouse again after they were separated; or
 - » moves into someone else's household or someone moves into or out of his household.
- **Special reporting for VA fiduciaries.** Let the VA know if Roberto is receiving hospital treatment or other institutional, nursing, or residential care.
 - **Keep the agency informed about yourself.** Let the agency know if you:
 - » move;
 - » no longer wish to be Roberto's representative payee or VA fiduciary;
 - » are convicted of a felony or face criminal charges for a felony; or
 - » have any other change of circumstances that would affect your performance as a payee.

Can Roberto get any benefits?

Find out if Roberto is eligible for any other benefits that would enable his Social Security or VA benefit to go further. For instance, you could help Roberto apply for other private benefits such as employer pensions or disability, or public benefits such as Medicaid, housing assistance, or food stamps (now known as Supplemental Nutrition Assistance Program or "SNAP"). Use the National Council on Aging benefits check-up at BenefitsCheckUp.org.

The Area Agency on Aging where Roberto lives can help you find information. Find the local Area Agency on Aging through the Texas Health and Human Services Commission at hhs.texas.gov/services/aging.

Medicaid is complicated.

Get legal advice and be very careful about decisions that may affect Roberto's eligibility for Medicaid, especially before you sell Roberto's home or sign anything that affects Roberto's ownership of his home. The Medicaid program provides medical assistance and long-term care to low-income people. For more information, visit hhs.texas.gov/services/health/medicaid-chip. To apply for Medicaid, visit yourtexasbenefits.com.

More things you should know

Other fiduciaries

Other fiduciaries may have some authority to make decisions for Roberto. For example, Roberto may have an agent under a power of attorney who manages other money or property for him. The court might have appointed a guardian of the estate, or there may be a trustee under a trust agreement. Remember, you only have authority over Roberto's VA, Social Security, or other federal benefit for which you have been appointed.

To the extent that you can, if you coordinate with Roberto's other fiduciaries, you will generally be able to manage his affairs more cost effectively.

Problems with family or friends

Roberto's family or friends may not agree with your decisions about Roberto's money. To help reduce any friction, follow the four duties outlined in this Guide with the guidelines we've given you.

- **Sharing information may help.** For example, you might want to share reports you complete or summaries of how you've spent Roberto's money, unless Roberto has said that you should not. Be careful not to share Roberto's Social Security number or bank account numbers. It usually is easier to deal with questions about a decision immediately, rather than to deal with suspicion and anger that may build up over a long time. In the end, you have to make the final decision, balancing Roberto's privacy and the need to avoid problems with family and friends.
- **Some family or friends may be so difficult that it is better not to share information with them.** Use your best judgment.
- **If family or friends don't agree with your decisions, try to get someone to help sort it out.** For example, talk to a family counselor or mediator. See "Where to go for help" on page 21 of this Guide.

Watch out for financial exploitation

Family, friends, neighbors, caregivers, fiduciaries, business people, and others may try to take advantage of Roberto. They may take his money without permission, neglect to repay money they owe, charge him too much for services, or just not do things he has paid them to do. These may be examples of financial exploitation or financial abuse. As Roberto's representative payee or VA fiduciary, you should help protect him as his agent. You should know the signs of financial exploitation for five important reasons:

1. Roberto may still control some of his funds and could be exploited;
2. Even if Roberto does not control any of his funds, he still may be exploited;
3. Roberto may have been exploited, and you may still be able to do something about that;
4. People may try to take advantage of you as Roberto's representative payee or VA fiduciary; and
5. Knowing what to look for will help you avoid doing things you should not do, protecting you from accusations that you exploited Roberto.

