

Visit the  
new LRAs  
Planning Hub

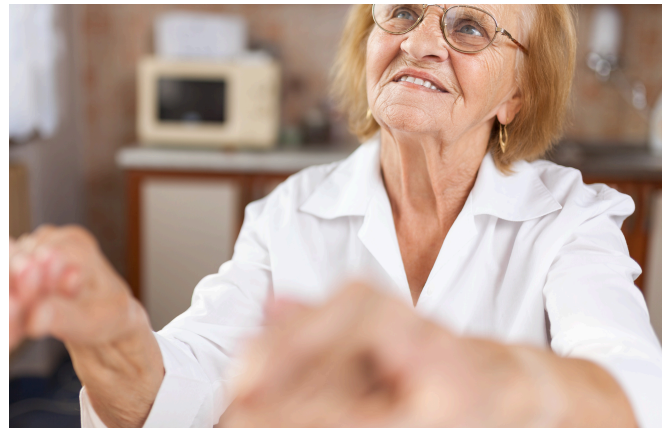


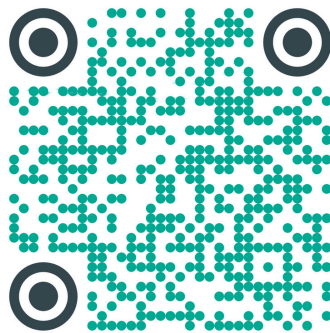
# RETHINKING GUARDIANSHIP

**NEW EDITION**

## Supporting Choice and Self-Determination in NC

*A Less Restrictive Alternatives (LRAs) Resource Guide*





# Less Restrictive Alternatives (LRAs) in North Carolina



## Welcome to

### Supporting Choice and Self-Determination in North Carolina

This resource guide has information about less restrictive alternatives (LRAs) including specific tools, resources, and strategies that can help support your choice and self-determination. It is important to note that this guide is not a complete list of all LRAs; other options may exist.

These options can help you develop a plan to try using LRAs before seeking guardianship, to use or to help you make the case for the restoration of your rights, or to use in place of or together with guardianship. Remember that guardianship should be limited to just those areas that truly require a substitute decision-maker.

### Tips for Using This Booklet

- Each topic listed in the table of contents contains a definition, examples, links to resources, and steps to take to get started using that support option.
- It may be helpful to explore these tools together with somebody who knows you well.
- You can open the resources provided throughout this guide by clicking on the live/underlined hyperlinks.
- **You can find an electronic copy using the following QR code:**

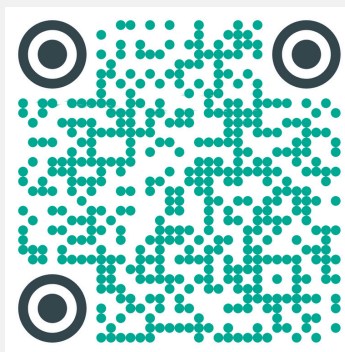




Rethinking Guardianship's mission is to promote less restrictive alternatives to guardianship and create long-term changes in the state's guardianship system. We are a diverse group committed to improving life for people who are experiencing guardianship or who could benefit from less restrictive alternatives. We are self-advocates and their family members, policymakers, legislators, university faculty, and staff from nonprofits, businesses, and associations.

This guide was produced by Cares at the UNC School of Social Work with support from the North Carolina Council on Developmental Disabilities, the North Carolina Department of Public Instruction, the North Carolina Family Support Program, and The Arc of North Carolina.

**To learn more, or to use the LRAs Planning Hub  
visit <https://rethinkingguardianshipnc.org/>  
or scan the following QR code:**



This guide was last updated in September 2024 and may be reproduced in part or in full for use by individuals, families, groups, organizations, and others interested in promoting least restrictive alternatives to guardianship for adults of all ages. Earlier editions: April 2022; July 2021.

You can email us at [rethinkingguardianshipnc@email.unc.edu](mailto:rethinkingguardianshipnc@email.unc.edu)



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# Supported Decision-Making Plan

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Supported decision-making (SDM) is getting help from people you trust so you can make your own decisions about your life. Your supporters can be friends, family, or professionals. They help you understand situations and choices so you can decide for yourself.

A supported decision-making plan is when you and your supporters agree that they will help you in areas you choose. This way, you can make your own decisions. Your supporters can also help you share your plan and your choices.

## Steps for Developing a Supported Decision-Making Plan

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### **Step 1. Decide what types of decisions you want help with.**

There are many areas where you might want support. With a supported decision-making plan, you choose people you trust to help you understand your choices, make decisions, and communicate them. You might have more than one support person, depending on the area.

## **Examples of Areas Where You Might Want Support:**

### **Healthcare and Other Health Treatments:**

- Understanding and making good choices about your medical, dental, and health-related treatment.
- Assisting you in selecting your doctor, dentist, therapist, and caregivers.
- Talking with your doctor, dentist, and other healthcare staff, as needed.

### **Finances:**

- Making decisions about everyday purchases like groceries and clothes and big decisions like renting an apartment and getting a credit card.
- Understanding your finances, communicating how you want to spend your money, and interacting with bank staff.

### **Community Living:**

- Making decisions about roommates, housing, shopping, social activities, transportation, and dealing with peer pressure.
- Understanding and talking with roommates, friends, bankers, shopkeepers, transportation providers, and others.

### **Safety:**

- Understanding your rights, recognizing when you are being taken advantage of, and identifying the risks of some decisions.
- Recognizing signs of danger.
- Having close relationships and knowing how to be safe.
- Avoiding harm, dealing with bullying, staying safe, using social media wisely, and more.

These are just examples of where you might want support. Some of these may not apply to you, and there may be other areas where you need help that are not listed above.

You might want to make some choices on your own, while for other choices, you might want a little bit or a lot of support. It's important to know how much and what kind of help you want.

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## **Step 2. Choose your Supporters and talk to them.**

Think about the people you trust. Consider choosing them to be your Supporters. Your Supporters can be anyone, or any group of people. They could be a family members, friends, professionals, or anyone else you choose. You get to choose how you want to be supported. For example, you may want your doctor to support you in healthcare matters and a family member to help you with money management.





Once you've picked whom you want as your Supporters, ask if they will help you. Tell them how you would like them to help you.

It is important that they know what is involved so that they can best support you. Remember, you can change your mind about whom you want to help you. Your Supporters can change their minds, too.



### **Step 3. Learn about tools and other resources that you and your Supporters can use.**

There are many tools and other resources that can help you with setting up your personal plan and communicating with important people, such as your doctor. These are sometimes called **“Less Restrictive Alternatives”** or LRAs. You can learn about them at the Rethinking Guardianship NC website.

[www.rethinkingguardianshipnc.org](http://www.rethinkingguardianshipnc.org)



### **Step 4. Decide if you want a formal or informal SDM plan.**

Asking for advice is a regular part of life. No one has all the answers. Your Supporters can help you make choices.

This can be done informally or formally.  
Only you know what will work best for you.

The level of support that you want will guide you. Informal support is a good choice if you feel confident making choices. It is also good if you only want a little bit of help. Make sure to tell your Supporter how much help you want.



You may want more formal support. A Supported Decision-Making Agreement is a written agreement that you (the Decision-Maker) and your Supporters sign.

You and your Supporters can make this together. There is no required form or layout for a Supported Decision-Making Agreement in North Carolina. You can create what works best for you.



