



## **Client Handbook**

The mission of Budget and Financial Management Assistance (BFMA) is to foster financial stability by providing budgeting, bill payment, and advocacy as a representative payee to disabled, homeless, and elderly persons in the Kansas City metropolitan area.

## General Information

### Contacting BFMA

- ❑ Main office number **816-474-2972**
- ❑ Fax Number **816-474-1673**
- ❑ Email [bfma@bfma-kc.org](mailto:bfma@bfma-kc.org)
- ❑ Mailing address: **BFMA  
PO Box 414711  
Kansas City, Mo 64141**

My caseworker is \_\_\_\_\_ at ext. \_\_\_\_\_

Email \_\_\_\_\_

### Hours of Operation

- ❑ The general hours of operation are **Monday – Friday 8:30 – 4:00.**
- ❑ **Phone calls go to voicemail** all day **Tuesday** and **Thursdays**. Please feel free to leave a voicemail. Office is not closed on these days.
- ❑ Phones are also turned off every day at 4:00 and from 12:00-1:00.
- ❑ The office is closed on most holidays observed by the bank.

### About BFMA

- ❑ Established in 1996, BFMA is a not for profit corporation providing budgeting and financial management assistance to disabled, homeless, and elderly persons in the Kansas City metropolitan area.
- ❑ BFMA operates in a manner consistent with the guidelines of entitlement providers and is approved as an Organizational Representative Payee by the Social Security Administration. We also serve for persons receiving Veteran's Administration benefits or Railroad Retirement as well as Social Security benefits.

## Getting Started

Prior to benefits received, we need the following documentation:

- ✓ Photo ID
  - ✓ Apartment Lease/Rental Agreement
  - ✓ Release of information
  - ✓ Contract for service
  - ✓ Beneficiary information
- ❑ Please have all current and past bills in order to discuss a budget.
  - ❑ If you have case management, please involve them during the enrollment process.

## Responsibilities

### BFMA Responsibilities

*\*As organizational payees we serve under Social Security's guidelines and regulations.*

- ❑ Determine the client's current needs for day-to-day living (housing, food, clothing) and use his or her benefits to meet those needs.
- ❑ Keep written records and receipts for rent, utilities, and major purchases made for the beneficiary to support how the funds were spent and/or saved on the client's behalf.
- ❑ Report any changes that might affect the client's payments or eligibility such as wage changes or changes in living arrangements.
- ❑ **Return any conserved funds to Social Security if BFMA stops serving as the payee.**
- ❑ Complete payee and disability reports.

### Client Responsibilities

- ❑ Change billing address – all bills need to be sent in c/o BFMA to our PO Box any bills that are not being sent directly to us cannot be paid in a timely manner. Make sure all bills are mailed to us by contacting each company. It is important that the bill remains and displays the client's name.

Example: Client's name  
c/o BFMA  
P.O. Box 414711  
Kansas City, MO 64141

- ❑ It is the responsibility of the client to make sure that all bills are sent to BFMA for payment and budget information.
- ❑ Turn on/off utilities if required.
- ❑ Request that are \$50.00 or more will require a receipt. [see pg.6]
- ❑ Consult the client handbook before asking about the check-mailing schedule. [see pg.6]
- ❑ If circumstances arise which change the budget, such as, Rent-A-Center rental, credit card, medical bill, or any other expense, you must contact your BFMA caseworker immediately to revise the budget.
- ❑ In the event that a client makes a large purchase, such as a TV, they should only send a copy of the receipt to BFMA in case the need arises to return it or for warranty information.
- ❑ Clients must have either a government phone or a phone number BFMA can reach them at.
- ❑ If client moves from their current residence and has a lease, BFMA needs a copy of the written 30-day notice that is given to the landlord. If we don't have it on file, we cannot stop rent until we verify with the landlord that client is being released from the lease and able to move without penalty.

Notify BFMA of changes to report to Social Security:

- ❑ Change of address
- ❑ Change in household membership or income
- ❑ Marriage or divorce
- ❑ Hospitalization or incarceration for over one month
- ❑ Employment – pay stubs must be submitted to BFMA

### Your BFMA Caseworker

- ❑ Please call your caseworker during business hours. Please leave **ONE** message and allow your worker 24 hours to get back with you.
- ❑ Treat your worker with respect.
- ❑ A budget will be discussed to help address your current needs. It is important to stick with your budget in order to maintain timely bill payment.
- ❑ BFMA caseworkers help only as your representative payee and do not provide transportation.

- ❑ Your caseworker will consult with apartment managers, utility companies, and other creditors in order to formulate proper payment plans.
- ❑ BFMA's physical address will not be given since our office is not equipped to handle client visits, even if you are with your caseworker.

## **Check Issuing Policy**

### Rent

- ❑ Rent checks are mailed on the 1<sup>st</sup> and 3<sup>rd</sup> of each month. If the 1<sup>st</sup> or 3<sup>rd</sup> falls on a weekend or holiday, rent will be paid on the prior business day.
- ❑ BFMA must have a copy of your lease prior to any rent payments. If you live with a friend or family member, please provide a written agreement of rent.
- ❑ Inform your caseworker of any rent changes immediately and give notice at your current residence.
- ❑ If moving, you will need to provide a written 30-day notice to your financial case manager in order to give them enough time to stop payments from going to the wrong address.