Common signs

- **If you think some money or property is missing, or Roberto says that some money or property is missing, consider looking for common signs of exploitation or sudden changes in Roberto's spending or savings.** For example, he:
 - » takes out lots of money from the bank without explanation;
 - » tries to wire large amounts of money;
 - » uses the ATM a lot;
 - » is not able to pay bills that are usually paid;
 - » buys things or services that don't seem necessary;
 - » puts names on bank or other accounts that you do not recognize or that he is unwilling or unable to explain;
 - » does not get bank statements or bills;
 - » makes new or unusual gifts to family or others, such as a "new best friend";

- » changes beneficiaries of a will, life insurance, or retirement funds; or
- » has a caregiver, friend, or relative who suddenly begins handling his money.
- **There may also be exploitation issues when Roberto says he is afraid or seems afraid of a relative, caregiver, or friend.**
- **Or, when a relative, caregiver, friend, or someone else keeps Roberto from having visitors or phone calls, does not let him speak for himself, or seems to be controlling his decisions.**

What can you do if Roberto has been exploited?

Call the emergency 911 number if Roberto is in immediate danger.

Call Texas Adult Protective Services at 1-800-252-5400 or the local police or sheriff. You are required by law to do this. If the situation is not urgent or an emergency, you may report the exploitation or abuse online at: texasbusehotline.org/login/default.aspx.

Alert Roberto's bank, credit card company, or investment manager if you think those accounts are at risk. Texas law requires them to investigate suspected financial abuse and they may place a temporary hold on transactions if they suspect exploitation. The hold is placed only on a particular transaction. The account should still be usable for other purposes.

If Roberto is in a nursing home or assisted living, report it to the Texas Attorney General's Medicaid fraud unit at either 512-371-4700 or 1-800-252-8011 (the main agency switchboard).

What can you do if Roberto has been scammed?

Call the Texas Attorney General, Texas Adult Protective Services, the Office of the Long-Term Care Ombudsman, or a similar agency.

If scammers are in other states or countries, call a federal agency, such as the Consumer Financial Protection Bureau, the FBI, the Federal Trade Commission, or the U.S. Postal Inspection Service.

In both cases...

Consider talking to a lawyer about protecting Roberto from further exploitation or getting back money or property taken from him.

Help can come from many places. Each agency and professional has a different role, so you may need to call more than one.

For more information, see "Where to go for help" on page 21.

Be on guard for consumer scams

As Roberto's agent, you should be alert to protect his money from consumer scams as well as financial exploitation. Criminals and con artists have many scams and change them all the time. They often seek unsuspecting people who have access to money. Learn to spot consumer scams against Roberto—and against you as his agent. The Texas Attorney General's Office maintains a list of common scams, which is available at: texasattorneygeneral.gov/consumer-protecton/common-scams.

How can I protect Roberto from scams?

Although many consumer scams occur by phone, mail, email, or on the Internet, they also can occur in person, at home, or at a business. Here are some tips:

- **Put Roberto's number on the National Do Not Call Registry.** Go to donotcall.gov or call 1-888-382-1222.
- **Don't share numbers or passwords for Roberto's accounts, credit cards, or Social Security,** unless you know the person you're dealing with and why they need the information.
- **After hearing a sales pitch, take time to compare prices.** Ask for information in writing and read it carefully.
- **Too good to be true?** Ask yourself why someone is trying so hard to give you a "great deal." If it sounds too good to be true, it probably is.
- **Watch out for deals that are only "good today" and that pressure you to act quickly.** Be suspicious if you are not given enough time to read a contract or obtain legal advice before signing. Also watch out if you are told that you need to pay the seller quickly, for example by wiring the money or sending it by courier.
- **Never pay up front for a promised prize.** Suspect a scam if you are required to pay fees or taxes to receive a prize or other financial windfall.
- **Watch for signs Roberto already has been scammed.** For example, does he receive a lot of mail or email for sweepstakes? Has he paid people you don't know, especially in other states or countries? Has he taken a lot of money out of the bank while he was with someone he recently met? Does he have a hard time explaining how he spent that money? Is he suddenly unable to pay for food, medicine, or utilities?

Common Consumer Scams

Relative in need Someone who pretends to be a family member or friend calls or emails you to say they are in trouble and need you to wire money right away.

