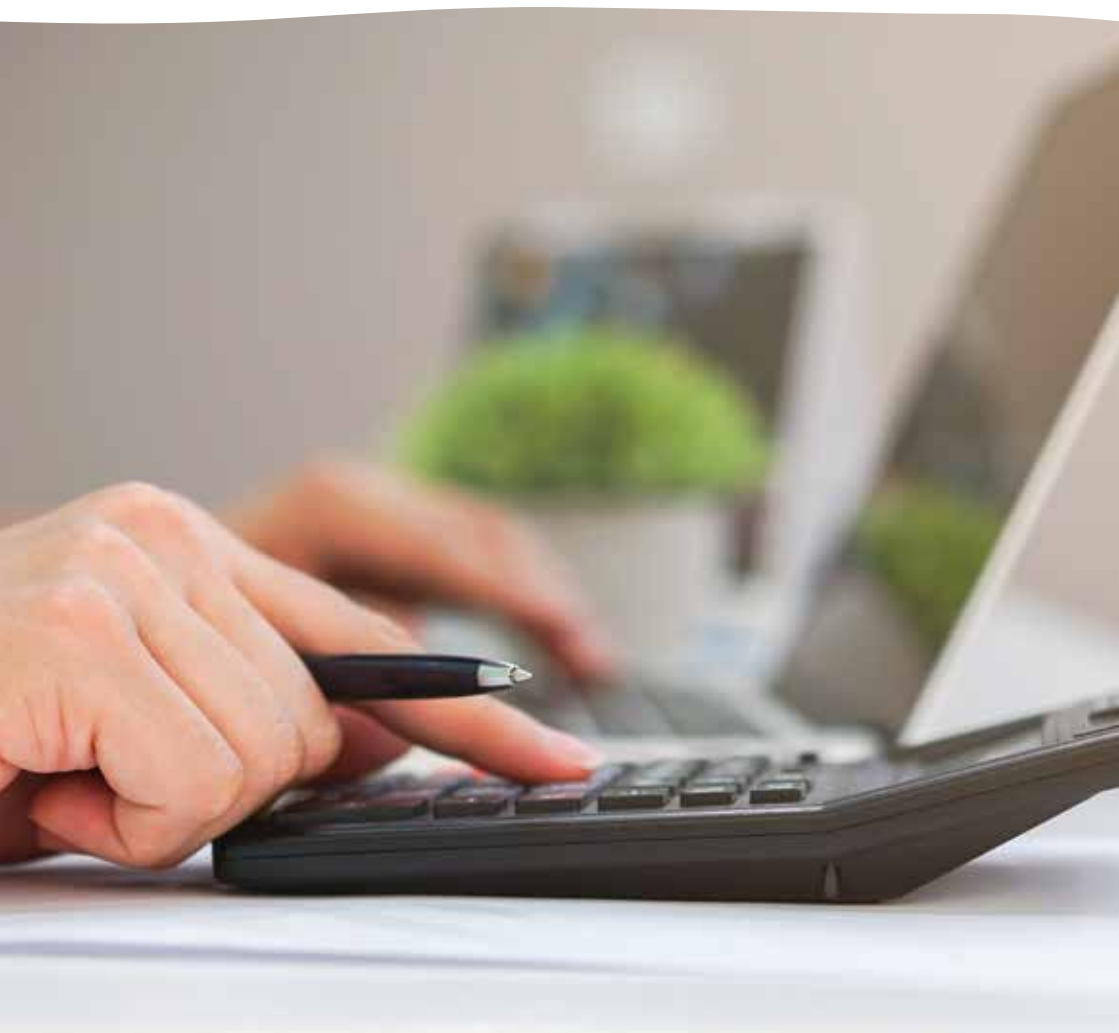


MACMILLAN
CANCER SUPPORT

PLANNING AND MANAGING YOUR FINANCES



About this booklet

This booklet is about planning and managing your money. Cancer can bring extra costs and affect the amount of money you have coming in (your income). This booklet can help you plan for these changes and manage your money. It is for anyone who wants to manage their spending, bills or bank accounts better, or is thinking of borrowing money.

How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

On pages 110 to 115, there are details of other organisations that can help.

There is also space to write down questions and notes (see pages 116 to 117), and a form to help you work out your budget (see pages 56 to 61).

If you find this booklet helpful, you could pass it on to your family and friends. They may also want information to help them support you.

Using the glossary

Some of the words used to talk about money can be confusing. In this booklet, these words are **in bold** once on each page where they are used. We have explained these words in the glossary on pages 97 to 102.

Quotes

In this booklet, we have included quotes from people affected by cancer who have shared their experiences of planning and managing their finances. Some are from our Online Community ([macmillan.org.uk/community](https://www.macmillan.org.uk/community)). The others are from people who have chosen to share their story with us. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory)

There are also quotes from Macmillan's financial guides and welfare rights advisers. They are specialist guides and advisers who you can talk to about any money worries you may have.

Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00**. We have financial specialists who can help you deal with money worries:

- Our **financial guides** can give you guidance on your personal finances, such as pensions, insurance, mortgages and estate planning.
- Our **welfare rights advisers** can help you apply for benefits and other financial support.
- Our **energy advisers** can help you try to reduce your heating and electricity costs.

We can also give you information about Macmillan Grants (see page 28 to 30). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice.

The Macmillan Support Line is open 7 days a week, 8am to 8pm. Our financial guides are available from Monday to Friday, 8am to 6pm.

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 110).

Our online financial support tool

Our online financial support tool includes a quick benefits checker and a benefits calculator. You can use these tools to find out which benefits you may be entitled to. Visit [finance.macmillan.org.uk](https://www.finance.macmillan.org.uk)

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00** or visit **macmillan.org.uk**

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call **0808 808 00 00**.

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NO CASH LEFT
ON PREMISES
OVERNIGHT

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Think about your income

The first step in dealing with debt is to make sure you have as much money coming in as possible. The money you have coming in is called your **income**.

Types of income

Types of income can include the following things.

Work

This is the main source of income for many people. If you have cancer, you may need to take time off work. Your income may be less, but this does not mean your earnings have to stop completely. We have more information in our booklet **Your rights at work when you are affected by cancer** (see page 106).

Benefits

You may be able to get benefit payments from the government. Our welfare rights advisers can help you find out which benefits you may be able to claim. You can call them on **0808 808 00 00**. We have more information about different types of benefits in our booklet **Help with the cost of cancer** (see page 106).

Savings and investments

If you have savings, now may be a good time to use them. But check if you can get extra income from anywhere else first. Our financial guides can give you information about accessing your savings and investments to provide an income. You can call them on **0808 808 00 00**.

Insurance

If you have protection (life or health insurance), you may be able to make a claim. We have more information about claiming on your insurance in our booklet **Insurance** (see page 106). Remember that insurance pay outs may affect what benefits you can get. Call our financial guides on **0808 808 00 00** for more information.

Pensions

If you have a private pension, you may be able to retire and claim your pension early because of ill health. There are many benefits and disadvantages to accessing your pension early. It may affect any benefits you can get. Call our financial guides on **0808 808 00 00** for more information.

Grants

You may be able to apply for a grant from local or national organisations, including Macmillan. These can help with the extra costs that cancer can cause. For more information about grants, contact a local benefits adviser or our cancer support specialists on **0808 808 00 00**.

Managing your income

It is important to make sure you have enough income to pay for what you need. Your **income** is all the money you have coming in.

This money could come from:

- work
- benefits
- savings or investments
- insurance policies
- pensions
- grants.

You can use our budget calculator to write down your income and your spending. The budget calculator can be found on pages 56 to 61.

Make sure you have applied for any benefits, insurance payments or grants you might be entitled to. If you are unsure of what you could get, contact us on **0808 808 00 00** to speak to one of our welfare rights advisers.



Work

Work is the main source of **income** for many people. But if you are living with cancer, you may need to take time off work to:

- go to medical appointments
- have treatment
- recover after treatment
- cope with the emotional effects
- cope with side effects.

If you are caring for someone with cancer, you may also need time off work.

You may have less income if you take time off. But taking time off does not mean that your earnings will stop completely. There is information about your rights at work on the opposite page.

Tax rebates

If you stop working or you are earning less, you may end up paying too much tax. If this happens, you may be able to claim a refund. This is called a **tax rebate**.

Your rights at work

If you have cancer, the law considers this a disability. This means you cannot be treated less favourably than other people (who do not have cancer) because you have cancer, or for reasons connected to the cancer. That would be discrimination.

If you have a paid job, your employer should:

- support you during and after cancer treatment
- make reasonable adjustments and changes to help you keep working or return to work – for example, allowing you to work from home or work flexible hours.

If you are a carer, you also have rights at work. A carer is someone who gives unpaid help and support to someone who could not manage without this help. This person could be your partner, a close family member or someone you live with.

The law protects carers from discrimination. Carers have the right to:

- a reasonable amount of unpaid time off work to deal with an emergency that involves the person you care for
- ask for flexible working

We have more information in our booklet **Your rights at work when you are affected by cancer**. We also have information about work and cancer and working while caring for someone with cancer (see page 106). Or you can also call **0808 808 00 00** to speak to the work support team.

Benefits

Having cancer can change your financial situation. This may mean you are able to get benefit payments from the government. There are some differences between the benefits systems in different parts of the UK.