## Step 5. Write your SDM Plan.

It is a good idea to write down what you want to do for yourself and what your supporters can do to help you. Being specific is a good idea. Your SDM plan should include

- Areas where you want support making decisions, understanding and communicating your choices, and planning and performing various activities.
- Who your Supporters are for each area.
- How each Supporter will help.
- Who will be a backup Supporter if yours is not available.
- A way to handle if you and your Supporter don't agree.

## Step 6. Share your SDM plan.

Share copies of your SDM plan with your Supporters and other people who are important to you. You may also want to keep copies of your SDM plan on your phone, in your room, and anywhere else you want to keep it.

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## Resources

You can learn more about supported decision-making at the [National Resource Center for Supported Decision-Making](#) website.

The website also has [examples of Supported Decision-Making Agreements](#).

## Get Started Making a Supported Decision-Making Plan

Step 1. Decide what types of decisions you want help with.

Step 2. Choose your Supporters and talk to them.

Step 3. Visit the [Rethinking Guardianship NC](#) website to learn about tools and other resources that you and your Supporters can use.

Step 4. Decide if you want a formal or informal supported decision-making plan (see Resources, above).

Step 5. Write your SDM Plan. See details in Step 5 on this page.

Step 6. Share your supported decision-making plan with your Supporters and other people who are important to you.

# Assistive and Adaptive Technologies

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Assistive and Adaptive Technologies are two types of technology that help people with disabilities. Assistive technology is any tool or device that helps people with disabilities do things they find difficult. Adaptive technology changes regular tools or devices to help people with disabilities use them more easily. Both types of technology help people with disabilities live more independently.

## Examples of Assistive and Adaptive Technologies with Recommended Resources

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### DAILY ACTIVITIES

**Smart Phone or Tablet Apps** can help you with communication, and other tasks and activities. There are apps for messaging, talking and video conferencing, managing your to do list, monitoring your health, and much more. Some are free, some cost money to access.

**Eating and drinking technologies** include special cups with controlled flow, heavier utensils, spoons that bend, and plates and bowls that stay put on the table to stop food from sliding off.

**Kitchen assistive technologies** like timers, stoves that turn off automatically, or a microwave that talks can help you cook meals safely.

**Personal hygiene devices can help you in the bathroom.** There are special toothbrushes and toilets, as well as other bathroom tools. There are also tools to help you dress and undress, and special clothing with Velcro and magnets.

**Assistive listening devices** are systems that are used in some public spaces to help individuals with hearing impairments hear more clearly.

**Screen readers** can help you if you have low vision by reading text displayed on a computer screen aloud.

**Braille displays** convert text on a computer screen into Braille so you can read digital text if you have low vision.

**Hearing aids** make sounds louder so you can hear more clearly if you are hearing impaired.

**Speech recognition software** allows you to control a computer using your voice.

**Customized keyboards** have larger keys or alternative layouts to make typing easier.

**Wheelchairs** can be manual or electric and can help you move around more independently if you have difficulty walking or standing.

**Modified vehicles** may have hand controls, wheelchair lifts, or other adaptations to help you be able to drive.

- Find your local Assistive Technology Program Center by visiting the [NC Assistive Technology Program](#) website. This program can help you choose which assistive and adaptive technologies you might benefit from.
- You can also learn about funding resources for assistive technology from the NC Assistive Technology Program's [Funding Resources](#) website.

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## **HEALTH AND SAFETY**

**A Medical Alert System**, also known as a personal emergency response system (PERS), is a wearable device like a bracelet or pendant with a button to push to call for help in an emergency.

- Learn about the different types of medical alert systems and how they work from the [SafeWise](#) website.
- Read about how to choose a medical alert system in this [Healthline.com](#) article.
- Consumer Reports published an article titled [Best Medical Alert Systems](#).

**Communication Devices** that help you talk to others come in different types. Some are simple, like cards or books with pictures and words. Others are more advanced, like tablets that can talk or watches that track your health. These devices can be changed to fit what you need.

**Schedules, alarms, reminders, and checklists** can remind you to take medicine or show you what you need to do each day.

- The [Widgit Health](#) website offers free communication tools and checklists related to medical, dental, emergencies, etc.

**Safes and lockboxes** are strong containers made to keep things safe. They come in different sizes and types and protect things from fire and water. They can keep medicine or dangerous things safe.

- Learn about how to choose the right lockbox for your needs by reading the article titled [Choosing the Right Lockbox for Your Needs](#).

**Privacy settings and parental controls** are features on many devices, websites, accounts, and apps that let you control what others see. You can limit how much time you spend on devices and choose what you can and cannot see.

- Download the [Family Guide to Parental Controls](#) booklet from Connect Safely.
- 

## **HOME AND WORK**

**Home modifications**, such as installing ramps, widening doorways, or adding grab bars in bathrooms can make your home more accessible. Adaptive software interfaces allow you to adjust settings on your phone, tablet, or computer, for example making text size larger and adjusting the colors and contrast.

- Visit the [Simply Home](#) website to learn how they design and implement person-centered technology solutions for independent living.
- Visit the [NC Office of Employment and Independence for People with Disabilities](#) website to find your local office and learn about the services they provide. This used to be called Vocational Rehabilitation Services.

## **Get Started with Assistive and Adaptive Technologies**

Step 1. Identify the activities and parts of your life where you need assistance or adjustments.

Step 2. Find your local Assistive Technology Center by visiting the [NC Assistive Technology Program Center directory](#) website and call them.

Step 3. Use other Resources in this guide.



## Power of Attorney

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A Power of Attorney (POA) is a legal document that lets someone you choose (called your Agent) make choices for you. Your Agent can have a lot of power or just a little, depending on what you decide the document says. A POA allows you to give someone you trust the right to make choices for you.

### General Power of Attorney

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A general Power of Attorney gives your Agent a lot of power. They can do many things for you, like handle your money, buy life insurance, or hire help. This type of POA is good if you can't take care of things yourself.

A general Power of Attorney ends if:

- You become unable to make decisions or die
- You take it back
- A court says it's not valid
- Something happens to your Agent



### Durable Power of Attorney

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A durable Power of Attorney is a POA that keeps working even if you get hurt or sick and can't make decisions. This is because it has a special durability clause. A durable POA stays in effect until you cancel it or until you pass away. It can also end if a court says it is not valid.

A **general Power of Attorney ends** if you become unable to make decisions. A **durable Power of Attorney does not end** if you become unable to make decisions. A durable POA stays in effect even if you are incapacitated.

The type of POA you need depends on what you want. You may want a general POA or a durable POA. It is important to know what kind of power you want to give your Agent. You should also talk to your Agent about your wants and needs.

Durable POAs are used to plan for emergencies or if you lose mental ability. There are two main types of durable POAs:

**A Financial Power of Attorney** lets your Agent manage your money.



**A Healthcare Power of Attorney** lets your Agent make healthcare choices for you.



## How to Create a Power of Attorney

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There are a few rules for making a Power of Attorney. Your POA must be written and signed by you. Two witnesses must watch you sign it, and it also needs to be signed by a notary who sees the witnesses sign it. A witness is an adult who sees you sign the POA. They could be your friend, neighbor, or even a stranger. You can find a notary near you through the Secretary of State's website (see Resources below).

If you have questions about the law, talk to a lawyer.  
You may also want to work with a lawyer to create your POA.

You should give a copy of your POA to your Agent. You may also want to give a copy to the county register of deeds office in North Carolina. A durable POA must be given to the county register of deeds where it will be used.

## Resources

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You can read about the difference between Durable and General (Regular) POA at the [Legal Zoom](#) website.

You can download the [Durable Power of Attorney form](#).

You can download the [General \(Regular\) Power of Attorney form](#).