Charity appeals You get a call or letter from someone asking for money for a fake charity—either the charity does not exist or the charity did not call or write to you.

Lottery or sweepstakes You get a call or email that you have a chance to win a lot of money through a foreign country's sweepstakes or lottery. The caller will offer tips about how to win if you pay a fee or buy something. Or the caller or email says you already have won and you must give your bank account information or pay a fee to collect your winnings.

Home improvement Scammers take money for repairs and then they never return to do the work or they do bad work. Sometimes they break something to create more work or they say that things need work when they don't.

Free lunch Scammers invite you to a free lunch and seminar. Then they pressure you to give them information about your money and to invest your money with them. They offer you "tips" or "guaranteed returns."

Free trip Scammers say you've won a free trip but they ask for a credit card number or advance cash to hold the reservation.

Government money You get a call or letter that seems to be from a government agency. Scammers say that if you give a credit card number or send a money order, you can apply for government help with housing, home repairs, utilities, or taxes.

Drug plans Scammers pretend they are with Medicare prescription drug plans, and try to sell Medicare discount drug cards that are not valid. Companies with Medicare drug plans are not allowed to make unsolicited phone calls or send unsolicited mail or emails.

Identity theft Scammers steal personal information—such as a name, date of birth, Social Security number, account number, or mother's maiden name—and use that information to open credit cards or get a mortgage in someone else's name.

Fake "official" mail Scammers send letters or emails that look like they are from a legitimate party to try to get your personal information.

Where to go for help

Local and state agencies

Adult Protective Services Texas Adult Protective Services receives and investigates reports of suspected adult or elder abuse, neglect, or exploitation. To make a report, call the 24-hour, toll-free hotline.

1-800-252-5400

dfps.state.tx.us/Contact_Us/report_abuse.asp

Texas Abuse Hotline:

texaabusehotline.org/Login/Default.aspx

**Area Agency on Aging /
Aging and Disability Resource
Center**

The Texas Health and Human Services Commission administers and supports people who are aging and people with intellectual and physical disabilities. Staff can provide information about aging and disability services and whether there are any support groups for fiduciaries or caregivers.

1-512-424-6500

hhs.texas.gov/services/aging

Texas Attorney General

The Office of the Attorney General has a Consumer Protection Section. It operates the Texas Attorney General's Consumer Protection Hotline.

1-800-621-0508

texasattorneygeneral.gov/cpd/consumer-protection

Better Business Bureau

The Better Business Bureau ("BBB") can help consumers with complaints against businesses.

bbb.org/file-a-complaint

BBB of Abilene--13 Mid-West Texas Counties

1-325-691-1533

bbb.org/local-bbb/bbb-of-abilene

*Better Business Bureau Serving the Concho Valley, San Angelo
1-325-691-1533*

bbb.org/local-bbb/better-business-bureau-serving-the-concho-valley

*BBB serving North Central Texas, Dallas, Lubbock, & Wichita Falls
1-214-220-2000*

bbb.org/local-bbb/bbb-serving-north-central-texas

*Better Business Bureau in Southeast Texas
1-409-835-5348*

bbb.org/local-bbb/southeasttexas

*BBB serving the Heart of Texas, Austin, Bryan, Corpus Christi, Fort Worth, Midland, San Antonio, and Waco
1-844-477-1099*

bbb.org/local-bbb/bbb-serving-the-heart-of-texas

*BBB of Greater Houston and South Texas, Austin, Brazoria, Brooks, Cameron, Colorado, Fort Bend, Galveston, Harris, Hidalgo, Jim Hogg, Kenedy, Matagorda, Montgomery, Starr, Waller, Wharton, Willacy, and Zapata Counties
1-713-868-9500*

bbb.org/local-bbb/bbb-of-greater-houston-and-south-texas

*BBB Serving Northeast and Central Louisiana and the Ark-La-Texas (including Bowie and Cass County, Texas)
1-318-797-1330*

