



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
- ❑ Mailing address: **BFMA**
PO Box 414711
Kansas City, Mo 64141

My caseworker is _____ at ext. _____

Hours of Operation

- ❑ The general hours of operation are Monday – Friday 8:30 – 5:00.
- ❑ Phones are turned off 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 government.

About BFMA

- ❑ Established in 1996, BFMA is a not for profit corporation providing budgeting and financial management assistance to disabled, homeless, ESL 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, Civilian Civil Service and Railroad Retirement.

Getting Started

Documents needed from client

- ✓ 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

- 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.
- ❑ Turn on/off utilities if required.
- ❑ Provide receipts when requested.
- ❑ Consult the client handbook before asking about the check-mailing schedule.
- ❑ 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.
- ❑ It is the responsibility of the client to make sure that all bills are sent to BFMA for payment and budget information.
- ❑ 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.
- ❑ 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 BFM

Your BFMA Caseworker

- ❑ Please call your caseworker during business hours. If you must leave a message please only 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 any other social services or transportation.
- ❑ Your caseworker will consult with apartment managers, utility companies, and other creditors in order to formulate proper payment plans.
- ❑ BFMA's 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 1st and 3rd of each month. If the 1st or 3rd falls on a weekend, rent will be paid on the prior Friday.
- ❑ 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.

Personal Spending Checks

Checks can be cashed for free at UMB.

- ❑ Monthly checks will be mailed the 1st Monday of the month.
- ❑ Bi-Monthly checks will be issued on the first and third Monday of the 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

- ❑ Requests for additional funds will only be issued on Tuesdays and Thursdays.
- ❑ Requests must be submitted by 3:30 pm on Monday for it to be issued on Tuesday. All other requests will go out on Thursday. Any requests after 3:30 on Wednesday will go out the following Tuesday. Please plan accordingly.
- ❑ Receipts will be required for any additional funds requested other than weekly checks. Failure to do so will result in possible denial of future additional funds.

Mail Delivery

- ❑ All checks will be mailed.
- ❑ Please allow four days for mail delivery before contacting your caseworker about not receiving a check.

Fee/Financial Report Info

BFMA Service Fee

- BFMA is allowed to charge a fee for our service, the monthly fee is \$38 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 is generally small (\$2 or \$3) and depends on the number of deposits and checks that are 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.

Developing a Budget

Example: Monthly Budget

Income: SSI \$698

Rent	178
Electricity (KCPL)	40
Gas (MGE)	25
Water	
Telephone (AT&T)	30
Cable (Time Warner)	49
Insurance	
Bus Pass	25
Other Transportation	
Medication (co-pays)	10
Medical Bills	15
Other	
Personal (laundry, hygiene)	75
Groceries	100
BFMA Service Fee	38
Total Regular Expenses	585

Income: \$698

Expenses: \$585

My personal check will be: \$35

This check will be mailed: Every Monday

Notes: I have a past medical bill for \$230 that I am paying \$15/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	38
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	