

# Planning and managing your finances



## **Closure of Macmillan Grants service**

In this booklet, there are mentions of Macmillan Grants. On 31 March 2025 our Macmillan Grants offer will close. Our priority remains ensuring that everyone living with cancer receives the support they need. We will continue to provide extensive information and support on emotional and financial concerns through the Macmillan Support Line, our website, printed materials, Online Community, and Macmillan centres across the UK.

# 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](#) to help you.

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

At the end of this booklet here are details of [other organisations that can help](#).

There is also space to write down [questions and notes](#).

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 finances can be confusing. In this booklet, these words are **in bold** once in each section where they are used. We have explained these words [in the glossary](#).

### Quotes

In this booklet, we have included quotes from people affected by cancer who have been worried about their finances. The quotes are from people who have chosen to share their story with us. To share your experience, visit [macmillan.org.uk/shareyourstory](https://macmillan.org.uk/shareyourstory)

### Financial help from Macmillan

You can call the Macmillan Support Line on [0808 808 00 00](tel:08088080000). Our money advisers can discuss managing money and issues such as mortgages, pensions, insurance, borrowing and saving.

They can also give you information about other services that can help.

Our money advisers can help you find out what benefits you might be entitled to, and help you complete forms and apply for benefits and other financial support.

We can also give you information about [Macmillan Grants](#).

The Macmillan Support Line is open 7 days a week, 8am to 8pm. Please note the opening times may vary by service.

If you are deaf or hard of hearing, call us using Relay UK on [18001 0808 808 00 00](tel:1800108088080000), or use the Relay UK app.

If you would prefer to speak to us in another language, interpreters are available.

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# Income

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# Managing your income

The first step is to make sure you have as much money coming in as possible to pay for what you need. The money you have coming in is called your **income**.

Types of income can include the following:

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

You can use our [budget planner](#) to write down your income and your spending.

There are also online budget calculators, such as on the MoneyHelper website at [moneyhelper.org.uk/budget-planner](https://moneyhelper.org.uk/budget-planner)

Make sure you have applied for any benefits, insurance payments or grants you may be entitled to. If you are unsure of what you could get, call us on [0808 808 00 00](tel:08088080000) to speak to our money 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 always mean that your income will stop completely.

We have information in our booklet [Your rights at work when you are affected by cancer](#).

## 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 people who do not have cancer because you have cancer, or for reasons connected to the cancer. This is called discrimination.

If you have a paid job, your employer should:

- support you during and after cancer treatment
- make reasonable adjustments and changes to help – 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 a person 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 they care for
- ask for flexible working.

We have more information in our booklets:

- [Your rights at work when you are affected by cancer](#)
- [Work and cancer](#)
- [Working while caring for someone with cancer.](#)

# 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 money advisers can help you find out which benefits you may be able to claim. You can call them on [0808 808 00 00](tel:08088080000).

We have more information about benefits in our booklet [Help with the cost of cancer](#).

## 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.

If you and your partner, if you have one, have reached State Pension age, you may also be able to get **pension** credit.

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call [0808 808 00 00](tel:08088080000).



### Statutory Sick Pay (SSP)

If you work for an employer and take time off sick, you may be able to get sick pay.

This could be 1 of the following:

- Statutory Sick Pay – this is money most workers can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has a scheme, it will be written into your contract. The scheme may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain number of sick days.

Your employer will pay you SSP for up to 28 weeks.

We have more information about SSP and who can apply in our booklet [Help with the cost of cancer](#).

### 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.

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.



**“When I got PIP, it gave me peace of mind that I could recover without worrying about paying my mortgage. I could still meet my payments and bills. It enabled me to live in my house with my daughter and recover. ”**

Wendy, diagnosed with Waldenström's macroglobulinaemia

## 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 over State Pension age and making a new claim, you should claim Attendance Allowance instead of PIP.

If you live in Scotland, PIP and Disability Living Allowance (DLA) is being replaced by Adult Disability Payment.

### **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.

### **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.

Applying under special rules means you:

- do not have to show that you have any care needs
- will get some types of benefits at the highest rate.

The rules may be different depending on where in the UK you live, and which benefit you are applying for. We have more information about how to claim benefits under special rules on our website.

Visit [macmillan.org.uk/terminal-illness-benefits](https://www.macmillan.org.uk/terminal-illness-benefits)

### **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 may 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. We have more information about Carer's Allowance on our website. Visit [macmillan.org.uk/carers-allowance](https://www.macmillan.org.uk/carers-allowance)

If you get Carer's Allowance, you automatically get National Insurance credits. These credits help fill gaps in your National Insurance record. This is to make sure you qualify for certain benefits, including the State Pension.



## 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 are self-employed

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

For example, you may be able to get:

- Employment and Support Allowance (ESA)
- Universal Credit.

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](#).

We have more information in our booklet [Self-employment and cancer](#). Or you can speak to our money advisers on [0808 808 00 00](tel:0808 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, such as the State Pension.

### National Insurance credits

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

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 learn more, visit [gov.uk/voluntary-national-insurance-contributions](https://www.gov.uk/voluntary-national-insurance-contributions)

Or you can call the National Insurance Helpline on [0300 200 3500](tel:03002003500) or textphone [0300 200 3519](tel:03002003519). This is not a freephone number, so you will be charged for calling. There is more information about call charges on the government website.

# Savings and investments

You may have savings set aside to cover any unexpected costs. If your finances are affected by cancer, you might decide to use your savings.

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 to give you a regular income.



# 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. Depending on which type you have, it may:

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

We have more information about claiming on your insurance. Visit [macmillan.org.uk/insurance-cancer](https://www.macmillan.org.uk/insurance-cancer)



## 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 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. They may also offer **death-in-service benefit**. Check your contract or speak to your HR department to find out if any insurance is available through your work.