Our welfare rights advisers can help you find out which benefits you may be able to claim. You can call them on **0808 808 00 00**. We have more information about benefits in our booklet **Help with the cost of cancer** and on our website (see page 106).

If you are unable to work or on a low income

Depending on your situation, you may be able to claim:

- Statutory Sick Pay (SSP)
- Employment and Support Allowance (ESA)
- Universal Credit.

If you have a low income and need support with housing costs, you may be able to get other benefits (see pages 37 to 38).

If you and your partner, if you have one, have reached State Pension age, you may also be able to get pension credit. There is more information about pension credit on page 24.

Statutory Sick Pay (SSP)

If you work for an employer and take time off sick, you may be able to get SSP. Your employer must pay you SSP for up to 28 weeks.

You can claim if you:

- have been ill for 4 days in a row or more (including non-working days)
- have been earning £116 or more a week for the past 8 weeks.

Many organisations have their own sick pay schemes. This may give you more money by adding an extra amount to SSP. This is called occupational or company sick pay. Check your contract to see if your employer has a sick pay scheme. If your work has an HR department, you can also ask them.

Before your SSP is due to end, or if you do not qualify for it, check whether you can get a benefit called Employment and Support Allowance.

New-style Employment and Support Allowance (ESA)

This is a benefit for people under State Pension age who cannot work because they are ill or disabled (see page 24).

New-style ESA may be available if you have paid enough **National Insurance**. If you cannot get new-style ESA, you may be able to apply for Universal Credit if your income and savings are low.

Universal Credit

This is a benefit for people under retirement age who are either:

- out of work, for example due to an illness or because they are a carer
- on a low income.

Universal Credit can include money for basic living costs, looking after children and housing costs.

If you have care or mobility needs

Depending on your age, you may be able to claim the following benefits.

Personal Independence Payment (PIP)

This is a benefit for people aged 16 to State Pension age who have problems moving around or looking after themselves. If you are aged 65 or over and making a new claim, you should claim Attendance Allowance instead of PIP.

Attendance Allowance (AA)

This is a benefit for people who have reached State Pension age. It is for people who have problems looking after themselves because of an illness or a disability. You must have had these problems for at least 6 months.

'When I contacted Macmillan they said "Have you applied for your disability allowance because you are officially disabled." And then they advised me that you're entitled to Personal Independence Payment as well.'

Mo

If you have an urgent claim

If you are terminally ill, you can apply for some benefits using a fast-track process called special rules. These apply if your doctor thinks you may be expected to live for less than 6 months.

Applying under special rules means:

- you do not have to show that you have any care needs
- you will get the benefit at the highest rate.

We have more information about how to claim benefits under special rules in our booklet **Help with the cost of cancer** (see page 106).

If you look after someone with cancer

If you are supporting someone with cancer, this can bring extra costs. You may also need to reduce your working hours. You might be able to get certain benefits.

Carer's Allowance

You might be able to get this benefit if you look after someone with a lot of care needs. The person you care for must already be getting certain benefits.

Carer's Credit

If you cannot get Carer's Allowance, you may still be able to get Carer's Credit. It helps prevent gaps in your National Insurance record if you have to stop working while you are caring for someone. This helps protect your right to a State Pension.

If you get Carer's Allowance, you will automatically get Carer's Credit.

If you are self-employed

If you are self-employed, you will not get sick pay. But you can still apply for other benefits if you cannot work, or if your income decreases.

National Insurance is a tax you pay while working. If you are self-employed, you may have paid less **National Insurance** than someone with an employer. This could affect your claim for some benefits. We have more information about help with paying National Insurance below.

We have more information in our booklet **Self-employment and cancer** (see page 106). Or, you can speak to our welfare rights advisers on **0800 808 00 00**.

Protecting your right to benefits

National Insurance is a tax you pay while working. You normally pay National Insurance from your salary.

The amount of National Insurance you have paid can affect whether you can claim some benefits, for example **State Pension**.

National Insurance credits

There may be times when you are not paying National Insurance. This could be because you are not at work because you are unwell or caring for someone else.

You may be able to get National Insurance credits. These credits cover the amount of National Insurance that you cannot pay. They also protect your right to some benefits.

You can also choose to pay voluntary contributions. These do not always increase your State Pension, and do not count for some benefits. It is a good idea to get financial advice before you decide to make voluntary contributions.

To find out more, visit **gov.uk** Or you can call the National Insurance Helpline on **0300 200 3500** or textphone **0300 200 3519**.



Savings and investments

You may have savings set aside to cover any unexpected situations. If your finances are affected by cancer, you might decide to use those savings. They could help you if you have a lower income or if you have extra expenses.

Before you use your savings, check if you can get extra income from:

- your employer, if you have one
- benefits
- insurance
- any other sources.

If you have a large amount of money in your savings or investments, you may be able to set them up so they give you a regular payment. This way, your savings can provide you with a regular income.

Our financial guides can give you information about accessing your savings and investments to provide an income. You can call them on **0808 808 00 00**.

Insurance policies

If you have protection insurance or life insurance, you may be able to make a claim.

Protection insurance

Protection insurance can help cover your costs if you become too ill to work or are diagnosed with a serious illness. If you have protection insurance, you may be able to make a claim because you have cancer.

There are different types of protection insurance:

- Insurance that pays you a regular income – for example, to replace a salary you are no longer getting (income protection insurance).
- Insurance that pays out a **lump sum** (single, one-off payment) – for example, critical illness cover.
- Insurance that covers the monthly repayments on a loan or credit card – for example, payment protection insurance (PPI).
- Insurance that pays the regular payments (the **premiums**) for you, if you cannot work because of illness or disability. This arrangement is called a waiver of premium benefit.

Life insurance

Life insurance is a type of insurance that pays out when you die. Many life insurance policies include terminal illness cover. This means the insurer may allow an earlier claim if you are expected to live less than 12 months:

- Some policies may pay out a lower amount if you have a terminal illness compared to the amount that could be claimed after you die. It is important to speak to your insurer to check if this is the case.
- Some life insurance policies will also pay out if you are diagnosed with a critical illness. This may include certain types of cancer.

Some employers may offer life insurance to employees. This is often called death in service benefit. Check your contract or speak to your HR department to find out if any insurance is available through your work.

'Macmillan suggested we check the life insurance policy to see if there was a terminal illness clause for which there was. They advised us to make a claim against it for which we did, and the insurance company paid out based on Veneta's medical reports.'

Nigel

Health insurance

Some private medical insurance policies may pay you a set amount if:

- you need to spend the night in an NHS hospital
- you are admitted as a day patient for chemotherapy treatment.

We have more information in our booklet **Insurance** (see page 106). Our financial guides can also talk to you about insurance. Call them on **0808 808 00 00**.

Remember that insurance pay-outs may affect what benefits you can get from the government.

Pensions

State Pension

The State Pension is a regular payment you can get from the government when you reach a certain age. The age you can get State Pension depends on when you were born. The current State Pension age is 65. It is increasing in stages and will reach:

- 66 by October 2020
- 67 between 2026 and 2028.

You can check when you will reach State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age), by calling the Future Pension Centre on **0800 731 0175** or using textphone **0800 731 0176**. You can also get a statement of how much State Pension you have built up so far.

Pension Credit

This is a benefit for people who have reached the State Pension age and have a low income. You may also be able to get help towards other costs, such as housing. Visit [gov.uk/pension-credit/overview](https://www.gov.uk/pension-credit/overview) for more information.

We have more information about the State Pension and Pension Credit in our booklet **Help with the cost of cancer** (see page 106).

Private pension

Private pensions can be arranged by:

- you, this is called a personal pension
- your employer, this is called a **workplace pension**.

If you have, or have had, cancer, you may be able to retire early. You may be able to claim your pension because of ill health. It depends on the rules of your pension scheme.



There are two main types of private pension.

Defined contribution schemes

This is where you build up an amount of money over time. If your employer has arranged the pension, they pay money into it alongside your contributions. The money is usually invested in stocks and shares, along with other investments. It hopefully grows over time.

Defined benefit schemes

This is where your employer promises to pay you an agreed amount when you retire. The amount you get is based on how long you have worked there and on one of the following things:

- your final salary
- your average salary from across your time at the workplace.

Usually you can take your pension if you are aged 55 or over. This will depend on the rules of your pension scheme.

We have more information in our booklet **Pensions** (see page 106). There are benefits and disadvantages of accessing your pension early. Getting a pay-out from your pension may affect any benefits you can get from the government.

Our financial guides can give you more information about this and answer any questions you have about pensions. Call them on **0808 808 00 00**.

If you are terminally ill

If you are expected to live less than 12 months, many pension providers have options that could give you the whole of your pension as a lump sum. We have more information about accessing your pension if you are terminally ill.

Finding old pensions

If you have lost the details of an old pension scheme, the Pension Tracing Service may be able to help you find the contact details. Visit gov.uk/find-lost-pension, call **0800 731 0193** or use textphone **0800 731 0176**.

Free pension guidance

The Money and Pensions Service give free guidance about pensions (see page 112). You can also call Macmillan's financial guides on **0808 808 00 00**.

The financial guides at Macmillan and the Money and Pensions Service are impartial. They will not recommend any products or companies, and will not tell you how to invest your money. If you need help deciding on these things, you may wish to contact a **financial adviser**.

