

MISSION

To bring stability, dignity and optimum independence to all served.

VISION

A community in which every individual lives to his or her fullest potential.

GUIDING IDEAS

- Operate as a sustainable and caring nonprofit that provides a full continuum of financial and social services.
- Advocate on behalf of our clients, affording them the maximum possible independence of which they are capable and respecting their individual and legal choices—even when those choices may differ from our own.
- Be a reliable, knowledgeable and responsive community partner.
- Support a professional and diverse staff that promotes healthy relationships and positive outcomes.



Empowering Lives, Guiding Futures

At Guardian Finance and Advocacy Services, we have been a trusted service provider in Southwest Michigan since 1966. As a 501(c)(3) nonprofit corporation, our professional and compassionate staff of 30 people provides a complete network of public fiduciary services to improve the lives of more than 1,200 clients each year.

We are a social enterprise driven by our nonprofit mission, and simultaneously working to maintain our successful business. Our services are supported by client fees that are necessary to cover the costs of service, and our fee schedule is adjusted to accommodate each client's ability to pay.



For more information, go to our website:
www.yourguardian.org

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Here to Help

with life's challenges



Serving Southwest Michigan
for More Than 50 Years

Money Management

Our Money Management Assistance Program (MMAP) is a preventive counseling program providing one-on-one financial assistance including:



- Benefit acquisition
- Bill payment
- Budgeting
- Credit counseling
- Debt resolution
- Insurance analysis
- Other life planning issues

MMAP is a voluntary counseling service that helps people remain financially independent and economically self-sufficient, as well as avoid financial abuse and exploitation.

8 Ways Guardian Helps You & Your Family



Special Needs Trust

Special Needs Trusts (SNT) are unique tools designed to improve the quality of life for persons living with disabilities.



Individuals who meet the eligibility requirements can deposit assets into the trust and still qualify for means-tested public benefits, such as SSI and Medicaid.

There are several different types of SNTs and various regulations that govern their use. We offer a Pooled product as well, and will work with individuals to select the right product.

Representative Payee

The Social Security Administration (SSA) appoints representatives to manage the Retirement, Disability and/or Supplemental Income of individuals unable to manage their own benefits. Once appointed, we:



- Meet with clients
- Prepare a budget
- Ensure bills are paid on time
- Allocate spending money
- Counsel clients to help them regain control of their finances
- Other duties as necessary

To ensure the highest standards of care, annual reporting for representative payee clients is provided to and reviewed by the SSA.

Financial Power of Attorney

Financial Power of Attorney (POA) legally authorizes someone to act on another's behalf in monetary matters only, including:



- Bank account management
- Bill payment
- Budgeting
- Insurance management
- Receipt of income
- Tax issues
- Other financial matters

This service allows our caring staff to handle financial matters on a client's behalf. Clients remain in control of their finances throughout and can end our authority at any time.

Guardianship

The Probate Court assigns guardians to serve individuals court-determined as unable to make or communicate informed decisions. Our guardians act on a client's behalf with decisions regarding appropriate living or placement, medical treatment, and other life care events. A guardian may also:



- Apply to become the client's representative payee
- Apply for public benefits
- Assure basic needs are met
- Other duties as necessary

To ensure the highest standards of care, an annual Condition of Ward (COW) report is provided to and reviewed by the Probate Court.

Trust Management

Trusts are legal and financial tools allowing a Trustee to hold and manage assets on behalf of another person—a beneficiary of the trust.



There are many types of trusts, each for a specific purpose.

We have been providing trust management services since 2003, and we work with many

individuals, families and the attorneys who represent them to develop a plan with the best combinations of trust services to fit their needs.

VA Fiduciary

The Department of Veteran Affairs appoints representatives to aid in managing Veterans Administration income and benefits on behalf of beneficiaries. Once appointed, we will do the following:



- Meet with clients
- Prepare a budget
- Ensure bills are paid on time
- Allocate spending money
- Establish/preserve savings
- Other duties as necessary

To ensure the highest standards of care, annual reporting for VA fiduciary clients is provided to and audited by the Veterans Administration.

Conservatorship

The Probate Court assigns conservators to serve individuals court-determined as unable to manage their own finances and assets, such as personal property and real estate.



This is a serious intervention in an individual's life, resulting in the loss of rights to manage finances, assets, and property. It should be considered a last resort, after less restrictive options have been exhausted.

Annual accounting is provided to the client, interested parties, and the Probate Court.