You may find a notary near you in North Carolina on the [Secretary of State](#) website. There is usually a small fee for a notary (less than \$10).

## Get Started with Durable/General Power of Attorney

Step 1. Choose who you would like to be your Agent(s) and talk to them.

Step 2. Decide if you would like a Durable or a General (Regular) POA.

Step 3. Fill out the Durable or General (Regular) POA form (see Resources, above).

Step 4. Find a Notary. You can find a Notary at your bank, UPS Stores, public libraries, real estate agencies, law firms, or at the Secretary of State website (see Resources, above).

Step 5. Sign the document in front of two witnesses plus the notary.

Step 6. Give a copy of your signed, notarized document to your Agent(s).

Step 7. File a copy of your signed, notarized document with your County Register of Deeds.



## Foster Care 18 to 21

If you turn 18 while you are in foster care in North Carolina, you may be eligible for the Foster Care 18 to 21 Program. This program extends foster care services, offering you help and support, helping you move toward independence. In order to be eligible, you must also be one of the following:



- Enrolled in high school (or equivalent program).
- Enrolled in college or vocational education.
- Part of a program to promote having a job.
- Working for at least 80 hours per month. or
- Unable to complete the above requirements due to a medical condition or a disability.

## Joining the Program

When you join the program, you sign a Voluntary Placement Agreement (VPA). Then, the court will hold a first review hearing. The court may have more hearings. These will monitor the your progress.

The County DSS worker develops a plan with you. This plan is called the Transitional Living Plan and it says what help you will get.

A team of adults will also help you. They help you create goals and find services. This team is called Transitional Support Team (TST). Young adults in Foster Care 18 to 21 have monthly check-ins with their team.

## Foster Care Maintenance Payments

If you are enrolled in Foster Care 18 to 21, you can get monthly foster care payments. They may be made directly to you, to someone you choose, such as a relative, or to a rental agency or landlord. They can be used for your expenses even if you also have SSI, Education and Training Vouchers, and NC Reach.

# Foster Care 18 to 21 Placements

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You can be placed out-of-county or out-of-state. Placements may include:

## Foster Home/Facility

- Family Foster Home
- Therapeutic Foster Home
- Group Home

## Semi-Supervised Independent Living Arrangement

- Shared Apartment or Townhome or House
- Relative or Family Friend
- Host Home

## College/University Dormitory

- On-Campus Dormitory
- On-Campus Apartment
- College Co-Op

## Resources

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North Carolina has other services for young adults:

- **NC LINKS** provides independent living services for young adults in foster care.
- **NC Reach Program** is a scholarship program for foster youth and adoptees.

Contact your county Department of Social Services (DSS) to learn more.

You can find a map and directory at the [Department of Social Services](#) website.

To learn more about NC Foster Care 18 to 21, go to the [North Carolina Department of Health and Human Services](#) website.

## Get Started with Foster Care 18-21

Step 1. Determine if you qualify for Foster Care 18-21.

Step 2. Identify what County you live in.

Step 3. Find your County's Department of Social Services using the list or map at the Department of Social Services Directory (see Resources, above).

Step 4. Call the main number or, if it's listed, the number for the Foster Care Program.

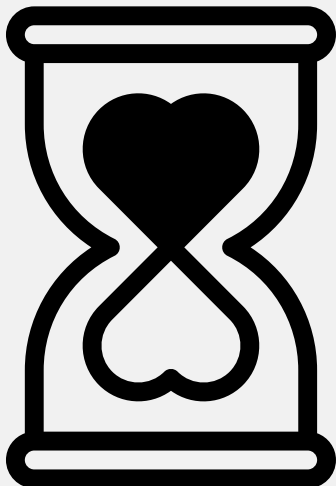


# Transitioning to Adult Healthcare

When you turn age 18, you become the decision-maker for your healthcare. If you have been seeing a doctor who treats children, you may need to switch to a doctor who treats adults. It is a good idea to start getting ready for this change before you turn 18. Moving to an adult doctor is a big step and means you have to be more independent and take care of yourself. You can still ask your family or caregivers for help, but you are the one in charge.

## How Do You Know You Are Ready?

Changing from children's healthcare to adult healthcare usually happens between ages 18 and 22. It is a good idea to start learning and practicing the new responsibilities before you make the switch. You can also choose people you trust to help you with these tasks.



You are ready if you can:

- Understand your health conditions and health history and can explain them to someone else.
- Know when and how to get emergency care like going to the emergency room or urgent care.
- Manage your medications.
- Make and cancel doctor's appointments.
- Talk with your doctor about your health.
- Know what health insurance you have.

# How is Adult Healthcare Different from Children's Healthcare?

Some of the things that may change when you move to adult healthcare are:



Children's  
Healthcare



Adult  
Healthcare

Your parent or caregiver is with you for most or all your appointments.



You see the doctor alone unless you want others to be there.

Your parent or caregiver helps answer questions and explain your medical conditions, any medicines, and medical history.



You answer questions and explain your medical conditions, medicines, and medical history. You can ask someone to help you with this.

Your parent or caregiver helps make appointments and get your medicines.



You make your own appointments, get your medicines on your own, and take your medicines on your own. You can ask someone to help you with this.

Your parent or caregiver can see some of your health information, including test results.



Your health information is private unless you agree to let others see it.

Your parent or caregiver knows your health insurance and pays any charges at the appointment.



You keep your health insurance card with you and pay any charges at the appointment.

Your parent or caregiver keeps a record of your medicines and vaccines.



You keep a record of your medicines and vaccines.

Many children's doctors provide primary care and specialize in things like asthma and heart conditions.



Adult specialists often do not provide primary care, so you need to have a primary care doctor along with a doctor who specializes in things like asthma and heart conditions, if needed.

Adapted from Got Transition ([GotTransition.org](http://GotTransition.org))

# Supporting You in Adult Healthcare

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When you turn 18, you are legally an adult. You make your own choices about your healthcare unless you choose to involve others. Your health information is private unless you decide to share it.

Here are some options to consider:

**Privacy Release Form:** Lets a person or people you choose see your medical records and talk with your doctors. This is sometimes called a HIPAA Release Form. You can find a copy of this form at the [NC-DHHS](#) website.

**Supported Decision-Making Plan:** Choose people you trust to help you understand your choices and make good decisions about your symptoms, conditions, and health care.

**Healthcare Power of Attorney (H-POA):** A legal document that lets someone you choose make healthcare choices for you, but only if you are no longer able to make healthcare decisions for yourself. It says what kind of healthcare you want and helps your H-POA make the same decisions about your health that you would. You cannot set up this document once you can no longer express your wishes, so if you want this document, it is recommended that you obtain it soon after you reach age 18.

**Living Will or Advance Directive:** A legal document that lets you say what kind of care you want at the end of your life if you are unable to make healthcare decisions or communicate those decisions. This care includes measures like CPR or shocking your heart to keep you alive. It can also include food and water delivered to your body through tubes if you are unable to eat or drink. It is important to tell your family or friends what you want at the end of your life. Without it, family members and doctors may not know your wishes.

You can find information about these and other Less Restrictive Alternatives at the [Rethinking Guardianship NC](#) website.

