

ALLOWABLE EXPENDITURES

Below are some examples of allowable and non-allowable expenditures. **Please note that these are not all-inclusive lists. Restrictions may change when there are changes to Trust law and/or Social Security and MassHealth/Medicaid rules and regulations.**

Please note payments are never made to the Beneficiary.

- Appliances/electronics (microwave, stove, refrigerator, washer, dryer, cameras, TV, DVD players, cell phones, stereo, computer, computer software, gaming systems, printer, scanner, maintenance)
- Books
- Cable/internet bills; phone bills, pre-paid phone cards
- Clothing, coats, jackets, shoes, boots, sneakers, etc.
- Conferences and travel
- Courses or classes (academic or recreational), including supplies
- Entertainment: club dues, zoo/museum passes, concert, movie, or sports tickets
- Fitness-related expenses
- Home furnishings and decor: bedding, blinds, curtains, furniture, linens, towels, wall art, etc.
- Haircuts, salon services, massages, facials, and other similar services (excluding tips)
- House cleaning/maid services, laundromat, and dry cleaning services
- Housing-related expenses (real estate taxes, homeowner insurance, utility bills, landscaping, snow removal, etc.) ****Only for those not receiving SSI and whose home is not being rented out.***
- Independent Care Managers/Case Managers
- Insurance (automobile, home (***if not receiving SSI***) and/or beneficiary's possessions, ***not life insurance***)
- Legal fees, advocacy, professional services
- Medical and dental services or equipment not covered by insurance (including physical therapy); over-the-counter medications; eyeglasses, contacts, hearing aids(not including batteries)
- Non-food grocery items (laundry soap, bleach, fabric softener, dish soap, personal hygiene products, paper goods, and cleaning supplies)
- Pet supplies, veterinary services
- Pre-paid funeral and burial expenses (including pre-paid headstone and engraving)
- Subscriptions: magazine, newspaper, Netflix, Hulu, Amazon Prime, etc.

- Transportation: medical transport (not covered by insurance), public transportation, and ride-share services (excluding tips), gas and maintenance costs for automobiles, and bicycles.
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NOT ALLOWED

- Alcohol, cigarettes, gambling, lottery tickets (including scratch tickets)
- Charitable donations, gifts, gift cards, greeting cards (birthday, holiday, etc.), tips
- Firearms (including parts, ammunition, BB guns, and accessories), other weapons
- Flowers (for funerals, gravesites, landscaping, or as gifts to others)
- Groceries/food and beverages (including fast food, restaurants, and snacks) ****If you are not on SSI, dining out and snacks are allowed occasionally.***
- Life Insurance
- Loan payments (all types)
- Minimum payment due and account balance for credit cards
- Payments to the Beneficiary
- Recreational vehicles (e.g. boats, ATVs, etc.)
- Rent, mortgage, room and board, base rate for a residential facility (including group, nursing, or assisted living)
- Utilities and housing-related costs (including electricity, water, wastewater, trash, natural gas, real estate taxes, homeowner's insurance, landscaping, etc.) ****If you are not on SSI, these may be allowed in certain circumstances.***