

Principal: A person who asks for something to happen (an action) or files forms to choose someone to act for them.

Competence: Being able to understand information and make good decisions.

Agent: A person chosen to act for someone else. The agent may make decisions when that person cannot make them.

Notarized: A document signed in front of a notary public, who adds a stamp or seal. This shows that the notary checked the signer's identity.

Asset: Anything that has money value. Examples include real estate, personal property, bank accounts, and other things that can pay off expenses. It can also include a trademark, property right, or a business's goodwill or customers.

Paper trail: A record of documents that shows how a person's money is being spent over time.

Protective Services: A department of the Pennsylvania government that checks into reports of abuse involving people with significant disabilities and/or people over age 60. Abuse may be emotional, physical, or financial. It can include abandonment, neglect, or exploitation. The department can also provide health and support services. It can help a court appoint a guardian.

Trustee: A person who "holds" or manages money or other assets for someone else. The trustee may use them only to support that person and must act in that person's best interest. The trustee cannot use the assets for themselves.

Institutional Trust Account: A trust fund managed by a company, group, or other organization. It may hold assets for a group, such as business workers, or separate accounts for each individual person.

Support Services: Services that help a person with a disability live on their own as much as possible. They may include case management, nurse visits, home help, meal delivery, and transportation.

Protected Person: A person who is under 18 (a minor) or a person that has a court-appointed guardian (usually because of concerns for how that person might manage their money/affairs). It can also include a person covered by a protective order.

Incapacitated: According to a court, a person can be labeled as "incapacitated" if the person is unable to handle all of their needs alone. This may be because they have difficulty understanding or judging information. It might also be because the person has difficulty making and communicating appropriate choices. Being "incapacitated" means that the person may need support managing money, medical care, housing, safety, or more than one of these areas.

Rep Payee: (representative payee) A person or group chosen to receive the Social Security Disability or Social Security income benefits for someone else who cannot manage them. The rep payee helps with the person's money and protects them from fraud or financial abuse. They do not get money for this job. They must keep records of how the money is used.

Conservator: Pennsylvania does not use this term. Some states use a conservator to manage an incapacitated person's estate/accounts and a guardian to manage the person's daily needs. In Pennsylvania, the term "guardian" is used for both roles.