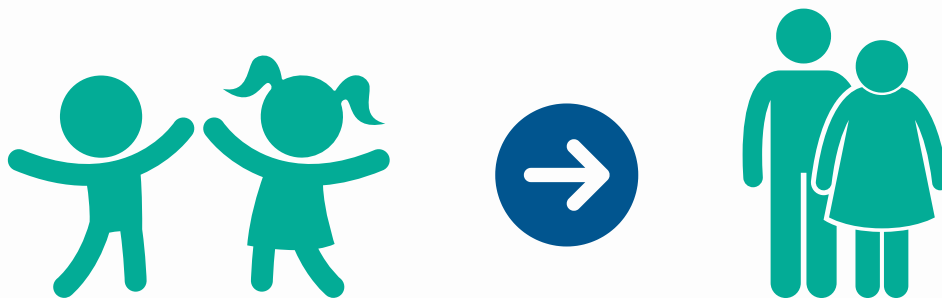
## Other Resources

You can find many useful tools and information about transitioning to adult healthcare at the [Got Transition](#) website. For example, you can take this [Got Transition Readiness Quiz](#).

You can find information and worksheets to learn about adult healthcare in this [ASAN Healthcare Toolkit](#) by AASPIRE.

The Center for Inclusive Health offers this [Toolkit for Primary Care Providers](#) that you can share with your healthcare providers.

You can create a personalized checklist of steps to take for your healthcare transition at Work Together NC's [Transition Action Planning Resources](#) website.



## Get Started with Transitioning to Adult Healthcare

Step 1. Take the “Got Transition Readiness Quiz.”

Step 2. Talk to people you trust, such as your family or doctor, about changing to adult healthcare.

Step 3. Learn about your health insurance.

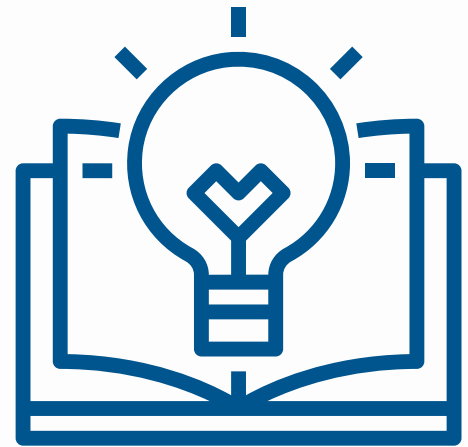
Step 4. Identify some adult healthcare providers near you and visit their office, talk to their staff, and decide if you like them.

Step 6. After you turn 18, you can ask your child doctor to send your healthcare records to your new, adult doctor.

## Health Education

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Health Education teaches you how to get and stay healthy. Health Education can be about a specific health issue, like diabetes, or general topics like reproductive health, exercise, eating healthy, or handling stress. Health education teaches you how to make healthier choices and avoid getting sick or injured. The goal of health education is to help you be healthy so you can live your best life.



## What are the Different Types of Health Education?

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The types of health education include

- **Physical Health Education** teaches you about exercise and eating well to keep your body healthy.
- **Social Health Education** teaches you how to talk to people in different places, like school and work, and how to make friends.
- **Mental and Emotional Health Education** helps you learn how to deal with your thoughts and feelings so you can handle stress and feel good about yourself.
- **Sexual and Reproductive Health Education** teaches you about relationships, being safe, and understanding your body.
- **Healthcare Education** teaches you about staying healthy, going to the doctor, your rights in healthcare, and using health insurance.

# Examples of Health Education

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- **Physical Health Education:** Classes like yoga and learning to cook healthy food.
- **Social Health Education:** Learning how to make friends and how to get along with co-workers.
- **Mental and Emotional Health Education:** Ways to manage stress and be strong.
- **Reproductive and Sexual Health Education:** Learning about your body and safe relationships.
- **Healthcare Education:** Learning how to get ready for a doctor's appointment and going to health fairs.



## Resources

You can find many tools and resources for self-advocates, supporters and health professionals on the AASPIRE [Healthcare Toolkit](#) website.

You news, stories, and tools related to staying healthy at the [Special Olympics Inclusive Health](#) website.

You can learn about sexual health with the [Sexual Health Resource Toolkit](#).

Learn about health insurance for people with intellectual disabilities from this [Center for Inclusive Health](#) report.

## Get Started with Health Education

Step 1. Think about each part of your health.

Step 2. Decide what you want to learn.

Step 3. Talk to your family and friends. Use the resources on this page.



# Healthcare Power of Attorney

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A Healthcare Power of Attorney (HCPOA) is a legal document that lets someone you choose make healthcare choices for you if you can't make them yourself. It explains what kind of healthcare you want and helps your HCPOA make decisions about your health just like you would. You can get a Healthcare Power of Attorney as long as you can tell your wishes about your healthcare, so it's a good idea to do it sooner rather than later. You can always change or update it if your wishes change.

## Why Have a Healthcare POA?

Your HCPOA, called your Agent, can make sure someone you trust will make medical choices on your behalf if you can't tell your healthcare providers yourself.



## What Kind of Choices Can My Agent Make?

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Your Agent can make many kinds of choices, such as:

- Checking you in or out of a hospital or nursing home.
- Deciding what medicine or treatments you will get.
- Choosing who has access to your medical records.

Your Agent can only make these choices if you are unable to do so yourself. They must follow your wishes when making decisions for you.

## Who Can Be My Agent?

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Your Agent can be anyone over 18 years old, except your doctor or healthcare provider. They can be a family member, friend, or any other trusted adult. You can choose more than one Agent if you want. Two Agents can work as co-Agents, meaning they make decisions together as equals. They can also act as successive Agents, where the second person takes over if the first one cannot. It's a good idea to talk to your Agent(s) about your care choices and make sure they are willing to make decisions for you, even if it might be difficult.



## How to Create a Healthcare POA

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Because this is a legal document, there are some rules for creating a Healthcare POA. Your Healthcare POA must be completed and signed by you. You need to complete it while you are still well enough to make healthcare choices. Two witnesses must watch you sign the document, and it must be notarized. A witness is an adult who sees you sign it; they can be a friend, neighbor, or even a stranger.

It's helpful to talk with people close to you about the care you want. Your doctor or healthcare provider can answer medical questions. If you have questions about the law, it's a good idea to talk to a lawyer. Once your Healthcare POA is complete, you should give a copy to your Agent, your doctors, and anyone else you trust.

## Getting it Notarized

You can find a notary near you in North Carolina through the Secretary of State website (see Resources below).

Also, unlike a Power of Attorney, your Healthcare Power of Attorney does not require a lawyer.

## Resources

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You can download the NC Healthcare POA form as a Word document or as a PDF

[NC Healthcare POA form \(Word\)](#)

[NC Healthcare POA form \(PDF\)](#)

You can find a notary near you in North Carolina through the [Secretary of State](#) website. (They usually charge a small fee (less than \$10).

## Get Started with Healthcare Power of Attorney

Step 1. Choose who you would like to be your Agent(s) and talk to them.

Step 2. Fill out the NC Healthcare POA form (see Resources, above).

Step 3. Find a Notary. You can find a Notary at your bank, UPS Stores, public libraries, real estate agencies, law firms, or at the NC Secretary of State website (see Resources, above).

Step 4. Sign the document in front of two witnesses and the notary.

Step 5. Give a copy of your signed, notarized document to your Agent(s) and your healthcare provider. Make a note on your copy of the date and anyone ho you shared it with so if you ever make changes, you will remember who to give the updated copy to.



# Living Will

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A Living Will lets you say what kind of medical care you want at the end of your life. It is also called an Advance Directive. A Living Will is helpful if you can't talk about what you want.

## How Does a Living Will Work?

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A Living Will tells what kind of care you want at the end of your life. It helps if you get sick and can't tell your family or doctors what you want. Without it, they won't know what to do. For example, if you want a respirator if you are in a coma or vegetative state, or if you would want nutrition and hydration.