An independent, professional financial adviser is a specialist who can legally advise you about the best option for your situation. They will charge a fee for their service. Always make sure a financial adviser is authorised. You can check they are on the Financial Services Register. Visit fca.org.uk/firms/financial-services-register

Grants

Macmillan Grants

Macmillan Grants are small, mostly one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing holiday, you may be able to get a Macmillan Grant.

How much you get will depend on your situation and needs. A grant from Macmillan does not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

'Macmillan gave me a one-off grant to help towards paying my heating bill. They gave me some grants for my clothes as well. They help take the burden off your shoulders and say "It's ok. We can be here for you. We'll take care of this. You take care of your health.'"

Mo

Who can apply?

You can apply for a Macmillan Grant if you have cancer, or are still seriously affected by your illness or treatment. You can also apply if you have a particular need related to the cancer or treatment. Both of the following must also apply:

- You have less than £6,000 in savings if you are single, or less than £8,000 as a couple or family.
- You have a low total income after you have paid your rent or mortgage and council tax. This means a weekly income of £170 for a single person, £289 for a couple or household of two people and £85 for each child. In some situations, we may also consider any additional adults in the household.

We do not count Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) in our calculations.

These are general rules, but we do consider individual situations. Please contact us if you have any questions.

'I received a Macmillan grant when I was first diagnosed. This helped enormously as my husband had taken time off work and petrol costs were expensive for him visiting me daily. I needed new clothes as my weight was up and down with chemo. It really took a weight from our shoulders.'

Laura

How to apply

We aim to make our application process as simple and quick as possible.

1. You apply through a health or social care professional. This may be a social worker, district nurse, benefits adviser, or Macmillan nurse.
2. They fill in a grant application form with you online or by post and send it to the Grants team at Macmillan. If they are not a health professional, they will also include a short medical report from your specialist nurse, doctor or consultant.
3. The Macmillan Grants team will then process your application and we will be in touch if we need any more information from you.
4. Once your application is approved, you will receive your payment either by BACS into your bank account or by cheque.

Any personal or medical information included in your application will be treated confidentially.

If you have any questions about Macmillan Grants, or if you are having problems getting someone to fill in an application form with you, contact us on **0808 808 00 00**.

Grants from other organisations

You may be able to get a grant from another local or national organisation if you need financial help:

- Different areas have local welfare schemes that provide grants and loans. Contact your local council to find out what help you can get in your area.
- There is support available if you are struggling with heating bills. Your energy supplier may be able to give you a grant, discount or better payment arrangement. We have more information in our booklet **Managing your energy costs** (see page 106).
- CLIC Sargent provides one-off grants to children and young people with cancer and their families. These can help with the extra costs that cancer can cause. Applications need to be made through a CLIC Sargent social worker. For more information, call **0300 330 0803**.
- Turn2us helps people find specific charities that may be able to offer financial help. Visit **turn2us.org.uk** for more information.
- Your local library may have information about organisations that provide grants. The Directory of Social Change publishes **A guide to grants for individuals in need**. This gives details of trusts and organisations that provide financial support to people in the UK.

For more information about grants, contact a local benefits adviser or our cancer support specialists on **0808 808 00 00**.



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Think about your spending

It is a good idea to divide your spending into:

- essential items, such as rent or mortgage payments, utility bills and food costs
- non-essential items, such as holidays or meals out.

Usually, non-essential spending can be easier to reduce. But you may also be able to reduce spending on some essential items, if this does not affect your health. For example, you may be able to switch to cheaper energy suppliers. We have energy advisers who could help you do this. You can call them on **0808 808 00 00**.

Types of costs

Your costs may include:

- housing costs, such as rent, mortgage payments, council tax or rates – our booklet **Housing costs** has more information about managing your rent, mortgage or other housing costs
- household costs, such as energy bills, water rates, phone and broadband bills
- credit card payments
- childcare costs
- health costs, such as prescriptions
- travel costs, such as travel to hospital and parking.

You can call our financial guides for free on **0808 808 00 00** to discuss your options. They can refer you to other sources of help or information.

Make sure you are getting any financial help that you are entitled to, such as help with prescriptions, travel and childcare. You can call **0808 808 00 00** to speak to our welfare rights advisers.

We have more information about planning and managing your finances. Our budget planner on pages 56 to 61 can also help with this.

Help from your bank

If you have an account with Lloyds Bank, Halifax or Bank of Scotland, you can speak to their Macmillan-trained support teams. They may be able to help if you or someone you know is having money worries. You can call the usual number for your bank and ask to be put through to the cancer support team.

Managing your spending

It is a good idea to understand how your income and spending compare. This can help you stay in control of your finances. If your spending is higher than your income, you may need to think about making some changes.

This information can help you look at your spending and see where you can get support or make savings.

It is a good idea to divide your spending into:

- essential items, such as rent or mortgage payments, utility bills and food costs
- non-essential items, such as holidays and meals out.

You could use the budget calculator on pages 56 to 61 to track what you are spending. Writing it down may make it easier to see where you need support, or where you could make savings.

You can also call our financial guides for free on **0808 808 00 00** to discuss your options. They can refer you to other sources of help or information.

Rent or mortgage payments

If you are having difficulty paying your rent, mortgage payments or **leasehold** service charges, there may be things you can do. These could include:

- claiming benefits to help with your housing costs
- making changes to your mortgage
- claiming on an insurance policy.

Claiming benefits

You may be able to get Housing Benefit or Universal Credit if:

- you are renting
- you have a low income.

We have more information about Housing Benefit and Universal Credit in our booklet **Help with the cost of cancer** (see page 106). The benefit you need to apply for depends on the type of housing you live in.

If you have a mortgage, you may be able to get a loan to help with the **interest** payments. You must already be getting one of the following benefits:

- Universal Credit
- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Income Support
- Pension Credit.

You may also be able to get help with **service charges**. This could include extra charges to cover minor repairs or building maintenance if you are a leaseholder. You are a leaseholder if you own the property, but you do not own the land it is built on.

To find out more, call our welfare rights team on **0808 808 00 00** or visit [macmillan.org.uk/financialissues](https://www.macmillan.org.uk/financialissues)

Help with council tax or rates (Northern Ireland)

Check with your local council to find out whether they can give any discounts or help with council tax, or rates (Northern Ireland).

Making changes to your mortgage

If you are worried about paying your mortgage payments, contact your **lender** as soon as possible. Lenders must look at ways to try and help you. They might allow you to:

- pay reduced mortgage payments or stop mortgage payments for a set period (payment holiday)
- only pay the **interest** on your mortgage for a set period
- extend the **term** (duration) of your mortgage
- review the interest rate you pay.

We have more information about managing your rent, mortgage or other housing costs online and in our booklet **Housing costs** (see page 106). You can also call our financial guides for free on **0808 808 00 00** to discuss your options.

Claiming on an insurance policy

If you have a mortgage, you may have taken out insurance when you first bought your home. For example, you may have insurance that will pay your mortgage payments if you are off work. Or insurance that will pay off the loan if you are diagnosed with a life-threatening condition.

You may be able to claim on this insurance if you:

- have a cancer diagnosis
- are off work for treatment.

We have more information in our booklet **Insurance** (see page 106).

'We called our bank and explained our situation. We worked out what budget we had and they said they could pause our mortgage for 6 months; which really took the stress off.'

Chris

Household bills

There may be things you can do to reduce your household costs.

Energy bills

There may be ways to reduce how much you spend on energy bills:

- You could switch to a different company. In general, it is good to check that you are on the best deal for your energy supply about once a year. You can check by using an energy price comparison website. If you live in England, Scotland or Wales, visit **[ofgem.gov.uk/confidence-code](https://www.ofgem.gov.uk/confidence-code)** to compare energy suppliers. If you live in Northern Ireland, visit **[consumercouncil.org.uk/energy](https://www.consumer council.org.uk/energy)**
- Talk to your supplier. Some energy companies have schemes that may be able to help pay your bill.
- There are schemes that can provide free or cheaper insulation or draught protection. Visit **[energysavingtrust.org.uk](https://www.energysavingtrust.org.uk)** for more information about this, and other energy-saving tips.

We have more information in our booklet **Managing your energy costs** (see page 106). You can also speak to one of our energy advisers for free on **0808 808 00 00**.

Water rates

Water companies are not allowed to disconnect your water supply if you have not paid your bills. Some water companies have schemes that may be able to help pay your water bill.

You can download a booklet called **Help with water and energy bills** at aurigaservices.co.uk This shows all the current schemes from water companies.

You can also contact your water supplier to ask what support is available.

'Macmillan sorted everything out for me and made it so that I now pay a fixed weekly payment of £14. It was such a relief. Just knowing you don't have to worry and that if you're cold you can put the heating on is brilliant.'

