

Money concerns

This information is about managing your money. Cancer can have a big impact on your finances. Ideally you want to have enough money coming in (income) to cover your costs (expenses). This money could come from work, [benefits](#), savings or investments, insurance policies, pensions or [grants](#).

If you are [worried about money](#), you can call our Macmillan support line. We have [money advisers](#) who may be able to suggest ways of increasing your income and reducing your spending. We also have a [benefits calculator](#) that may be useful.

It is a good idea to work out how much money you have coming in (income) and going out (spending) each week or month.

Tips for managing your finances

- You may be able to claim state benefits if you cannot work or have a low income. This can also apply if you are State Pension age, struggling to meet your housing costs or have care or mobility needs. You can call our money advisers.
- If you stop working or are earning less, you may be able to claim a tax refund from HM Revenue and Customs (HMRC).
- If you are worried you may miss any [mortgage](#) payments, tell your lender as soon as possible. They must look at ways to try and help. You may have an insurance policy that will pay your mortgage if you are off work or diagnosed with a life-threatening condition.
- If you [rent](#), you may be able to get benefits that help pay your rent, such as Universal Credit. Call our Macmillan money advisers.
- If you have protection, health or life [insurance](#), you may be able to make a claim because you have cancer. You may get a regular income or lump sum. This may affect what state benefits you can get.
- If you have a personal or workplace [pension](#), you may be able to retire and claim your pension early because of ill health. This may affect any state benefits you can get.
- If you are worried about your [energy bills](#), talk to your supplier and find out what help they can offer. There may also be government schemes or grants from other organisations available.
- If you have savings or investments, now may be a good time to use the money. Find out if you can get extra income from any other sources first.
- You may be able to apply for a [grant](#) from local or national organisations, including Macmillan. Grants are usually one-off payments and do not need to be repaid.
- Keeping up with [debt](#) repayments can be difficult if your income is reduced, or you have extra expenses. It is important to get advice as soon as you can. [StepChange](#) debt charity, [National debtline](#) and [Citizens Advice](#) can help.
- Tell your bank if you are having money problems. They can look at what support is available for you. Some banks may have Macmillan-trained support teams. You can ask if this is available at your bank.

Macmillan Cancer Support resources

We have more information on our [website](#), including audiobooks. Or you can order our free booklets and leaflets on orders.macmillan.org.uk such as:

- MAC15911 [Planning and managing your finances](#)
- MAC4026 [Help with the cost of cancer](#)
- MAC14650 [Housing costs](#)
- MAC11290 [Managing your energy costs](#)
- MAC17472 [Help with costs when you have cancer](#) – Easy read
- MAC17471 [Claiming benefits when you have cancer](#) – Easy read

We produce information in a [range of formats](#) and [languages](#). To order these, visit our website or call our support line on **0808 808 00 00**.

Further Macmillan support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm. Or visit macmillan.org.uk to [chat online](#) to one of our team.

Deaf or hard of hearing? Call using Relay UK on **18001 0808 808 00 00**, or use the [Relay UK app](#). Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

If you want to share your experiences or ask questions, you can find others who understand on our [Online Community](#). Our free [Macmillan Buddy service](#) can arrange weekly calls or visits with a friendly volunteer who understands what you're going through.

Other useful contact details

- HM Revenue and Customs (HMRC) – visit gov.uk or call **0300 200 3300**
- MoneyHelper – visit moneyhelper.org.uk
- StepChange Debt Charity – visit stepchange.org or call **0800 138 1111**

Notes and questions