### **Checks can be cashed for free at UMB**

### **EFT CARDS are now available upon request**

### Personal Spending Checks

- ❑ Monthly checks will be mailed either the 1<sup>st</sup> or 3<sup>rd</sup> of each month, depending on when you receive your benefits.
- ❑ Semimonthly checks will be mailed on the 1<sup>st</sup> or 3<sup>rd</sup> and the 15<sup>th</sup> of each month.
- ❑ Weekly checks are mailed every Monday.
- ❑ If a holiday falls on Monday, checks will be mailed early and weekly checks should arrive on the regular scheduled date.

### Requests for Additional Funds

- ❑ **Mondays, the 1<sup>st</sup> and 3<sup>rd</sup> no additional funds can be sent out.**
- ❑ Tuesday, Wednesday and, Thursday request made before 1:00 PM will go out the same business day. Request made after 1:00 pm will not go out until the next business day.

- ❑ **Receipts will be required** for any additional funds requested over **\$50.00**. Failure to do so will result in possible denial of future additional funds.
- ❑ Friday request after 1:00 PM will not be sent out until Tuesday.
- ❑ If you have an EFT card Friday request will not be on your card until Monday.

### Mail Delivery

- ❑ All checks will be mailed.
- ❑ Please allow **four days** for mail delivery before contacting your caseworker about not receiving a check.
- ❑ You may call to see if your check has been mailed, but if it has, please be patient with the US Postal Service. Mail can run late during the holidays or inclement weather. If by day four you have not received your check, BFMA will see what steps to take in order to replace that check.
- ❑ BFMA does not provide additional envelopes.

### **Fee/Financial Report Info**

#### BFMA Service Fee

- ❑ BFMA is allowed to charge a fee for our service; the monthly fee is \$44 or 10% of your income; whichever is less. This fee may increase when yearly benefit amounts increase. If a client has a dual diagnosis listed through Social Security, BFMA reserves the right to charge a higher fee if deemed necessary. Client will be notified if these steps need to be taken.

#### Bank Analysis Fee

- ❑ UMB charges a monthly fee for checking account usage. This fee is associated with the number of transactions that occur each month. The fee varies depending on the number of deposits and checks that are issued from the client's account. Fees generally run between .35 -.45 per check issued.

### Financial Reports

- ❑ A financial report of all income and expenditures will be sent upon request. Only one report will be sent during the month.

### Financial Caution

- ❑ Budget Financial Management Assistance works to ensure essential living accommodations are met for each client. It is important to have regular contact with your case worker, as budget needs do change regularly.
- ❑ Vendors who charge high interest rates, such as: Rent-A-Center, Aarons, and cash/title loan providers are **not** a high priority regarding your BFMA budget; **BFMA discourages using such providers.** BFMA will attempt to pay these bills; however, they will not be paid at the expense of essential electric, gas, water, rent, or weekly checks for food.

## Developing a Budget

### **Example: Monthly Budget**

Income: SSI \$783

Rent	250
Electricity (Evergy)	55
Gas (Spire)	35
Water	
Telephone (Boost)	50
Cable (Spectrum)	49
Insurance	
Bus Pass	25
Other Transportation	
Medication (co-pays)	10
Medical Bills	20
Other	
Personal (laundry, hygiene)	75
Groceries	100
BFMA Service Fee	44
Total Regular Expenses	713

Income: \$783

Expenses: \$713

My personal check will be: \$35

This check will be mailed: Every Monday

Notes: I have a past medical bill for \$240 that I am paying \$20/month until it is paid off.

- ❑ For the entire month, \$175 is needed for food and personal items. The amount you will receive is figured by taking the amount needed divided by 5 if you choose to receive a weekly check. It is necessary to divide your total amount needed by 5 to ensure all weeklies will be sent out in full. \$175 divided by 5 is \$35. Your weekly check will be \$35.
- ❑ Any amount saved each month will be rolled over into the next month.



## My Monthly Budget

Income: \$

Rent	
Electricity	
Gas	
Water	
Telephone	
Cable	
Insurance	
Bus Pass	
Other Transportation	
Medication	
Medical Bills	
Other	
Personal (laundry, hygiene)	
Groceries	
BFMA Service Fee	44
Total Regular Expenses	

Income: \$

Expenses: \$

My personal check will be: \$

This check will be mailed:

Notes:

Tips For Budgeting Your Personal Check

1. When you go out, don't take all of your money with you.
2. Take only the amount of money you intend to spend on that outing.
3. Keep a small notebook and pencil in your pocket so you can keep track of what you spend money on. Keep your receipts in order to write down your expenses at a later date if needed.
4. Don't impulse spend. Make a list of the items you need and stick with it.
5. Plan for the week. Make a list of what items you need to buy for that week, or list any events in which you will need money. Set that amount aside until it is needed.

***Daily Spending Diary***

<i>Day</i>	<i>What did I spend my money on today? OR What do I need to spend my money on?</i>
Sunday	
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	