Sindy

Phone calls

Phone calls are a great way to stay in touch with your family members or with work. They are essential costs when you are unable to go out due to illness or if you are in hospital. You may be able to reduce the cost of your phone and broadband bills:

- Check that you are on the best deal for your home phone and mobile phone, if you have them. You may be able to get a better deal with a different provider.
- Check if you could save money on your broadband bill. Some providers offer bundles where you pay one price for broadband, home phone and TV channels. Compare these costs with the price of buying each one separately.
- Most monthly mobile tariffs include a set number of minutes to UK landlines and mobiles. If you have a high number of mobile minutes to use, use your mobile phone instead of your landline for calls.
- If you have a monthly mobile contract, you could save money by switching to a pay-as-you-go deal. If you do this, you can set a strict limit for how much you spend in a week or month. Remember to check if there is any charge for cancelling your contract first.
- You can also save money by making phone calls and sending messages online. You will need to download a free app such as Skype™ or WhatsApp®.
- The website **saynoto0870.com** can help you avoid phone numbers that can be more expensive to call – these often begin with **0870**, **0845** or **0844**. It helps you to find cheaper alternatives for many well-known companies.

Credit cards

If you use credit cards and do not pay off your **balance** in full every month, you may be paying interest. You could transfer your balance to another card. Some cards offer 0% interest deals for a limited period. However, there may be a charge for doing this. So you will need to check if this option will save you any money.

To find the best credit card deals, you can use an online price comparison website such as **moneysavingexpert.com** or **uswitch.com**

Many newspapers also include comparison tables in their personal finance pages, in print or online.

It is also a good idea to check if you have any payment protection insurance (PPI) on your credit card. This can help cover your monthly credit card repayments if you are signed off from work. We have more information about PPI in our booklet **Help with the cost of cancer** (see page 106).

'Macmillan were fantastic with regards to financial support. Not only did we have our energy bills capped at £74.00 per month for 2 years, (£180-£190 per month prior to the cap) they were also instrumental in getting our mortgage paid off.'

Nigel, carer

Debt repayments

Keeping up with debt repayments can become difficult if your income is less, or you have extra expenses. It is important to get advice as soon as you can.

We have more information about dealing with debt in our booklet **Managing your debt** (see page 106). Our Macmillan Support Line staff can refer you directly to StepChange Debt Charity – call **0808 808 00 00**. You can also contact Citizens Advice for free debt advice (see page 110).



Childcare costs

You may need to arrange childcare if you are:

- going to appointments
- having treatment
- dealing with side effects.

There are different ways to get help with these costs.

Help from the government

You might be able to get some help from the government towards childcare costs. This might be a certain amount of free childcare, or some money to help pay for childcare.

You can find out about the different types of support available from the government's Childcare Choices website at **[childcarechoices.gov.uk](https://www.childcarechoices.gov.uk)** You can also estimate how much help you can get using its free childcare calculator.

Other support

You may also be able to get help looking after children from family and friends, or through:

- social services (contact your local council to find out more)
- Universal Credit
- charities such as Home-Start (visit **[home-start.org.uk](https://www.home-start.org.uk)**)
- your employer, who may be able to arrange flexible working for you.

Health costs

Cancer can bring extra costs related to health. You may be able to get help with these.

NHS Low Income Scheme

This scheme helps people on a low income to afford their health costs. The scheme includes help with:

- prescriptions
- dental treatment
- wigs and fabric supports
- sight tests, glasses and contact lenses
- travel to receive treatment.

You cannot qualify if you have more than £16,000 in savings, unless you live permanently in a care home. If you live in a care home, the savings limit is:

- £23,250 in England, Scotland and Northern Ireland
- £24,000 in Wales.

For more information:

- in England, Scotland or Wales, call **0300 330 1343**
or visit **nhsbsa.nhs.uk**
- in Northern Ireland, visit **nidirect.gov.uk**

Prescriptions

The help you can get to pay for prescriptions is different across the UK.

In England, prescriptions are free for people with cancer. If you need prescriptions for anything related to cancer or its effects, you can apply for an exemption certificate. You need to collect an FP92A form from your GP surgery.

In England, if you are a carer or someone who is not having cancer-related treatment, you can get free prescriptions in some situations. To find out more, visit [nhs.uk/NHSEngland/healthcosts](https://www.nhs.uk/NHSEngland/healthcosts)

In Scotland, Wales and Northern Ireland prescriptions are free for everyone.

Prescription Prepayment Certificates in England

If you live in England and do not qualify for free prescriptions, you can buy a **prescription pre-payment certificate**. This is available for either 3 months or a year. It will save you money if you need:

- more than 3 prescriptions in 3 months
- more than 13 prescriptions in a year.

You can buy the certificate online from [gov.uk/get-a-ppc](https://www.gov.uk/get-a-ppc) or you can buy it over the phone using a credit or debit card. Call the NHS Business Services Authority **0300 330 1341**.

You will need to show the pharmacist your prescription pre-payment certificate when you collect your prescription.

We have more information about help with health costs in our booklet **Help with the cost of cancer** (see page 106).



REQUEST STOP
Lewisham Fire Station
towards Catford
47 54 75
136 185 199
208 **N47** **NI36**

Travel and parking

Travelling to appointments can be expensive. Help with travel costs may be available.

Travel to and from hospital

You may be able to get refunds on some or all of your travel costs to hospital. You can get this if your household income is low or you are getting certain benefits. You cannot get refunds on travel costs to your GP surgery.

If you need someone to travel with you to hospital for medical reasons, you might also be able to get a refund on their travel costs. Speak to your hospital for more information. Or call the NHS Help with Health Costs scheme on **0300 330 1343**

Some people are eligible for non-emergency patient transport services (PTS), which provide free transport to and from hospital. PTS may not be available in all areas. Speak to your GP to find out if you are eligible for PTS, and if it is available in your area.

Free or reduced-cost bus travel

In England, you can get a bus pass for free travel if you are of State Pension age or over. In Scotland, Wales and Northern Ireland you can get a pass if you are aged 60 or over. If you have a disability, you may be able to get a bus pass for free or reduced-cost travel.

You may be able to use the pass on other local public transport, including taxis, depending on where you live. Contact your local council to find out what is available and how to apply. To find contact details for your local council, visit [gov.uk/find-your-local-council](https://www.gov.uk/find-your-local-council)

Hospital car parking

Hospital car parking rules are different across the UK:

- In England, many hospitals give people with cancer free or discounted hospital car parking. But you may not always know about this. Ask your hospital for more information.
- In Scotland, hospital car parking is free at all hospitals except Glasgow Royal Infirmary, the Royal Infirmary of Edinburgh and Ninewells Hospital in Dundee.
- In Wales, hospital parking is free.
- In Northern Ireland, parking is free if you are having chemotherapy or radiotherapy.

You might be able to get a grant to help with transport costs (see pages 28 to 31).

The Blue Badge Scheme

If you have problems with mobility, you may be able to get a Blue Badge. A Blue Badge allows you to park in parking spaces closer to where you need to go. It may let you park for free in some private car parks, such as in hospitals or supermarkets. Certain parking restrictions will still apply.

To have a Blue Badge you will need to get either:

- the higher mobility component of Disability Living Allowance
- the enhanced component of Personal Independence Payment.

If you do not get either of these benefits, you will need to pass an assessment.

For more information and to apply, visit:

- [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge) in England, Scotland or Wales
- nidirect.gov.uk/articles/about-blue-badge-parking-scheme in Northern Ireland.

'I read about the financial help we might be able to get. We applied for PIP and a Blue Badge (which I would never have thought to do).'

Chris, carer



BUDGETING

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Planning a budget

A budget shows how much money you have coming in and how much you are spending. This can help to show where you might be able to cut costs.

Working out your weekly or monthly budget is important to help manage your finances. It can help you understand what you need to do next.

You can use our online budget calculator at **finance.macmillan.org.uk/budget-calculator**. After you put in your details, the online calculator will add everything up for you. You can also get personalised guidance on where you could make changes to help balance your budget.

Or, we have a budget planner that you can use to help you work out your budget (see pages 56 to 60).

You can plan your budget using weekly or monthly amounts, depending on what suits your situation. The important thing is not to mix the two – use either weekly or monthly amounts throughout your statement.

This is how you can convert between weekly and monthly amounts:

Weekly amount x 52 ÷ 12 = monthly amount

Monthly amount x 12 ÷ 52 = weekly amount

Three steps to working out your budget:

1. Write down any regular **income** you have (monthly or weekly) and add it all together. This is your total income. Regular income may include your wages, any money you get from a pension, or any money from investments or insurance claims.
2. Write down everything you spend (monthly or weekly) and add it all together. For example, you might spend money on your rent or mortgage, bills, insurance payments or food and drink. This is your total spend.
3. Take away your total spend from your total income. This gives you your **balance**. This is the amount you have left each month or week.

If the final amount is less than zero, you are spending more money than you have coming in. This is called having a **shortfall**. To avoid a shortfall, check whether you can increase your income and look at ways to spend less.