Many states have their own Living Will forms. You can write as much as you want about your wishes. You should give it to your doctors and your Healthcare Power of Attorney. You can change or cancel your Living Will anytime.

## Living Will & Healthcare Power of Attorney

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Living Wills and Healthcare Powers of Attorney are often made together. A Living Will is a piece of paper that tells healthcare professionals your wishes. A Healthcare Power of Attorney is a person you choose who can represent you during the same situation. This is only if you can't make your own choices. These choices include what you wrote in your Living Will.

You can also tell your healthcare providers more about the care you want at the end of your life. You might want to fill out a Medical Order for Scope of Treatment (MOST) or a Do Not Resuscitate (DNR) form. You can find these forms on the NC DHHS website (see Resources below).



## Living Will in North Carolina

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In North Carolina, a Living Will is called an Advance Directive for a Natural Death. North Carolina has its own rules for this. The North Carolina form must be signed in front of two witnesses and a notary who must witness the two signatures also. You can find a notary near you on the Secretary of State website (see Resources below).

## Resources

You can download the [North Carolina Advance Directive form](#).

You may find a notary near you in North Carolina through [the Secretary of State](#) website. They usually charge a small fee (less than \$10).

You can download [Medical Order for Scope of Treatment \(MOST\) form](#).

You can download the [Do Not Resuscitate \(DNR\) form](#).

## Get Started with a Living Will

Step 1. Choose which life-sustaining, life support, and end-of-life care medical treatment options you prefer.

Step 2. Fill out the Advance Directive form (see Resources above).

Step 3. Find a Notary. You can find a Notary at your bank, UPS Stores, public libraries, real estate agencies, law firms, or at the Secretary of State website (see Resources above).

Step 4. Sign the document in front of two witnesses and the notary.

Step 5. Give a copy of your signed, notarized document to your healthcare agent (if you have one), your doctor, and your local hospital.



# Psychiatric Advance Directive

## (Advance Instruction for Mental Health Treatment)

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A Psychiatric Advance Directive (PAD) is a legal tool that lets mental health doctors know what kind of treatment you want during a mental health crisis. In North Carolina, it's called an Advance Instruction for Mental Health Treatment. You can use it along with your Healthcare Power of Attorney.

A PAD allows you to decide in advance if you want to agree to or decline certain psychiatric treatments. You can also choose someone you trust to make decisions for you based on your PAD if you're unable to decide for yourself.

Any adult who is well enough to think about future mental health treatment choices can create a PAD. It's a legal document that must be signed in front of two witnesses and a notary because they have to witness those signatures also. A witness is an adult who sees you sign the document; they could be a friend, neighbor, or even a stranger.

Some benefits of having a PAD include:

- Improved relationship with your doctors.
- Fewer unwanted crisis interventions.
- Better match between preferred and prescribed medications over time.
- Greater feeling that your personal needs for mental health services are being met.

*(Swanson et al., 2006a; 2008; Wilder et al., 2012)*

## When Are PADs Used?

A PAD goes into effect when you cannot make decisions, as determined by a doctor. Examples of when you might not be able to make decisions include active states of psychosis, mania, delirium, or unconsciousness. Once you can make choices again, the PAD is no longer used.

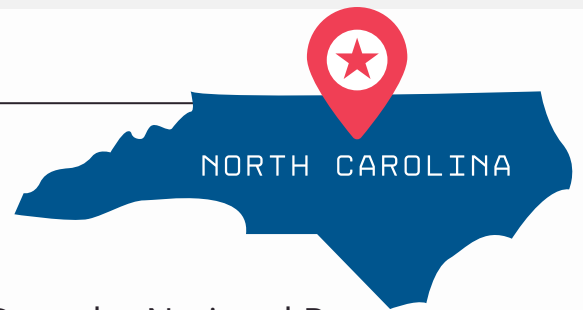
Doctors must follow a person's PAD, but there are a few situations when they cannot. These include if the PAD includes something that is not standard care, if what is requested is not possible, in emergencies, or if there are safety issues.

## Resources

You can download official [NC Psychiatric Advance Directive form](#).

You can find Frequently Asked Questions about PAD on the [National Resource Center on Advanced Psychiatric Directives](#) website.

You may find a notary near you in North Carolina on the [Secretary of State website](#). They usually charge a small fee (less than \$10).



## Get Started with Psychiatric Advance Directive

Step 1. Consider what treatment(s) you would and would not want during a mental health crisis.

Step 2. Fill out the PAD form (see Resources, above).

Step 3. Find a Notary. You can find a Notary at your bank, UPS Stores, public libraries, real estate agencies, law firms, or at the Secretary of State website (see Resources, above).

Step 4. Sign the document in front of two witnesses and the notary.

Step 5. Give a copy of your signed, notarized form to your mental health care provider.

## Monitoring Your Health

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Monitoring your health means keeping track of important health signs like your heart rate, blood pressure, and how active you are.

### Why Monitoring Your Health Is Important

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**Find Problems Early:** Checking your health regularly can help find problems before they get worse.

**Better Care:** Sharing your health info with your doctor helps them give you the right care.

**Manage Health Issues:** If you have a long-term health issue, keeping track helps you stay healthy and avoid problems.

**Stay Involved:** Knowing about your health makes you more involved and helps you follow your doctor's advice.

### Ways to Monitor Your Health

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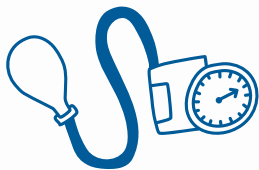
There are many ways to monitor your health. A Remote Health Monitoring System can let your doctor keep track of things like high blood pressure, diabetes, weight changes, heart problems, and asthma. This means you may not have to visit the doctor's office as often. Other ways to monitor your health include:



**Use a Thermometer:** To check your body temperature.

**Weigh Yourself:** To keep track of your weight.





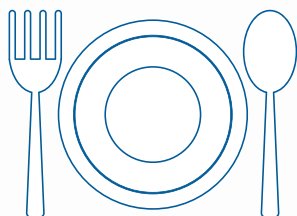
**Use a Blood Pressure Monitor:** To measure your blood pressure.

**Use a Glucose Meter:** To check your blood sugar levels if your doctor tells you to do this and if you have diabetes.



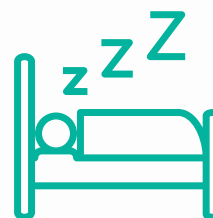
**Track Steps with a Pedometer or Fitness Tracker:** To see how much you walk each day.

**Use a Heart Rate Monitor:** To keep an eye on your heart rate.



**Keep a Food Diary:** To note what you eat and drink.

**Record Sleep Patterns:** Using an app or device to see how well you sleep.



**Keep a Health Journal:** To write down any symptoms and how you feel each day.

**Use Health Apps:** To track various health metrics like exercise, and what you eat and drink.





**Wear a Medical ID Bracelet or Necklace** that identifies if you have a chronic health condition like diabetes, asthma, etc.

**Keep *In Case of Emergency* contact information** on your cell phone to help people know who to contact if you need help.



## Resources

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Learn about the different types of medical alert systems and how they work from the [SafeWise](#) website.

Read about how to choose a medical alert system in this [Healthline.com](#) article.

Consumer Reports published an article titled [Best Medical Alert Systems](#).

Learn about this and other ways to be prepared for a health emergency from the [American Red Cross Ready](#) website.

## Get Started with Monitoring Your Health

Step 1. Review the suggested resources above.

Step 2. Decide what you want to know about your health.

Step 3. Ask your doctor what they want to know about your health.

