



**The Rappahannock Rapidan Community Services (RRCS)** provides support coordination and related services for older adults and persons with disabilities.

Please call **(540) 825-3100** for additional information on programs and services available.

The goal of the **Protective Money Management Program** is to promote independent living for older adults or persons with disabilities who are having difficulty managing their financial affairs. The program recruits, trains and supervises volunteers who help their clients by establishing budgets, paying bills, and ensuring financial stability. The service is available to low-income individuals living in Culpeper, Fauquier, Madison, Orange, and Rappahannock counties, and is offered for a minimal monthly fee.

The Protective Money Management is a program of Rappahannock Rapidan Community Services (RRCS).

**RRCS**  
**Protective Money Management Program**  
**PO Box 1657 (Mailing Address)**  
**15361 Bradford Road**  
**Culpeper, VA 22701**  
**540-825-3100 x3358**  
[lwalker@rrcsb.org](mailto:lwalker@rrcsb.org)

RRCS does not discriminate on the basis of race, color, national origin, sex, religion, age, disability, or any other characteristic protected by law, in employment matters and in its programs and services.

## **Protective Money Management Program (PMMP)**

*Helping older adults and persons with disabilities to manage their money and prevent financial fraud and abuse.*



**Rappahannock Rapidan Community Services**

**Programs that matter. People who care.**



These are some of the signs that you or someone you know might need money management assistance:

- A physical or mental disability
- Difficulty reading or writing
- Nervousness or sense of feeling overwhelmed
- Serious illness
- Loss of informal support or of caregiver
- Checks are bouncing
- Bills go unpaid
- Utilities are shut off
- Collection agencies are calling frequently
- Financial abuse or fraud is suspected

To set up an interview or for more information on becoming a client, please call the Protective Money Management Program at: **(540) 825-3100 x3358** or email Lola Walker at [lwalker@rrcsb.org](mailto:lwalker@rrcsb.org).

## HOW YOU CAN HELP

You can help by volunteering for the money management program. After filling out an application and completing the screening process, volunteers will receive training and be assigned to a client. You will be designated by the Social Security Administration as a *Representative Payee* of your client, which will allow you to manage their finances, pay their bills, and ensure they remain financially sound.

Experience with money management programs such as Quicken™ and online banking and bill paying is preferred but not a requirement.



For more information on how to volunteer, visit the website at [www.rrcsb.org](http://www.rrcsb.org) and click on the link to the Protective Money Management Program.

### Frequently asked questions:

Q: Is the client's bank account insured?

A: Yes, RRCS provides insurance on account balances up to \$10,000.

Q: How much time must a volunteer spend assisting a client?

A: It varies, but generally it is around five to eight hours per month, and usually includes a visit with the client.

Q: Is the volunteer responsible for all of the client's assets?

A: No, only the federal benefit (usually social security or SSI), which is direct deposited into the bank account.