Budget calculator

Step. 1 Your income

	£ weekly	£ monthly
Income from work – this could be employment or self employment		
Income from savings and investments		
Benefits		
Pension pay-outs		
Insurance pay-outs		
Any other income		
Your total income		

Step 2. Your spending

	£ weekly	£ monthly
Mortgage or rent (including service charges)		
Council Tax (called rates in Northern Ireland)		
Household maintenance (furniture repairs, upkeep costs)		
Household bills (water, gas and electricity, telephone and internet, mobile phone, TV licence, TV subscriptions)		
Housekeeping (laundry, dry cleaning, a cleaner, toiletries if these are not part of your supermarket shop)		

	£ weekly	£ monthly
Loan repayments (personal loans, car loans, credit cards, hire purchase payments)		
Insurance (building and contents, life and critical illness cover, income protection, payment protection, travel insurance, gas, plumbing and boiler cover, home protection policies)		
Food and drink (supermarket shopping, eating or drinking out, smoking)		
Children (children's clothes, school meals and activities, pocket money)		

	£ weekly	£ monthly
Pets (pet food, pet insurance)		
Car costs (road tax, car insurance, car maintenance, parking, fuel costs, breakdown cover)		
Public transport costs (bus, taxi or train fares)		
Savings and investments (pension payments, regular savings, investments)		
Lifestyle (clothes and shoes, club or gym memberships, subscription fees, hobbies, day trips, hair and beauty treatments)		

	£ weekly	£ monthly
Health (private medical care, dental care, opticians, physical care)		
Education (school fees, university fees, evening classes)		
Other expenses (Christmas, holidays, birthdays, furniture, weddings, events, charity donations)		
Your total spend		

Step 3. Your balance

Your total income – your total spend = your balance.

If you have a shortfall and you are worried about getting into debt, you can contact StepChange Debt Charity for advice (see page 110). Our Macmillan Support Line staff can refer you directly to StepChange Debt Charity. Call them on **0808 808 00 00**. We also have more information about managing your debt in our booklet **Managing your debt** (see page 106).



MANAGING PAYMENTS

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Ways to pay

It can be hard to keep track of your bills and bank accounts. Remember the following things:

- **Direct Debit** is the simplest way to make sure that your bills are automatically paid on time.
- You can pay most bills and check your bank accounts online. This is often easier and quicker than paying by cheque or postal order.
- Some banks, water and energy companies have their own apps. This means you can manage your accounts on your smartphone or tablet.
- Try to avoid paying bills late, as you may be charged extra and it may affect your credit rating.

Direct Debit

By setting up a Direct Debit, you tell your bank or building society to let an organisation take money from your account each month. For example, this may be an energy company or a credit card company. It is important to remember the following things about paying by Direct Debit:

- You give a company permission to take money from your bank account on a certain date. The payment may be taken a few days before or after this date if it is on a weekend or a bank holiday. The amount they take may change depending on how much you owe them.
- The company needs to tell you about any change to the amount and the payment date in advance (normally 10 working days).

- Energy companies and phone providers often give a discount if you arrange to pay by Direct Debit.
- If you are paying by Direct Debit, you must make sure you have enough money in your bank account on the day before your payment date.
- You can arrange to pay your credit card **balance** by Direct Debit. You choose whether to pay off the full amount each month, a set amount or the minimum repayment.

To arrange to pay a regular bill by Direct Debit, contact the company providing the goods or service.

Online and telephone payments

If you can access your bank account online, you can pay your bills online. Some companies give you a discount if you pay this way. You may find it more convenient than having to go to a post box, Post Office or bank. But you will need to remember to pay your bills on time.

To arrange to pay a regular bill online, contact the company providing the goods or service.

Or, if you prefer, you could make all your payments over the phone using telephone banking.

To sign up for online or telephone banking, contact your bank.



Bank and building society accounts

When you are coping with cancer and its effects, dealing with your banking may feel stressful. You can ask someone to help you, such as a close friend or family member. The best way to organise this depends on your situation. It also depends on of the type of bank account you have.

For information about different types of bank accounts, visit the Money Advice Service website at moneyadviceservice.org.uk

Help with your banking

There are different ways someone else can help you run your account. You can choose the option that works best for you. With all options, you must completely trust the person helping you run your account.

Third-party mandate

This is when you arrange for your bank to let someone else manage your bank account. This must be a specific named person. This person will usually be able to:

- take out money in your name
- make payments in your name
- make other transactions in your name.

The bank account is still yours – it does not become a joint account.

To set up a third-party mandate, contact your bank. Your bank does not have to agree to allow a third-party mandate.

Joint account

A joint account is owned by two people. You can:

- change an account you have already to make it a joint account
- open a new joint account with another person.

They become the joint owner of the money in the account. You are both responsible for any **overdraft** on the account. This is any money you take out of your bank account after your balance reaches zero. The joint owner will be able to write cheques and make other decisions.

The joint owner will automatically inherit any money in the account if you die. The law is different in Scotland, where any money that you put into a joint account still belongs to you when you die. It then becomes part of your **estate**. There is more information on this in our booklet **Sorting out your financial affairs** (see page 106).

To set up a joint account, contact your bank.

If you have a Post Office card account

You may receive state benefits or pension payments through your Post Office card account. You can apply to give one person permanent access to your account. This person is called your permanent agent.

- They will be given their own card and PIN. This means they can take out cash and check your balance for you.
- Never give someone else your own card and PIN. This would break the Post Office rules. If money goes missing from your account, the Post Office could refuse to refund it.

To appoint someone as a permanent agent for your Post Office card account, you will need to get an application form from your local Post Office.

Power of attorney

Setting up a **power of attorney** gives someone (or more than one person) the power to manage your finances if you are unable to do so. We have more information about setting up a power of attorney in our booklet **Sorting out your financial affairs** (see page 106).

Protect your PIN

PIN stands for Personal Identification Number. This is a code you use when you draw out cash at a cash machine or pay for goods in a shop with a debit, credit or cash card.

- Never give anyone your debit, credit or cash card and PIN. By giving away your PIN, you are breaking your bank's rules. If money goes missing from your account, the bank could refuse to refund it.
- When you set up a third-party mandate or joint account, the person helping you can have their own card and PIN.

Switching your bank account

Switching your bank account to a different bank or building society could save you money. If you switch to them, some banks and building societies will offer you:

- money
- lower overdraft fees
- a better **interest** rate than you get at the moment.

The Current Account Switch Service can help make it easier to switch your account. Contact the bank or building society you want to switch to, and they will complete the switch within seven working days. They will help make sure all your Direct Debits and other payments are transferred to your new account.

Websites such as **moneysavingexpert.com** and **uswitch.com** can help you find the best deals.

Payment exception service

You may be able to use the Payment Exception Service. This is available if you cannot use:

- a bank
- a building society
- a credit union
- a Post Office account.

It can be used to collect any:

- benefits
- pension payments.

To get your money, you may be sent:

- a payment card
- a voucher by email
- a text message with a unique reference number.

You will need to show one of these to collect your payment. You can do this anywhere that displays the PayPoint symbol. This might be your local newsagent or supermarket. You will also need to show proof of identity, such as a current passport or utility bill.

You can only collect up to £100 for each payment collection.

You can arrange for someone else to collect your money for you. This must be a person you trust.

For more information about the Payment Exception Service, visit [gov.uk/payment-exception-service](https://www.gov.uk/payment-exception-service)





BORROWING

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If you are thinking about borrowing money

Before you consider borrowing money, it is important to think about any other options you may have. This could include:

- making sure you are getting all the **income** you are entitled to, including any benefits
- budgeting and making savings if possible
- claiming on insurance and pensions if you have them
- using money you have saved for an emergency.

It is also important to make sure you can afford to pay back the money you are planning to borrow.

If you already have debts

It is not usually a good idea to borrow more money to pay off an existing debt. You could talk to a trained debt adviser first about options for paying back your debts or credit commitments. Speak to one by calling StepChange Debt Charity (see page 110).

We have more information about managing debts in our booklet **Managing your debt** (see page 106).

Paying back the money

If you borrow money, it is very important to work out how you will pay it back. You could use our budget calculator on pages 56 to 61 to help you do this.

Types of borrowing

There are lots of ways to borrow money. These include:

- friends and family
- bank **overdrafts**
- credit unions
- credit cards and store cards
- personal loans
- payday loans.

The best type of borrowing for you will depend on your personal situation. It also depends on your **credit score** (see pages 78 to 81).

'Money worries are a huge issue. The cost of living increases, yet your ability to earn reduces. It's a very difficult balance.... I used to get endless bills. One after the other, after the other. They just kept coming. I recognised I needed help, I picked the phone up and called Macmillan. They were brilliant.'

Anthony

Secured and unsecured loans

It is important to understand the difference between secured and unsecured loans.

A **secured loan** is money that is secured against something you own, for example your home or your car. The **lender** can take (repossess) it if you cannot pay the loan back. A mortgage is a type of secured loan.

An **unsecured loan** is not secured against something you own. This means there is not the same risk of your property being taken (repossessed) if you miss payments. But the **interest** rates may be higher, making the loan more expensive. If you do not keep up with your repayments, this could damage your credit rating.

For more information about borrowing, contact StepChange Debt Charity or Citizens Advice (see page 110). You can also visit **[moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)**

Borrowing tips

- Check what other options you have before borrowing.
- If you decide you need to borrow money, try to find cheap ways to do it and get some advice. You can get free advice from the Money Advice Service on **0800 138 7777**.
- Try not to use types of borrowing that can be very expensive. For example, using store cards, payday loans, door-to-door lending or unarranged (unauthorised) overdrafts.
- Before you borrow, make sure you can afford the repayments. You could use the Money Advice Service loan calculator at **moneyadvice.service.org.uk/en/tools/loancalculator** to help you work out how much you will need.
- Do not use illegal lenders (loan sharks). They charge very high fees and may become aggressive if you cannot repay the money.