Step 4. Talk with your doctor and other people you trust about ways to monitor about your health.



# Communicating About Your Health

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Communicating about your health means sharing details about your health, such as your heart rate, blood pressure, and any new symptoms, with your doctor. It also means asking your doctor questions and talking about your health choices with people you trust.

## Why Is Communication Important?

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**Find Problems Early:** Checking your health regularly can help find problems before they get worse.

**Better Care:** Sharing your health info with your doctor helps them give you the right care.

**Manage Health Issues:** If you have a long-term health issue, keeping track can help you stay healthy and avoid problems.

**Stay Involved:** Knowing about your health can keep you more involved, help you follow your doctor's advice, or know when you need to seek advice from a different doctor.



## Ways to Communicate About Your Health

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- **Talk to Your Doctor:** Share how you feel and any symptoms during check-ups.
- **Use a Patient Portal:** Send messages or questions to your healthcare provider online.
- **Bring My Health Report to Appointments:** Show your doctor notes about your symptoms or daily health.
- **Use a Medical Alert Device:** Send an emergency signal if you need immediate help.

- **Call Your Healthcare Provider:** Discuss health concerns over the phone.
- **Email Your Doctor:** Write messages to your doctor about your health.
- **Share Data from Health Apps:** Let your doctor see information from apps that track your health.
- **Talk to a Nurse or Health Coach:** Get advice and share health updates with healthcare professionals.
- **Use Telemedicine:** Have video calls with your doctor to discuss your health.
- **Bring Family Members to Appointments:** A family member can take notes during your appointment and help explain your health issues to the doctor.
- **Use a Privacy Release Form:** Allow your doctor to share your health information with other people like your family or other doctors. Sometimes this is called a HIPAA Release Form. It lets the people you choose see your health records and talk with your doctors. You can decide how much information will be shared, how often, and in what format. HIPAA is a federal law that protects your health information from being shared without your permission.
- **Use Communication Devices:** Use tools like tablets, smartphones or cards with health-related pictures, symbols, letters or words to share health information.
- **Use Electronic Health Records (EHR):** Access and share your health information stored online with your doctor. Many healthcare practices or organizations use electronic health records. Some let you make notes in your health record. Ask your provider if you can do this. Learn to use the patient portal to see your records and talk with your provider.



## Resources

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“Making My Own Healthcare Decisions” is a letter that you can write to your doctors explaining how they can help you make decisions that you can download .

Ask Me Three – Good Questions for Your Good Health is a simple way to communicate with your doctors to better understand your health conditions and what you need to do to stay healthy.

At the Widgit Health website you can find many free resources to help you communicate about your healthcare, dental care, medications, and emergencies.

At the Pathfinders for Autism website you can find visual supports for hospital and doctor visits.

My Health Report is a document that you can use to organize important information you want to share during an appointment. My Health Passport is a document that describes your supports, preferences, and other important information about you to help your doctors know you better. Both are available at the Florida Center for Inclusive Communities website.

The H-CARDD website has tools for communicating important information in a health care setting. They can be used by self-advocates, supporters and health professionals.

Download a copy of North Carolina’s Privacy (or HIPAA) Release Form.

## Get Started with Communicating About Your Health

Step 1. Review the suggested resources above.

Step 2. Decide what you want to know about your health.

Step 3. Ask your doctor what they want to know about your health.

Step 4. Talk with your doctor and other people you trust about ways to communicate about about your health.



# Simple Financial Tools

There are easy ways to help you use your money wisely. You can use special apps and tools to plan how to spend your money. They can even help you learn about counting coins and making change! You can also share a bank account with someone else. This means you both can use the money. Or, you can let someone else help you with your money without giving them your money. There are also tools to help you pay your bills on time.

## Joint Bank Account

A joint bank account is like a piggy bank that two people share. Both people can put money in and take money out. It's a good idea for people who trust each other, like parents and kids, or grown-ups and their parents.



A joint bank account is a great way to get help managing your money. But there are some things to think about:

- **Both people can put money into the account, and take money out of the account:** This helps if one person needs extra help with money. But, this also means one person could use all the money without telling the other.
- **Both people can see what's happening:** This is good because it's easier to find problems with the money. It also means both people know how much money is there.
- **One person could spend too much:** This might mean there's not enough money for other things.

It's important to talk to someone at the bank before you open a joint account. They can help you understand all the details and help you decide if it's right for you.

## Setting Up a Joint Bank Account

Think about if sharing a bank account would work for you. If you think it might, talk to the person you want to share it with. You both need to trust each other to make it work.

Opening a joint bank account is like getting your own bank account, but with someone you trust. You will need to go to the bank together and tell them you want to share an account. You will both need to give the bank your information.

## Other Simple Financial Tools

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There are lots of ways to help you use your money wisely. Here are some other tools:

### Someone to Help You

- **Authorized Signer:** This is like having a helper for your money. They can help you put money in or take it out, but they don't own the money.
- **Bill Payer:** This person can help you pay your bills and keep track of your money.

### Places to Keep Your Money

- **Banks and Credit Unions:** These are special places where you can keep your money safe. They can also help you learn how to use your money.

### Easy Ways to Get Money

- **Direct Deposit:** This means your money goes right into your bank account.

### Ways to Control Your Spending

- **Spending Limit:** This is like a rule for your money. You can only spend up to a certain amount.
- **Credit and Debit Cards:** These are special cards you can use to buy things. You can set a limit on how much you can spend.

# Resources

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## Understanding Money

- The FDIC, which is part of the US government, has many tools and resources to learn about money for learners at all levels. Look on the [Money Smart Toolkits](#) website.

## Choosing a Bank Account

- Download the FDIC's "[How to Pick a Bank Account Checklist](#)."

## Financial Planning

- Download Autism Speak's [Financial Planning Toolkit](#).
- You can find many articles, tools and resources about managing your finances at the [AARP](#) website.



## Get Started with Simple Financial Tools

Step 1. Decide if you need support managing your personal money affairs or if you are at risk of fraud.

Step 2. Choose who you would like to support you with your personal money affairs.

Step 3. Talk to that person about the support you would like.

Step 4. Talk to your local bank or credit union to learn about other options.



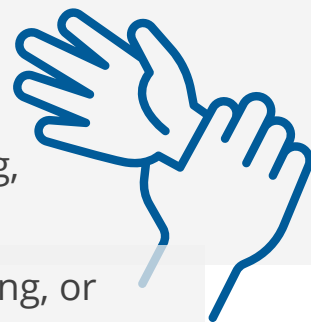
# Preventing Abuse Neglect & Exploitation

Safety from abuse, neglect, and exploitation means making sure you are protected from being hurt or used unfairly.

**Abuse** is when someone hurts another person on purpose.

This can happen in different ways:

- Physical Abuse: Hurting someone's body by hitting, kicking, or causing injuries.
- Emotional Abuse: Saying mean things, yelling, or making someone feel bad about themselves.
- Sexual Abuse: Forcing someone to do sexual things they don't want to do.
- Financial Abuse: Taking or using someone's money or belongings without permission.



**Neglect** is when a caregiver does not take care of someone properly. This could be:

- Physical Neglect: Not giving someone enough food, shelter, or medical care.
- Emotional Neglect: Ignoring someone's emotional needs, like not giving love or attention.
- Self-Neglect: When someone can't take care of themselves and doesn't get the help they need.



**Exploitation** happens when someone takes advantage of another person. This could include:

- Financial Exploitation: Stealing or using someone's money or property unfairly.
- Labor Exploitation: Making someone work without fair pay.
- Sexual Exploitation: Forcing someone into sexual activities for money or goods.