bbb.org/local-bbb/bbb-serving-northeast-and-central-louisiana-and-the-ark-la-tex

*BBB El Paso
1-915-577-0191*

bbb.org/local-bbb/bbb-of-el-paso

*BBB serving Central East Texas, Anderson, Camp, Cherokee, Franklin, Gregg, Harrison, Henderson, Marion, Morris, Panola, Rains, Red River, Rusk, Shelby, Smith, Titus, Upshur, Van Zandt, and Wood Counties
1-903-581-5704*

bbb.org/local-bbb/bbb-serving-central-east-texas

*BBB of Amarillo, Texas Panhandle
1-806-379-6222*

bbb.org/local-bbb/bbb-of-amarillo

Texas Veterans Commission The Texas Veterans Commission is a state-appointed advocate for Texas veterans. The Commission assists veterans to secure benefits rightfully earned in exchange for service in the armed forces.
1-800-252-8387
tvc.texas.gov
info@tvc.texas.gov

Texas Veterans Portal The Texas Veterans Portal is a resource that compiles helpful information from many government agencies to help veterans, their families, and their survivors find the assistance, services, and benefits they need.
1-800-2273-8255 or 2-1-1 (option 1)
veterans.portal.texas.gov

Local Resources Eldercare Locator is a public service of the U.S. Administration on Aging that connects older Americans and their caregivers with information on senior services.
1-800-677-1116
eldercare.acl.gov

Long-Term Care Ombudsman Program Contact the Office of the State Long-Term Care Ombudsman to find state and local long-term care advocates. Ombudsmen identify, investigate, and resolve complaints about long-term care.
1-800-252-2412
apps.hhs.texas.gov/news_info/ombudsman

Texas Association of Mediators Find a listing of local mediators in Texas. Mediation can help resolve disputes and may sometimes be an alternative to legal action.
txmediator.org
(click on "Member Locator" then "View All Members for list of Texas mediators)

Medicaid/medical assistance

Texas Medicaid Information *hhs.texas.gov/services/health/medicaid-chip/medicaid-chip-program-services*

Texas Health and Human Services Commission *yourtexasbenefits.com/Learn/Home*

Texas Health Options This state resource can help you understand how to find and use health insurance.
1-800-252-3439
texashealthoptions.com
ConsumerProtection@tdi.texas.gov

**Medicaid Fraud Control Unit
of Texas**

The Medicaid Fraud Control Unit, in the Office of the Attorney General, investigates and prosecutes abuse and fraud by health care providers.

1-800-252-8011 (Main agency)

myfcu@oag.texas.gov

Austin Field Office

1-512-371-4700

Corpus Christi Field Office

1-361-851-8440

Dallas Field Office

1-817-385-2200

El Paso Field Office

1-915-881-2100

Houston Field Office

1-713-225-0691

Lubbock Field Office

1-806-765-6367, ext. 101

Pharr Field Office

1-956-683-7095

San Antonio Field Office 1-210-653-9001

Tyler Field Office

1-903-593-4644

Police or sheriff

Find a law enforcement agency by checking your local directory.

Texas Victim Resource Directory The Texas Victim Resource Directory is a compilation of non-profit and governmental agencies that provide services to crime victims free of charge in Texas.

<https://ivss.tdcj.texas.gov/resource-search/>

Sheriffs' Association of Texas

Find the local sheriff's office.

txsheriffs.org/texas-sheriffs-list

Federal agencies

Numerous federal agencies play a role in combatting fraud and abuse and educating consumers. Contact them for more information.