You can check if a lender is legal by using the Financial Services Register. Visit **register.fca.org.uk** You can report illegal lenders to government Illegal Money Lending Teams on:

- **0300 555 2222** in England
- **0800 074 0878** in Scotland
- **0300 123 3311** in Wales.

In Northern Ireland, call the Trading Standards consumer line on **0300 123 6262**.

Your credit score

Your **credit score** is one of the main things lenders use to decide how likely you are to keep up with repayments. Things that might affect your credit score include:

- how much debt you have
- if you have a bank account
- how well you have kept up with credit payments in the past
- whether you pay bills on time, for example your mobile phone bill
- how much of your available credit (money you can borrow on a credit card or store card) you are using.

Your health does not directly affect your credit score. But your credit score may be lower if:

- you have had to stop working because of health problems
- you have a lower income
- you have already borrowed a lot of money.

If you have a low credit score and the lender decides you are high risk, they may refuse to lend to you. Or they might charge you a higher than average interest rate. This means the loan will be more expensive.

Your credit score will not be looked at for loans that are:

- from your local authority, which is called welfare assistance
- made through Universal Credit, which is called budgeting advance.

This means you may qualify for these if your income is low and you are claiming certain state benefits. There is more information about Universal Credit on page 15.

Checking your credit score

When looking at your credit score, a lender may check information held about you at the three main UK **credit reference agencies**. These agencies are:

- TransUnion
- Equifax
- Experian.

These agencies hold publicly available information about you. This may include your name and address from the electoral register. It could also contain private information from lenders about how you have managed loans and credit in the past. This is called your **credit report**.

When applying to borrow money, you can ask the lender whether they have used a credit reference agency. They may do this when assessing your application. If they have, you can ask which agency they used. You can contact the credit reference agency at any time and ask to see your credit report. This will cost you £2.

Checking your report lets you see if there are any errors. You can also check your credit score online for free, using websites such as:

- Credit Karma, run by Callcredit
- Clearscore, run by Equifax
- Credit Club, run by Money Saving Expert.

If you do find any mistakes, the credit reference agency will tell you how to correct them. It is likely that all three credit reference agencies hold a report about you. The information they have may be different, depending on which financial organisations they get information from.





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Making a will

If you do not have a **will**, it is a good idea to write one. A will is a legal document. It gives instructions about who you want to give your money and belongings to when you die. What you leave when you die is called your **estate**. Writing a will makes sure everything you leave goes to the people you want it to. It is important to keep your will up to date.

We have more information about making a will in our leaflet **Your step-by-step guide to making a will** (see page 106).



Taking early retirement

Taking early retirement is a big decision. Macmillan's financial guides can help you understand your options and questions to think about first. You can call them on **0808 808 00 00**. There is also free guidance about pensions from the Money and Pensions Service (see page 112).

We have more information about taking out pension savings to increase your income on page 24.

You may be able to get an early payment from your pension at any age because of ill health. This depends on the rules of your pension scheme.

An independent pensions adviser can give you advice if you decide to take early retirement because of your health, or for personal reasons.

You can also get advice from an independent **financial adviser**. Getting the right advice may help you get a higher income from your pension.

We have more information about pensions in our booklet **Pensions** (see page 106).

Providing support for your family

You may need to think about how your family, or anyone who depends on you financially, would cope if your illness becomes worse or if you die.

If this happens, your family may be able to get government benefits. They could also get financial support from your employer, if you have one.

If you have life insurance, your family could get a pay out from that. If you already have a policy, it is important to keep this cover. This will be easier than starting a new life insurance policy after your cancer diagnosis.

You may have life insurance through your employer, if you have one.

You might find it difficult to increase the amount of cover for some years. Some policies might offer a 'special event option', which means you can increase the amount of cover if a certain event happens in your life. For example, this could be the birth of a child, moving house or getting married. You will not have to answer more questions about your health.

If you do not have a life insurance policy, it may be difficult or more expensive for you to buy life insurance if you have, or have had, cancer.

If life insurance is not an option, think about building up extra savings and investments instead.

Our financial guides can talk to you about things you can do to provide support for your family if your illness gets worse. Call them on **0808 808 00 00**.



Buying financial products and services

Planning and managing your finances often includes buying financial products and services. These are things like loans, insurance and mortgages. You will need to make sure you buy the right products and services for your situation. Think about:

- the amount of risk you can cope with
- what you can afford
- any taxes you pay
- any benefits you get
- how long you want to make payments for
- your health and the health of your family.

It is important to understand what you are buying. The Financial Conduct Authority says that a provider must give you information about:

- risk
- charges
- other important matters.

Providers must give you this information in a standard way. This helps you understand the product and compare it with similar products from other providers.

Make sure you read the whole product document, including any small print. You can do this yourself, or ask for guidance from a financial adviser.

The main features of many products are explained in a booklet or section called Key Facts. It may also be called an Initial Disclosure Document.

You can easily find this information because it is labelled with this logo:



Making a complaint about financial services

If you are unhappy about the service you got from a financial provider, you can contact them to make a complaint. The problem may be easy to sort out. If it is not, you can ask to use the company's formal complaints process. It is a good idea to write to the company, rather than talking on the phone. The company should give you its final decision within 8 weeks. The decision should explain how it will deal with the problem.

Appealing a decision

To appeal a decision, you can take your case to the **Financial Ombudsman Service** (see page 111). You can do this if you are unhappy with the company's decision or if it has not got back to you within that time. This is a free and independent service that can help if you have a complaint about a financial product or service. They may be able to order the company to pay you compensation.

There are time limits for complaining to the Financial Ombudsman Service. You must complain:

- within 6 months of the company sending you their final decision
- within 6 years of the event that you are complaining about, or within 3 years of the time that you could have known about the problem.

If you are unhappy with the Ombudsman's decision, you may be able to take your case to the small claims court. Remember that this could be a long and expensive process, and you may not get any money back. For more information on making a small claim, visit citizensadvice.org.uk You can also speak to a Macmillan financial guide on **0808 808 00 00**.

If the company goes out of business

If a financial company goes out of business and owes you money, you may be able to get compensation from the Financial Services Compensation Scheme. Visit fscs.org.uk or call **0800 678 1100**.

Help with your taxes

If you need help managing taxes, it is a good idea to talk to an accountant (see page 112). If your income is low and you cannot afford an accountant, you may be able to get free advice from TaxAid (see page 113). They will only help you if your problem cannot be answered by HM Revenue and Customs (HMRC). If you are aged over 60 and have a low income, you may be able to get free advice from Tax Help for Older People (see page 113).

For simple questions about your tax, for example to find out your tax code, you can contact HMRC (see page 111).

Tax refund (rebate)

If your earnings decreased or stopped part way through the **tax year**, you may have paid too much income tax. The tax year is the period from 6 April to 5 April the year after. You may be able to claim back some of the tax you paid. This is called a tax refund or rebate.

You can check how much money you can claim, and find out how to claim, at [gov.uk/claim-tax-refund](https://www.gov.uk/claim-tax-refund) Or you can contact HMRC (see page 111).

PAYE taxpayers

PAYE stands for Pay As You Earn. This system is used to collect Income Tax and National Insurance contributions if you:

- work for an employer
- get a pension from a previous employer
- get a pension from a pension provider.

HMRC uses a tax code. This tells your employer or pension provider how much tax to take from your wages or pension. This means the correct amount of tax should be taken automatically before you get your pay or pension. However, mistakes can happen. It is your responsibility to make sure you pay the correct amount of tax.

You can check that you are paying the right amount of tax at [gov.uk/check-income-tax-current-year](https://www.gov.uk/check-income-tax-current-year) Or you can contact HMRC (see page 111).

If you decide to take a large **lump sum** from your pension, you may pay too much tax under PAYE. You may have paid too much tax if you have taken some, or all, of your pension. However, you can claim a tax refund straight away. Contact HMRC to do this. There are other situations when your tax bill will be corrected. This might be at the end of the tax year, or if you take another payment from your pension, depending on what comes first. There is more information about pensions on page 24.

For more information about PAYE visit adviceguide.org.uk/the_pay_as_you_earn_paye_system

Self Assessment taxpayers

You will need to fill in a **tax return** each year if you:

- are self-employed
- are a landlord
- have income from abroad
- have untaxed income from savings, investments or dividends.

A tax return is a form you fill out so that your tax bill for the year can be worked out. The tax return gives information about your income and certain types of spending.

You will need to register for Self Assessment and send your tax return to HMRC. You can fill in an online form or a paper form. If you want to complete your tax return online, you will need to register with HMRC first. This can take several days.

HMRC then uses your tax return to work out how much tax you should be paying.

There are strict deadlines for sending back (filing) tax returns. The deadlines are:

- 31 July if you make advance payments towards your tax bill
- 31 October for paper forms
- 31 January for online forms.

If you miss the deadline by up to 3 months, you will get a fine of £100. If your tax return is more than 3 months late, you will have to pay a bigger fine.

You can appeal against a fine if you can prove you have a reasonable excuse. For example, you could appeal if you had a serious or life-threatening illness that stopped you meeting the deadline.