## How to Recognize Abuse, Neglect, and Exploitation

It's important to know the signs that someone might be in trouble. Look for these warning signs:

- **Physical Abuse**: Bruises, cuts, or injuries that don't have a good explanation.
- **Emotional Abuse**: Someone might seem scared, sad, or act differently.
- **Sexual Abuse**: Physical injuries in private areas or being afraid of being touched.
- **Neglect**: Poor hygiene, wearing dirty clothes, or not having enough food or medical care.
- **Financial Exploitation**: Missing money or valuable items, or strange changes in bank accounts.
- **Exploitation**: Working long hours without being paid or being forced to do things they don't want to.

## How to Prevent Abuse, Neglect, and Exploitation

Preventing these problems means we must watch for warning signs and take action before something bad happens. Here's how:

### Education and Learning

- Learn how to spot the signs of abuse, neglect, and exploitation. Knowing what to look for helps stop it early.
- Learn about your rights and how to protect yourself from being harmed.



## Support from Others

- Having friends, family, or people from the community check in regularly can help prevent problems.
- Caregivers need breaks sometimes to stay healthy and be good helpers. This is called respite care, and it helps stop neglect from happening.

## Legal Protections

- A Power of Attorney is a way to have someone trustworthy handle money or legal decisions to keep you safe from exploitation. To learn more, see the Rethinking Guardianship Power of Attorney Resource Guide.
- A "single protective arrangement" or "single transaction" is a legal way for someone else to help you make a special decision just one time. This could be for things like handling money, making health decisions, or other important choices. It's like giving permission for one specific thing to be taken care of, without setting up long-term plans or agreements.

## Resources

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If you or someone else is in immediate danger, call 911.

If you suspect you or someone else is being abused, neglected, or exploited, contact Adult Protective Services at your county Department of Social Services (DSS). You can do this without telling anyone your name. You can find a map and directory at the [Department of Social Services](#) website.

Download Charting the Life Course's [Abuse Awareness and Prevention Guide](#).

You can find resources about protecting older adults from fraud and financial exploitation on the [Consumer Financial Protection Bureau](#) website.

## Get Started Preventing Abuse, Neglect, and Exploitation

Step 1. Learn how to spot the signs of abuse, neglect, and exploitation. Knowing what to look for helps stop it early.

Step 2. Learn about your rights and how to protect yourself from being harmed.

Step 3. Stay connected to your friends and family and tell someone if you suspect you or someone else is being abused, neglected, or exploited.



# Living Trust

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A Living Trust is a legal document created by a person during their lifetime. The person who creates the Trust is called the Grantor. They appoint someone else, called the Trustee, to manage their assets. The Trustee handles the assets for the person who will eventually receive them, known as the Beneficiary.

A Living Trust helps transfer assets easily and allows them to bypass the probate process. (Probate is a legal process where courts decide how property is distributed after someone dies, and it can be long and confusing.) The Beneficiary receives the assets in the Trust when the Grantor dies.

A trust lets one person manage the assets or money for another person.

There are three parties involved in a Living Trust:

- The **Grantor** is the person who funds the Trust;
- The **Trustee** is the person who manages the Trust;
- The **Beneficiary** is the person who gets the benefits from the Trust assets.



## How Does a Living Trust Work?

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A Trustee manages a Living Trust and must do so in the best interest of the Beneficiary. When the Grantor dies, the assets go to the Beneficiary according to the terms in the Trust. The Living Trust is active while the Grantor is alive, so the assets do not have to go through the courts after the Grantor dies.

## Two Types of Living Trusts

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**Living Revocable Trust:** The Grantor can make themselves the Trustee, allowing them to control the assets in the Trust. The Grantor also has the power to change the Trust rules at any time.

**Irrevocable Living Trust:** The Grantor gives up some control over the Trust. The Trustee becomes the legal owner of the assets, and the Grantor cannot make significant changes to the Trust once it is created.

## Creating a Living Trust in North Carolina

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North Carolina has a complex probate process. A Living Trust may be a good idea if you want to avoid it. It is possible to create a Living Trust without a lawyer. But working with a lawyer will make sure the Living Trust is created correctly. All Living Trusts must say what assets are included, who the Trustee is, and who the Beneficiary is. They also must be signed in front of a notary public.

## Resources

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You can find a notary near you in North Carolina on the [Secretary of State](#) website. There is usually a small fee for a notary (less than \$10).

You may find a lawyer through the [NC Bar Association](#) website or through Life Plan Trust by calling 919-589-0017 or (toll free) 888-301-0799 or by emailing [Lifeplan1@lifeplantrust.org](mailto:Lifeplan1@lifeplantrust.org).

## Get Started with a Living Trust

Step 1. To see if a Living Trust is right for you, identify what assets you have. For example: property you own, items of high monetary value that you own, life or disability insurance policies in your name, savings, or other investment accounts.

Step 2. Decide if you want to work with a lawyer.

Step 3. Find a lawyer. You may already have a personal lawyer, or you can find a lawyer through your bank, your insurance broker, the NC Bar Association (see Resources, above), or Life Plan Trust (see Resources, above).

## Special Needs Trust

A Special Needs Trust is a type of trust for if you are living with a disability. This trust gives you income. It lets you have this income while keeping your needs-based public benefits, like Supplemental Security Income (SSI) and Medicaid benefits.



### How Does a Special Needs Trust Work?

A Special Needs Trust lets you have assets. Your Special Needs Trust will then own the assets. This Trust lets you keep your public benefits while having assets.

A trust lets someone you trust manage assets or money for you. There are three parties involved in a Special Needs Trust:



- The **Grantor** is the person who funds the Trust;
- The **Trustee** is the person who manages the Trust. This can be anyone except the person with a disability;
- The **Beneficiary** is the person who receives the assets. In a Special Needs Trust, this you, the person with a disability.

The Trustee cannot give money directly to the Beneficiary. Instead, the Trustee can use the money to buy goods and services for the Beneficiary. Special Needs Trust funds are often used for things like personal care, vacations, home goods, medical and dental costs, and school expenses.

## Two Types of Trusts

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There are two types of Special Needs Trusts: self-settled and third-party. It's important to know which one you need. The most common type is a third-party Trust, often set up by families for their children. You can learn more about the differences between these Trust types on the [Special Needs Alliance](#) website.

## Setting Up a Special Needs Trust

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Special Needs Trusts can be complex, and state-specific rules may apply. It's important to create your Special Needs Trust carefully, so talking with a lawyer is highly recommended.

There's no exact amount of money required to set up a Special Needs Trust, but experts suggest starting with around \$100,000. This helps cover the costs to set up and maintain the trust. If you have questions, speak with a financial planner.

## Resources

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Download the Disability Rights NC [Guide to Special Needs Trusts](#)

You can learn more about financial planning at the Arc's [Center for Future Planning](#)

For help and information, visit the [Life Plan Trust](#) website or call (919)-589-0017 or (888)-301-0799 or e-mail [Lifepan1@lifeplantrust.org](mailto:Lifepan1@lifeplantrust.org)

## Get Started with a Special Needs Trust

Step 1. Optional: Learn more about Special Needs Trusts in Disability Rights North Carolina's guide (see Resources, above).

Step 2. Contact a person at Life Plan Trust or the Center for Future Planning (see Resources, above).

## ABLE Accounts

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An ABLE (Achieving a Better Life Experience) account is a special kind of savings account that helps people with disabilities. The money you put in can grow without paying taxes. You can use the money to pay for things that help people with disabilities.

