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Velindre NHS Trust

Finance / Money

If you are affected by cancer, you may already know how this impacts on your finances. You or a family member may have extra costs such as travel expenses because you have to go to lots of hospital appointments. You may have to eat more expensive foods to stay healthy in treatment and buy new clothes because your weight has changed. You may need to keep the heating on for longer or at a higher temperature because of the effects of treatment.

On top of all of this, the money coming into the household might have gone down as you may not be able to work. This can cause worry about how you may cope with the financial effects of cancer and paying day to day bills. Below are some ideas that may help you to ease the worry that you feel due to the effect on your finances.

Top tips

1. **Don't Panic:**

You are not on your own and many people will be having the feelings of worry that you have about money. It may be important to seek support from a specialist to get individual advice.

2. **Can you increase your income?**

You may be eligible for some extra income by applying for benefits. There are many types of benefits. Some will be dependent on your income, some are based on health needs. Some are based on National Insurance contributions some are not. What is important to raise is the need to seek individual advice.

It is important to remember to seek individual advice. Individual circumstances are different. Benefits rules are very complicated and it is easy to miss help you are entitled to. Get your benefits checked by an advice agency to ensure you receive everything you can.

3. You may be surprised to find what extra you could be entitled to. Many people with cancer miss out on benefits that they are rightfully entitled to and there are many organisations provide welfare rights advice. Macmillan Cancer Support can provide advice over the telephone and can be contacted on 0808 808 0000. Alternatively you may wish to speak to a local organisation or local council. If you are unsure of who

to contact, speak to a health professional and they may be able to put you in the right direction.

4. **Are you Insured?**

Look through your policies and you may find that you're covered for loss of income, medical treatment, credit cards, mortgage payments and other expenses. It's definitely worth checking.

5. **Struggling to pay bills?**

It is important to contact those who you are struggling to pay. If you speak to each lender, credit card, utility company they may be able to provide assistance. Again, it is a good idea to take advice from a professional advice agency, importantly a non for profit organisation who will not take any fees for assisting you. Step Change are a debt charity who can provide confidential free advice, they can be contacted on 0800 138 1111 or visit www.stepchange.org

6. **Prioritise your debts**

It's important that you deal with priority debts first. For example, mortgage payments, rent arrears, council tax, utilities such as gas, electricity and water, TV licence. Additionally any loans that may be secured on your home. There may be other priority debts so seek advice from a non for profit organisation such as Step Change.

7. **Grants**

Financial assistance and other forms of support are often available from grant-giving charities. This may

be depending on your particular background and circumstances. You can search for grants that you may be eligible for by using a grant finder provided by Turn2us. Turn2us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help. You can search for grants at www.turn2us.org.uk. Alternatively, you can speak to an adviser at Turn2us on the telephone 0808 802 2000 and they can look for you.

8. **Travel expenses**

You may be able to claim help towards travels expenses if you or your partner receive one of the following benefits:

- Income support
- Income related employment and support allowance
- Income related jobseekers allowance
- Pension credit guarantee credit
- Or if you or your partner are named on, or entitled to a NHS tax credit exemption certificate.

You need to provide evidence of receiving benefit (such as letter from the Department for Work and Pensions). If you are not in receipt of the benefits or tax credits listed above but your income is low, you may wish apply to see if you are able to have any help with the cost of travel. You can do this by completing a HC1 application form by calling 0845 6031108 (select the option for health publications). These application forms are available at Velindre outpatients.

9. **Financial Guidance**

Maybe you are concerned about how your illness will affect your mortgage, insurance or pensions? Macmillan provide a Financial Guidance Service and you may wish to contact them if you have queries relating to your pensions, savings, investments, insurance, borrowing, mortgages, banking. The service offers straightforward information which is independent and will not promote specific products but may help support you to make decisions that are right for you and your family. Contact 0808 808 0000 and ask to speak to a member of the financial guidance team.

10. **Employment**

If you have queries relating to your rights in the work place you may wish to talk to ACAS for information. ACAS have a Helpline and can be on 0300 123 1100 for free and confidential advice. They also have a website which can be accessed at the following address www.acas.org.uk

11. **Bereavement Benefits**

It is very difficult to raise bereavement issues and link this to benefits. However it is important to raise this issue. Bereavement Benefits can provide some security, especially for those who have children. The reason this is highlighted is because bereavement benefits can only be awarded to those who were married or joined in a civil partnership at the time of death.

Widowed Parents Allowance is a bereavement benefit paid weekly and in some cases can be paid until child benefit ends for the dependent child. Therefore, this can be for many years which can provide extra support. The rules regarding this benefit can be complicated so it is important to seek advice.

Sources of Support

- Macmillan Cancer Support: www.macmillan.org.uk or 0808 808 00 00
- Tenovus: www.tenovus.org.uk or 0808 808 10 10
- Leigh Bodilly, Velindre Patient and Carer Information and Support Co-ordinator: For information on support services in your local area – 029 20196132
- The Velindre Cancer Support and Information Programme includes an information session about money and benefits.

This leaflet was written by health professionals. The information contained in this leaflet is evidence based. It has been approved by doctors, nurses and patients. It is reviewed and updated every 2 years.

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