You will still need to complete a tax return if you are in hospital for a long period of time. HMRC will expect you to make arrangements for your tax return to be completed for you. If you are a family member or carer, remember that HMRC may not accept the illness of your loved one as a reasonable excuse. For more information about Self Assessment, contact HMRC on **0300 200 3310**, textphone **0300 200 3319** or visit **[hmrc.gov.uk/sa](https://www.hmrc.gov.uk/sa)**

By 2020, the government wants to give all businesses and self-assessment tax payers a digital tax account. This means you will be able to update your information and pay tax online at any time in the year. Some people will not need to fill in a tax return. You can find out more about digital tax accounts at **[gov.uk](https://www.gov.uk)**



GLOSSARY

Glossary

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Glossary

When you are dealing with your finances, you may come across lots of new words and not know what they mean.

Some of the words that have appeared in **bold** in this booklet are explained here. If you need more information or support, you can call the Macmillan Support Line free on **0808 808 00 00**.

Balance

The amount of money left when you take your total spend away from your total income. It can also mean the amount of money you still owe on a credit card or personal loan.

Capital

The amount of money you borrow when you take out a mortgage or loan.

Credit report

The information held about you by credit reference agencies. They use the information in your credit report to work out your credit score.

Credit reference agency

An organisation that holds publicly available information about you. Lenders can use this to decide whether to lend to you and on what terms.

Credit score

A number that lenders use to help them decide how likely you are to keep up with repayments. Things that might affect your credit score include how much debt you have and whether you pay bills on time.

Direct Debit

A way of paying where you give a company permission to take money from your bank account on a certain date each month. This is a simple way to pay bills, for example.

Estate

Everything you own when you die, minus everything you owe. This includes possessions, money and debts.

Financial adviser

A specialist who is legally allowed to give you recommendations about buying financial products.

Financial Ombudsman Service

A free and independent service that can help you if you have a complaint about a financial product or service.

Freeholder

A company or person that owns the land your home is built on. You may have to pay charges to the freeholder for repairing and maintaining the outside or common parts of the building.

Hire purchase

A type of borrowing where you pay back the money for something you have bought in agreed instalments.

Income

All the money you have coming in, for example your wages, benefits or a grant.

Independent mortgage broker

A specialist who can research and compare mortgage options. They can help you make decisions about your mortgage and recommend the best deal for you.

Interest

When you borrow money, this is the extra money you pay back to the lender on top of the money you have borrowed (the capital). This is usually calculated as a percentage of your loan (the interest rate).

Leasehold

If you buy a leasehold property, you own the property but you do not own the land it is built on. The land is owned by a freeholder. You have a lease (a type of contract) with the freeholder which allows you to use the land for a set period of time. You are the leaseholder.

Lender

An organisation that lends you money. This is usually a bank or building society if you take out a mortgage to buy a home.

Lump sum

A single, one-off payment, for example from your pension or an insurance scheme.

National Insurance

A payment you have to make while working. If you cannot work, you may be able to get National Insurance credits.

Power of attorney

A way of giving someone else legal power to make decisions on your behalf.

Premium

The amount of money you need to pay for an insurance policy.

Secured loan

A loan that is secured against something you own, such as your house or a car. The lender can take (repossess) it if you do not pay the loan back. A mortgage is a type of secured loan.

Service charges

Extra charges you may pay on top of your mortgage if you are a leaseholder. For example, to cover minor repairs or building maintenance.

Shortfall

If your total income minus your total spending is less than zero, you have a shortfall.

State Pension

A regular benefit you can get from the government when you reach a certain age.

Tax rebate

This is a refund you can get from HMRC when you have paid too much tax.

Tax return

A form you fill out that gives information about your income and certain types of spending so that your tax bill for the year can be worked out.

Tax year

The period from 6 April to 5 April the year after.

Term

The period over which you pay back your mortgage or loan. This will be agreed with your lender when you take out the mortgage or loan.

Unsecured loan

A loan that is not secured against something you own, such as your home or car. This means there is not the same risk of your property being taken (repossessed) if you miss payments.

Will

A legal document. It gives your instructions about who you want to give your money and belongings (your estate) to when you die.





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About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more booklets or leaflets like this one. Visit [be.macmillan.org.uk](https://www.be.macmillan.org.uk) or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

Online information

All our information is also available online at [macmillan.org.uk/information-and-support](https://www.be.macmillan.org.uk/information-and-support) You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- eBooks
- large print
- translations.

Find out more at [macmillan.org.uk/otherformats](https://www.be.macmillan.org.uk/otherformats)

If you would like us to produce information in a different format for you, email us at cancerinformationteam@macmillan.org.uk or call us on **0808 808 00 00**.

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line

Our free, confidential phone line is open 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **[macmillan.org.uk/talktous](https://www.macmillan.org.uk/talktous)**

Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **[macmillan.org.uk/informationcentres](https://www.macmillan.org.uk/informationcentres)** or call us on **0808 808 00 00**.

Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://www.macmillan.org.uk/selfhelpandsupport)

Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

Book reviews

Our volunteers review many books about cancer. These include people's stories of living with cancer, and books for children. Visit [publications.macmillan.org.uk](https://www.macmillan.org.uk/publications) and search 'book reviews'.

'Everyone is so supportive on the Online Community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

Mal

Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

Financial guidance

Our financial team can give you guidance on mortgages, pensions, insurance, borrowing and savings.

Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants.

We can also tell you about benefits advisers in your area. Visit **macmillan.org.uk/financialsupport** to find out more about how we can help you with your finances.

Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work.

Visit **macmillan.org.uk/work**

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on **0808 808 00 00** to speak to a work support adviser (Monday to Friday, 8am to 6pm).

Macmillan Organiser

This includes a records book to write down information such as appointments, medications and contact details. You can also download the app on IOS or Android.

Other useful organisations

There are lots of other organisations that can give you information or support.

Financial support or legal advice and information

Citizens Advice

Provides advice on a variety of issues, including housing, money and debt problems. Use their online webchat or find details for your local office, or contact:

England

Helpline 03444 111 444
www.citizensadvice.org.uk

Wales

Helpline 03444 77 2020
www.citizensadvice.org.uk/wales

Scotland

Helpline 0808 800 9060
www.cas.org.uk

Northern Ireland

Helpline 0800 028 1881
www.citizensadvice.co.uk

Department for Communities (DfC) **www.communities-ni.gov.uk/topics/benefits-and-pensions/benefits**

Manages state benefits in Northern Ireland. You can apply for benefits and find information online or through its helplines. See the website for a list of contact numbers.

Department for Work and Pensions (DWP) **www.gov.uk/browse/benefits**

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines. See the website for a list of contact numbers.

Financial Ombudsman Service

Helpline 0800 023 4567

www.financial-ombudsman.org.uk

A free and independent service that can help with complaints about a financial product or service.

GOV.UK

gov.uk

Has information about benefits and public services in England, Scotland and Wales.

HM Revenue and Customs (HMRC)

Tax Credits

Tel 0345 300 3900

Textphone 0345 300 3909

Self Assessment

Tel 0300 200 3310

Textphone 0300 200 3319

National Insurance

Tel 0300 200 3500

Textphone 0300 200 3519

www.hmrc.gov.uk

Contact for tax-related matters or to claim tax credits.

Housing Executive (Northern Ireland)

Tel 03448 920 900

(Mon to Fri, 8.30am to 5pm)

Textphone

18001 03448 920 900

Email information@nihe.gov.uk

www.nihe.gov.uk

This is the public housing authority for Northern Ireland. It provides socially rented housing, gives housing advice and grants for home adaptations, and is responsible for dealing with homelessness.

Jobs and Benefits Office Enquiry Line Northern Ireland

Helpline 0800 022 4250

(Mon, Tue, Wed and Fri, 9am to 5pm, and Thu, 10am to 5pm)

Textphone 028 9031 1092

www.nidirect.gov.uk/

money-tax-and-benefits

Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

Macmillan Benefits Advice Service (Northern Ireland)

Tel 0300 1233 233

Email info@macmillanbenefitsservice.co.uk

Money Advice Service

Tel 0800 138 7777

(Mon to Fri, 8am to 6pm)

Typetalk 18001 0800

915 4622

www.moneyadvice.service.org.uk

Offers free and impartial money advice. Web chat is also available.

Money Advice Scotland

Tel 0141 572 0237

Email info@moneyadvice.scotland.org.uk

www.moneyadvice.scotland.org.uk

Use the website to find qualified financial advisers in Scotland.

Money and Pensions Service

Tel 0800 011 3797

www.pensionsadvisoryservice.org.uk

Offers free and impartial guidance for people with workplace and personal pensions.

NiDirect

nidirect.gov.uk

Has information about benefits and public services in Northern Ireland.

Unbiased.co.uk

Helpline 0800 023 6868

Email contact@unbiased.co.uk

www.unbiased.co.uk

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

Universal Credit Helpline

Tel (English) 0800 328 5644

(Mon to Fri, 8am to 6pm)

Tel (Welsh) 0800 328 1744

gov.uk/apply-universal-credit

You can call this helpline to get help with claiming the benefit Universal Credit.

Debt and tax information

StepChange Debt Charity

Tel 080 0138 1111

(Mon to Fri, 9am to 8pm,
and Sat, 9.30am to 1pm)

www.stepchange.org

Provides free debt advice through phone, email, the website and online through live chats with advisers.

TaxAid

Helpline 0345 120 3779

(Mon to Fri, 10am to 12pm)

www.taxaid.org.uk

Offers free, confidential advice on tax to people on low incomes.