Anyone who is disabled can have an ABLE account. If you can't open your own account, someone else can open one for you.

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### Who Can Have an ABLE Account?

There are rules for who is can have an ABLE account. Do you have a disability that was present before the age of 26? If so, you are likely eligible. You can read more about who can own an account at the [ABLE National Resource Center](#) website.



### Is an ABLE Account Right for Me?

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Do you want to save for disability-related expenses? An ABLE account might help. It lets you save money while also keeping needs-based public benefits such as Supplemental Security Income (SSI) and Medicaid benefits. ABLE accounts with \$100,000 or less do not count for your SSI resource limit. This way, you'll continue to be eligible for needs-based benefits.

If you own an ABLE account, you can put up to \$18,000 (as of April 2024) in your account each year. This limit may increase if you work and earn income. Other people can put money in, too.

## ABLE Accounts Can Help Pay For:

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- ✓ Education
- ✓ Transportation
- ✓ Housing
- ✓ Health and Wellness
- ✓ Financial Management
- ✓ Legal Fees
- ✓ Assistive Technology
- ✓ and more

## Compare ABLE Plans

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There are different kinds of ABLE accounts. They are available nationwide. Most states allow people living in other states to open an ABLE account in that state. Each plan is a little different.

Here are some things to think about:

- What info is needed to open the account?
- Is there a fee to open an account?
- What are the investment options?
- Is there a debit card available with the program?



## North Carolina ABLE Account

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A North Carolina ABLE account is just one option. Setting up a North Carolina ABLE account is fast and easy.

To set up an NC ABLE account, you need basic info. This includes your name, address, date of birth, and your Social Security number.

Before opening an account, be sure to look at the different investment options.



## Resources

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- You can learn a lot at the [ABLE National Resource Center](#) website.
- Begin with the [Am I Eligible](#) page.
- Other useful webpages include the following:
  - [Compare State Plans](#).
  - [Choosing the Right Program](#)
- Learn about the tax benefits of an ABLE account at the IRS [Tax Benefits](#) website.
- You can learn about ABLE accounts in North Carolina at [NC ABLE](#) website.
- NC ABLE provides an [Enrollment Checklist](#).
- You can also learn about various [Investment Options](#).

## Get Started with an ABLE Account

Step 1. Determine if you are eligible to open an ABLE Account. Begin with the document "Am I Eligible" (see Resources, above).

Step 2. Determine if an ABLE Account is right for you. Begin with the document "Choosing the Right ABLE Program (see Resources, above).

Step 3. Choose the plan that's right for you. Begin with the document "Select a State Program" (see Resources, above). You can compare different plans (see Resources, above).

Step 4. Complete the online enrollment for the plan you choose.



# Representative Payee for Social Security Benefits

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Social Security has a program that helps you manage your benefits if you cannot manage your income payments. The program is called Representative Payment Program and includes Social Security and Supplemental Security Income (SSI) payments. The Social Security Administration (SSA) will choose a representative payee (payee) who will manage your payments. You are called the beneficiary.

## What Is a Payee?

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A payee is a person or organization that helps someone manage their benefits. They are chosen by SSA. SSA first looks for a friend or family member to serve as a payee. If one is not able, SSA chooses an organization.



## What Does a Payee Do?

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The payee uses the money to buy and pay for things you need. They save any extra money. The payee has to be careful with the money and spend it on your behalf. They need to keep track of how they spend it.

## How Are Payees Chosen?

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If you cannot manage your benefits, SSA can pick someone to help you. SSA will gather facts and look into whether you need a payee. Then, SSA will make a choice.

You can disagree if you think you don't need help. You have 60 days to tell Social Security. You can also disagree with who they pick to help you.

You can choose up to three people to serve as your payee in the future. If you need help, one of these people will be chosen.

## Resources

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You can find your local SSA office at the [Social Security Administration](#) website.

You can learn more about the Representative Payee Program at the SSA's [Representative Payee](#) website.

The SSA also has [Frequently Asked Questions \(FAQs\)](#) on their website for beneficiaries and payees.

## Get Started with a Representative Payee

Step 1. Determine if you receive Social Security benefits.

Step 2. Determine if you need help managing your personal money affairs.

Step 3. If you do not currently need help, but think you may need help in the future, choose up to three people who will help you should the need arise.

Step 4. Find your local Social Security Office. You can do this several ways.

First, determine your Zip Code. Then, either call 1-800-772-1213 or go to the Social Security Administration website (see Resources, above), type your Zip Code into the box labeled "ZIP," and press the "Locate" button.

# Fiduciary for Veteran's Benefits

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The Veterans Affairs (VA) Fiduciary Program helps protect veterans and other beneficiaries who cannot manage their benefits on their own. You are a beneficiary if you receive benefits. The VA decides if you need a fiduciary.

A fiduciary is a person who helps manage your benefits. Usually, this role is filled by a family member or friend, but the VA will check to ensure they are suitable. If a family member or friend cannot serve, the VA will choose a fiduciary, either an individual or an organization.

## Info for Beneficiaries

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If you can't manage your VA benefits, the VA will choose a fiduciary to help you. First, the VA will try to select someone you choose, ensuring they meet the rules and can serve. People who may be considered include:

- A spouse or family member
- Someone chosen by the court
- Another interested party
- A professional

You have the right to appeal the VA's choice of fiduciary and can also appeal the selection of who will serve as your fiduciary.



If you do not agree with the VA on either of these points, you may:

- Appeal to the Board of Veterans' Appeals (Board). Tell them that you do not agree with the choice. Ask the Board to review it.
- Give the VA new info. New info may lead them to change their choice.

## Info for Fiduciaries

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Do you want to help a family member or friend manage their benefits? You can ask the VA office closest to you for help. Tell them the person's name and VA number. Also, tell them your name and how to reach you. Fiduciaries must use the benefits funds for the daily needs of the beneficiary. They should never borrow, loan, or gift funds that belong to the beneficiary.

## Resources

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Visit the [U.S. Department of Veterans Affairs](#) website.

There are also pages on the website for [beneficiaries](#) and for [fiduciaries](#).

You can make an appointment using the [VA Appointment](#) website

## Get Started with a Fiduciary for Veteran's Benefits

Step 1. Determine if you receive veteran benefits.

Step 2. Determine if you need help managing your personal money affairs.

Step 3. Contact the North Carolina Veterans Benefits Administration Regional Office in Winston-Salem, NC by calling 800-827-1000 or schedule an appointment online at the appointment website (see Resources, above).

## Home Safety

Homes can be made safer with items such as:

- smoke and carbon monoxide detectors
- fire extinguishers, fire blankets, and fire escape ladders
- auto-shut off stoves
- grab bars and railings
- good lighting and motion-sensing lights
- nonslip stair treads or carpets and nonslip rugs
- safe water heater temperatures



Knowing what to do in an emergency includes understanding what an emergency is and knowing how to call 9-1-1.

First aid kits usually have personal items like medications and emergency phone numbers, and medical supplies like different sizes of adhesive bandages, antibiotic ointment, antiseptic wipes, aspirin, bandages, gauze pads, a thermometer, and tweezers. You can buy first aid kits at a drug store or make your own. They should be checked and restocked regularly.



## Get Started with Home Safety

Step 1. Download a useful [Home Safety Checklist](#).

Step 2. Visit North Carolina's [Emergency Preparedness](#) website for information.

Step 3. Learn about American Red Cross' [Inclusive Preparedness Resources for People with Disabilities](#).

Step 4. Learn what to include in your first aid kit at the [American Red Cross](#) website.







