

ALLOWABLE PURCHASES

The list of allowable purchases is not all-inclusive. It is a list of common goods and services. If something is not listed, please contact your trust officer for additional information. The list of restricted purchases is short but is based on the guidelines outlined in Social Security POMS.

Please note the following general guidelines (these guidelines are further described in the disbursement manual and your trust officer will assist you in ensuring that all allowable purchases are made with ease):

- Funds must be for the **sole benefit of the beneficiary**. Funds must be distributed to a third party; they cannot be given to the trust beneficiary.
- Cash cannot be paid to the trust beneficiary because cash will count as income under the eligibility rules for most public benefit programs. This can be avoided by simply paying vendors and service providers directly from their invoice.
- Receipts must be provided to back up all purchases made using the funds in the trust.**

GOODS	Alarm Appliances Blinds/Curtains Camera/Camcorder Clothing Computer Cosmetics Exercise equipment Furniture Gasoline	Hobby supplies Holiday Decorations Household products (paper products/cleaning products) Jewelry (\$500 max) Linens/Towels Mattress/Bedding Musical instruments/Lessons Office Supplies	Personal Care/Hygiene Phone Postage Sporting goods/Uniforms Tools Toys Water
SERVICES	Accounting & Tax Prep Attorney & financial assistance fees Auto Insurance Auto repair/maintenance Cable Eye/Dental Care Gym Membership Hair care Home & auto adaptations	Housekeeping services Transportation(car/bicycle/bus pass) Internet Laundry/Dry Cleaner Lawn Care/Snow Removal Memberships & Subscriptions Nail Care Pet supplies & services	Rehabilitation/Therapy Services Storage Unit Telephone Bill Tickets(movies/concerts/sporting) Vacation & travel related expenses
MEDICAL	Eyeglasses/Contacts Supplemental Dietary Needs (Dr. note or prescription) Vitamins Medical/Physicians/Physician's Assistants	Hospital (including ER) Dental Care Alternative Therapies Pharmacy (prescriptions)	Psychotherapy Massage Therapy Acupuncture Chiropractic Care Elective Surgery
EDUCATION	Books Computers Conferences	Fees (classes and sports) Field Trips Software & related items	Supplies Tuition
OTHER	1 st month rent & Security Deposit (one-time only) Pre-Paid Irrevocable Funeral Expenses (MUST BE COMPLETED PRIOR TO DEATH)	UNIQUE ASSETS	Home (Note: A 1% real estate transaction fee applies to all home purchases.) Vehicle Contact your Trust Officer prior to shopping for your budget & requirements.

RESTRICTED PURCHASES

Distributions will not be made if it is determined that the payment would adversely affect the beneficiary's eligibility for income-based benefits.

Distributions for minors (under 18) will not be made if determined that the item should be categorized as a parental responsibility

NOT PERMITTED	Alcohol Direct Cash Family-Member Babysitters Fireworks Food/Groceries Gift Cards Gifts to 3rd parties Cash Advance Repayments Homeowner or Condo Dues Life Insurance	Lottery Tickets Money Orders Property Taxes/School Rent/Mortgage Restitution Tithing/Donations Tobacco (cigarettes, e –cigs) Utilities (electricity, garbage water, gas, sewer) Weapons
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