Tax Help for Older People

Helpline 01308 488 066

Email taxvol@taxvol.org.uk

www.taxvol.org.uk

Offers free, independent help and advice for people aged over 60 on lower incomes.

Credit reference agencies

TransUnion

Tel 0330 024 7574

www.transunion.co.uk

Equifax

www.equifax.co.uk

Experian

Tel 0800 013 1454

(Mon to Fri, 8am to 7pm,
and Sat, 8am to 4pm)

www.experian.co.uk

Housing and heating organisations

British Gas Energy Trust (England, Scotland and Wales)

Tel 01733 421 021

Email BritishGasEnergyTrust@lets-talk.online

www.britishgasenergytrust.org.uk

Helps people who are struggling with gas and electricity debts by awarding grants to clear those debts. Can also help you clear debts that you may have with other energy suppliers.

Home Energy Scotland

Tel 0800 808 2282

(Mon to Fri, 8am to 8pm,
and Sat, 9am to 5pm)

www.energysavingtrust.org.uk/scotland/home-energy-scotland

Managed by the Energy Saving Trust in Scotland. Gives free, impartial advice about heating your home and saving money on your energy bills.

Nest (Wales)

Tel 0800 808 22 44

(Mon to Fri, 9am to 6pm)

Email advicewales@est.org.uk
nest.gov.wales

A Welsh government scheme. Gives free tailored advice and support to help you reduce your energy bills. If you are eligible, you could get free energy-saving improvements in your home. These could include a new boiler, central heating or insulation.

Northern Ireland Energy Advice Line (also called the Bryson Energy Advice Line)

Tel 0800 142 2865

Email info@brysonenergy.org

www.brysonenergy.org

Run by Bryson Energy and funded by the government in Northern Ireland. Gives free, independent and impartial energy advice to Northern Ireland households. Can also refer you to energy grants and other sources of help in the region.

Simple Energy Advice

Tel 0800 444 202

www.simpleenergyadvice.org.uk

Gives free independent advice, approved by the government, on saving energy in your home.

Shelter

Supports anyone dealing with housing problems or homelessness. Use their online webchat or contact:

Shelter England

Helpline 0808 800 4444

(Mon to Fri, 8am to 8pm,
and Sat to Sun, 9am to 5pm)

england.shelter.org.uk

Shelter Scotland

Tel 0808 800 4444 (Mon to Fri, 9am to 5pm)
www.scotland.shelter.org.uk

Shelter Cymru

Tel 0345 075 5005 (Mon to Fri, 9.30am to 4pm)
www.sheltercymru.org.uk

Shelter NI

Tel 028 9024 7752
shelterni.org

Support with work issues**Advisory, Conciliation and Arbitration Service (ACAS)**

Helpline 0300 123 1100 (Mon to Fri, 8am to 6pm)
www.acas.org.uk
 Gives advice to employees and employers to help improve working life and relations. Also offers information, advice and training.

Equality Advisory Support Service (EASS)

Tel 0808 800 0082 (Mon to Fri, 9am to 7pm, and Sat 10am to 2pm)
Textphone 0808 800 0084
www.equalityadvisoryservice.com
 Promotes equality and provides information to people about their rights in England, Scotland and Wales.

Equality Commission Northern Ireland (ECNI)

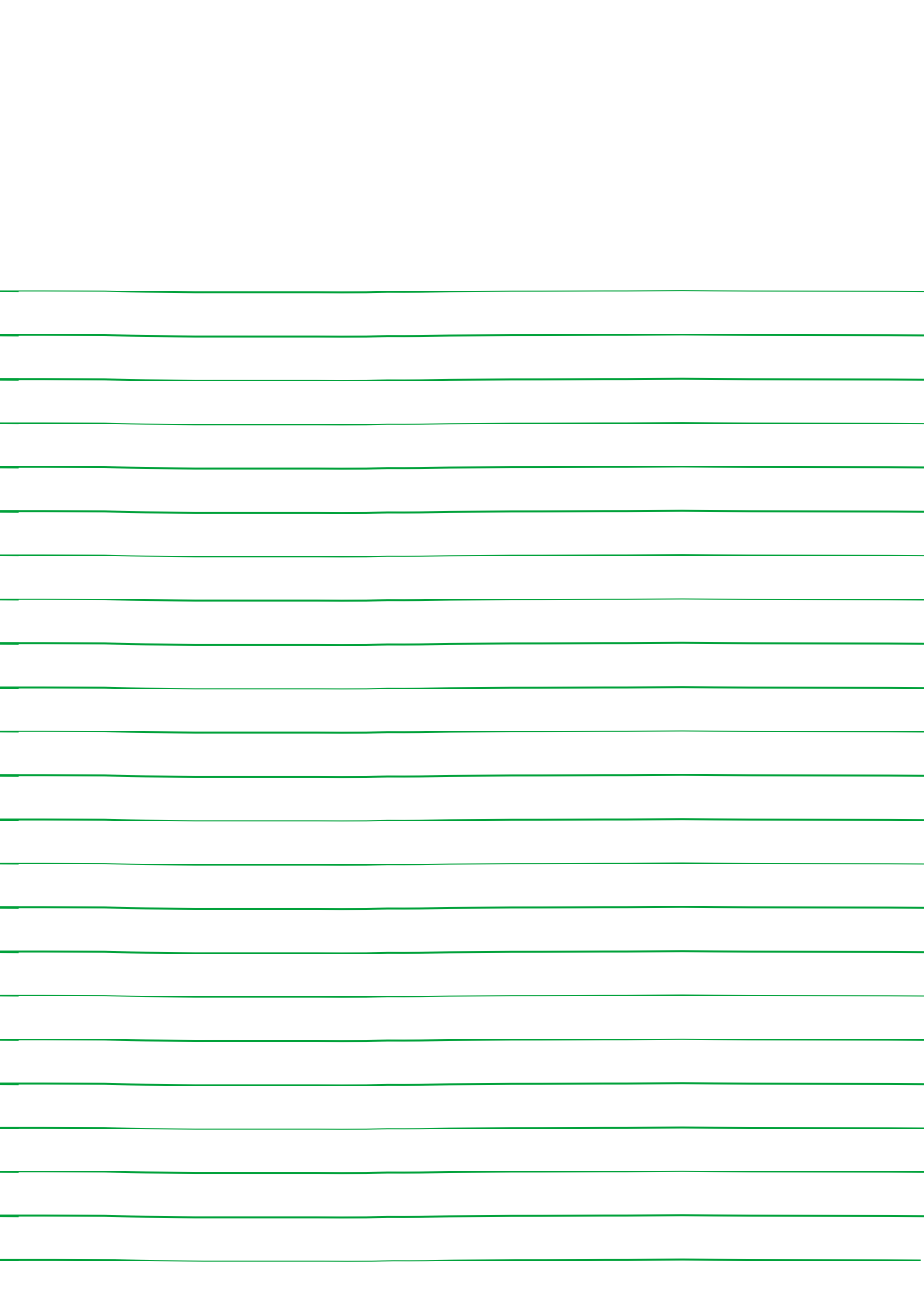
Tel 028 9050 0600
www.equalityni.org
 Aims to advance equality, promote equality of opportunity, encourage good relations and challenge discrimination through promotion, advice and enforcement.

Labour Relations Agency

Tel 0330 055 5300 (Mon to Fri, 9am to 5pm)
Email info@lra.org.uk
www.lra.org.uk
 Responsible for promoting the improvement of employment relations in Northern Ireland. Provides advice and support to both employees and employers, and helps resolve disputes.

YOUR NOTES AND QUESTIONS

A series of horizontal green lines spaced evenly down the page, providing a template for writing notes and questions. The lines are consistent in color and thickness, extending across the width of the page.



Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it.

Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Neal Southwick, Macmillan Integrated Financial Support Lead.

With thanks to: Brian Brown, Head of Insight (Banking and General Insurance), Defaqto; Jonathan Chesterman, Debt Advice Policy Manager, StepChange Debt Charity; Laura Lee, Service Knowledge and Content Specialist, Macmillan Financial Guidance Team; Kathryn Phillips, Service Knowledge and Content Specialist, Macmillan Welfare Rights Team; and Emma Storrar, Customer Vulnerability Manager, Lloyds Banking Group.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **cancerinformationteam@macmillan.org.uk**

Sources

We have listed a sample of the sources used in the booklet below. If you would like more information about the sources we use, please contact us at **cancerinformationteam@macmillan.org.uk**

Citizens Advice. www.citizensadvice.org.uk (accessed May 2019).

Gov.uk. www.gov.uk (accessed May 2019).

Money Advice Service. www.moneyadviceservice.org.uk (accessed May 2019).

Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

Raise money

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money

Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £

(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

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Valid from

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Expiry date

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Issue no

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Security number

□□□

Signature

Date

/ /

Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to macmillan.org.uk/donate

Please cut out this form and return it in an envelope (no stamp required) to: Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851, 89 Albert Embankment, London SE1 7UQ

This booklet is about planning and managing your finances. Having cancer can mean you have extra costs, and affect how much money you have coming in (your income).

This booklet can help you plan for these changes and manage your money. It is for anyone who wants to manage their spending, bills or bank accounts better, or is thinking of borrowing money.

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** (7 days a week, 8am to 8pm) or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

**MACMILLAN
CANCER SUPPORT**