Consumer Financial Protection Bureau	<i>1-855-411-CFPB</i> <i>consumerfinance.gov</i>
Do Not Call Registry	<i>1-888-382-1222</i> <i>donotcall.gov</i>
Federal Bureau of Investigation	<i>fbi.gov/scams-safety</i>
Federal Trade Commission	<i>1-877-FTC-HELP (382-4357)</i> <i>consumer.ftc.gov</i>
Postal Inspection Service	<i>1-877-876-2455</i> <i>postalinspectors.uspis.gov</i>
Social Security Administration	<i>1-800-772-1213</i> <i>socialsecurity.gov/payee</i>
Department of Veterans Affairs	<i>1-888-407-0144</i> <i>benefits.va.gov/fiduciary</i>

Legal help

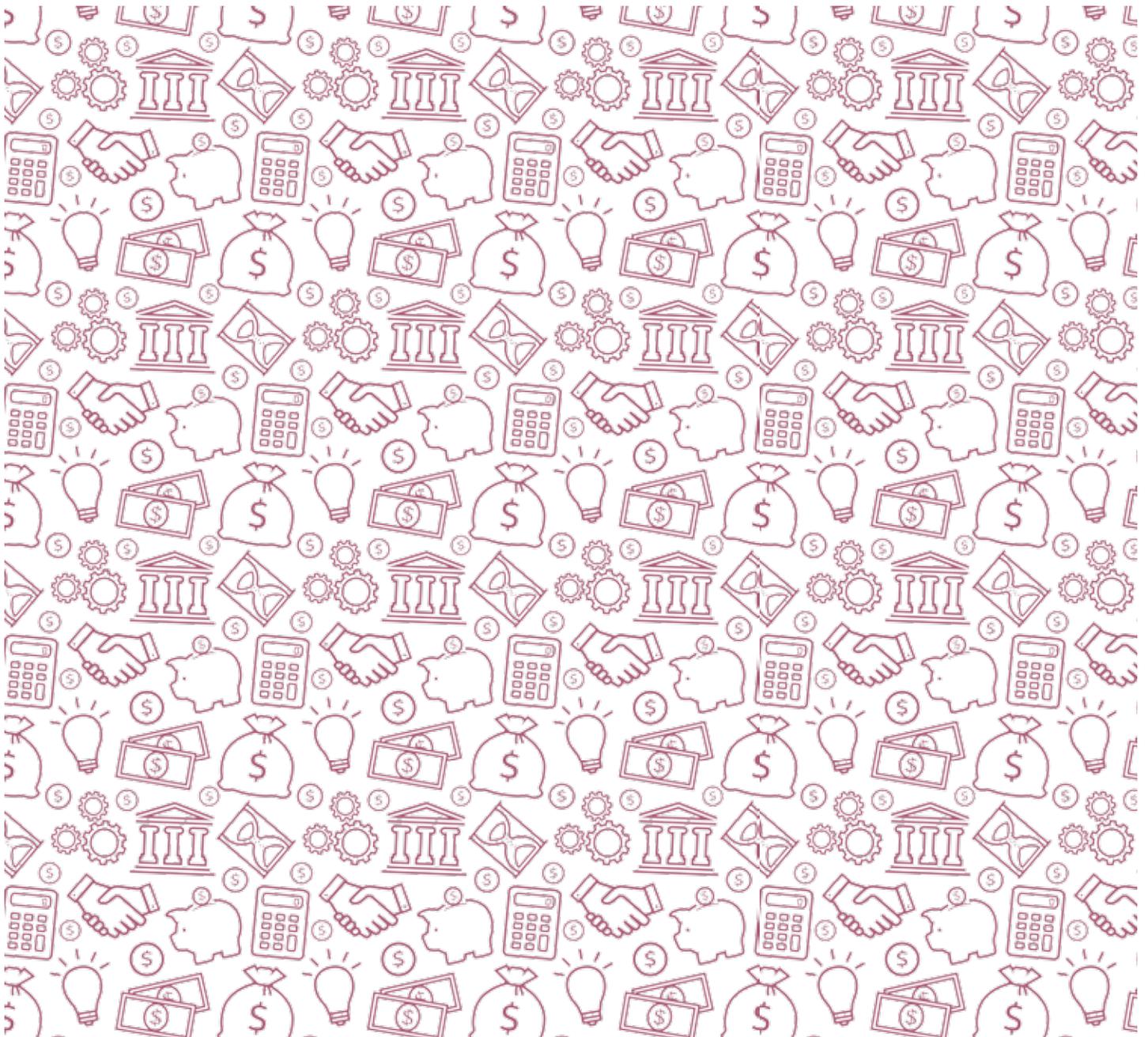
Eldercare Locator	Find local programs that provide free legal help to people over age 60 by contacting the national Eldercare Locator. <i>1-800-677-1116</i> <i>eldercare.acl.gov</i>
Legal Services Corporation	Find local programs that provide free legal help to low-income people on the website of the Legal Services Corporation. <i>lsc.gov/find-legal-aid</i>

State Bar of Texas	Find free legal clinics and other resources for veterans and their families who otherwise cannot afford or do not have access to the legal services they need on the website of the State Bar of Texas. <i>texasbar.com/Content/NavigationMenu/AboutUs/StateBarPresident/TexasLawyersforTexasVeterans/Resources_for_Vetera.htm</i>
Texas Legal Services Center	Any person in Texas who is 60 years of age or older can call the Legal Hotline for Texans for free legal information. The Legal Hotline for Texans has a wide range of brochures on many different legal topics. The Legal Hotline for Texans also serves persons who are eligible for Medicare, regardless of age or income. Services can be applied for online or over the phone. 1-800-622-2520 <i>tlsc.org</i>
Legal Aid of Northwest Texas	This program serves counties from the Panhandle and the High Plains through the Dallas–Fort Worth Metroplex. It has offices in Amarillo, Plainview, Lubbock, Midland, Odessa, Abilene, Brownwood, San Angelo, Wichita Falls, Denton, Weatherford, Fort Worth, Dallas, Waxahachie, and McKinney. <i>lanwt.org</i>
Lone Star Legal Aid	This program serves Texas counties from the Louisiana and Arkansas border westward to some counties along I-35. It has offices in Texarkana, Tyler, Paris, Longview, Nacogdoches, Beaumont, Conroe, Houston, Galveston, Angleton, Bryan, Belton, and Waco. <i>lonestarlegal.org</i>
Pro Bono Program Listings in Texas	<i>probono.net/oppsguide/search?state=TX</i>
Houston Volunteer Lawyers	Providing free legal aid to low-income individuals by connecting them with lawyers in the private bar who volunteer their time. 1-713-228-0735 <i>makejusticehappen.org</i>
Texas RioGrande Legal Aid	Providing free legal services to low-income residents in 68 counties of Southwest Texas. <i>trla.org</i>
Lawyer Referral Service (LRS) of Central Texas	Reduced fee program for family law matters, uncontested guardianship cases, and drafting simple wills. <i>austinlrs.com</i>

Dallas Volunteer Attorney Program	<p>Providing telephone referral of low-income individuals to volunteer attorneys who provide free legal services. Applicants must be Dallas County residents.</p> <p>1-214-243-2236</p> <p>dallasvolunteerattorneyprogram.org</p>
Texas Rio Grande Legal Aid (El Paso, South & West Texas)	<p>Providing free legal services to indigent residents of South and West Texas and to migrant and seasonal farm workers throughout Texas.</p> <p>1-915-585-5100</p>
Community Justice Program (San Antonio)	<p>Providing free neighborhood-based legal services to individuals who may not otherwise have access to the legal system.</p> <p>sanantoniobar.org/about-cjp/</p>
Fee-for-service lawyers	<p>This is an American Bar Association-sponsored website that provides information about how to find a lawyer in each state. It also has information about legal resources, how to check whether a lawyer is licensed, and what to do if you have problems with a lawyer.</p> <p>findlegalhelp.org</p>

Accounting help

American Institute of CPAs Find a local certified public accountant. us.aicpa.org/forthepublic/findacpa.html



Find this and the rest of the reports in the series at protecttheirmoneytx.org

For more information on the work of AARP in Texas, visit aarp.org/tx

To learn more about Texas Appleseed, go to texasappleseed.org