## Health insurance

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

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

Remember that insurance payouts 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 66. It increases in stages and will reach 68 between 2037 and 2039.

You can check when you will reach the State Pension age at [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)

Or you can call the Future Pension Centre on [0800 731 0175](tel:08007310175) or textphone [0800 731 0176](tel:08007310176). 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](https://www.gov.uk/pension-credit) for more information.

We have more information about the State Pension and Pension Credit on our website. Visit [macmillan.org.uk/pensions-cancer](https://www.macmillan.org.uk/pensions-cancer)



## 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 2 main types of private pension.

### Defined contribution schemes

This is where you build up an amount of money over time. You pay money into your pension regularly. If your employer has arranged the pension, they also pay money into it. The money is usually invested in funds made up of 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 1 of the following:

- 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. But this is due to change to 57 for most pension schemes by 2028. It depends on the rules of your pension scheme.

We have more information about different types of pensions on our website. Visit [macmillan.org.uk/types-of-pension](https://macmillan.org.uk/types-of-pension)

There are benefits and disadvantages to getting your pension early. Getting a payout from your pension may affect any benefits you can get from the government.

### 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 on our website about accessing your pension if you are terminally ill. Visit [macmillan.org.uk/private-pension-access](https://macmillan.org.uk/private-pension-access)

### 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.

For more information, call [0800 731 0193](tel:08007310193) or textphone [0800 731 0176](tel:08007310176). Or visit [gov.uk/find-lost-pension](https://gov.uk/find-lost-pension)



## Free pension guidance

The Money and Pensions Service gives free guidance about pensions. Visit [maps.org.uk](https://maps.org.uk)

MoneyHelper are an impartial service. Visit [moneyhelper.org.uk](https://moneyhelper.org.uk)  
They will not recommend any products or companies. They will not tell you how to invest your money. If you need help deciding 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.



# Grants

You may be able to get a grant to help. This could be a Macmillan Grant or a grant from another organisation.

## Macmillan Grants

Macmillan Grants are small, one-off payments to help people with the extra costs 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 travel to your appointments, you may be able to get a Macmillan Grant.

A grant from Macmillan does not affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

### Who can apply

You can apply for a Macmillan Grant if you have a current cancer diagnosis. All of the following must also apply:

- You have no more than £1,000 in savings for a household.
- You have a weekly income of no more than £323 per week for a household of one person, or no more than £442 per week for a household of 2 or more people.
- You have not already had a Macmillan Grant in the last 2 years.

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

To find out if you can apply, please visit our website or contact our helpline on [0808 808 00 00](tel:0808808000).

## Apply by phone

For more information about Macmillan Grants, call [0808 808 00 00](tel:08088080000) to speak to our money advisers.

## Ask your healthcare team

You can also ask a member of your healthcare team to help you with your application.

1. You apply through a health or social care professional. This may be a social worker, a district nurse, a benefits adviser, or a Macmillan nurse, if you have one.
2. They fill in a grant application form with you online and submit it to Macmillan.
3. Macmillan 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 confidential.

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](tel:08088080000).

You can find the latest information on our website.

Visit [macmillan.org.uk/grants](https://macmillan.org.uk/grants)



**“ Macmillan helped me with their grant and signposted me to things like Community Grocery and a food bank. I would love to go back to work, but I am just not well enough. Macmillan have been fantastic helping me apply for benefits I had no idea I could apply for. ”**

Sal, diagnosed with breast cancer

## Grants from other organisations

You may be able to get a grant from another local or national organisation (pages 124 to 131) 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](#).
- Young Lives vs Cancer 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. You can apply on their website or through one of their social workers. For more information, call [0300 303 5520](tel:03003035520).
- Turn2us helps people find specific charities that may be able to offer financial help. Visit [turn2us.org.uk](http://turn2us.org.uk) for more information.
- Your local library may have information about organisations that provide grants. The Directory of Social Change publishes **The 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](tel:0808808000).



# Spending

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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.





## Types of costs

Your costs may include:

- housing costs, such as rent, mortgage payments, council tax or rates
- 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.

We have more information in our booklets [Housing costs](#) and [Managing your energy costs](#). Our [budget planner](#) can also help with this.

You can call [0808 808 00 00](tel:0808 808 00 00) to speak to our money advisers.

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call [0808 808 00 00](tel:0808 808 00 00).



# 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.

You could use our [budget planner](#). Or you could use an online budget calculator to track your spending. Writing it down may make it easier to see where you need support, or where you could make savings.

## Help from your bank

You should talk to your bank or financial provider about your cancer diagnosis. They will often be able to look at what support is available for you.

Tell them if you think you may be unable to make any of your payments, such as your mortgage, loans or credit card payments.



# 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](#).

The benefit you need to apply for mainly depends on your age. It may also depend 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. To qualify for this type of loan, you must already be getting 1 of the following benefits:

- Universal Credit
- income-related Employment and Support Allowance (ESA)
- 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 learn more, call our money adviser on [0808 808 00 00](tel:0808 808 00 00). We have more information about benefits in our booklet [Help with the cost of cancer](#).

## Help with council tax or rates (Northern Ireland)

Check with your local council to find out if they can give any discounts or help with council tax or rates.

We have more information in our booklet [Housing costs](#) and on our website at [macmillan.org.uk/help-with-bills](https://macmillan.org.uk/help-with-bills)

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call [0808 808 00 00](tel:0808 808 00 00).



**“We spoke to our bank and explained our situation. We worked out our budget, and they said they could pause our mortgage for 6 months. That really helped. ”**

Chris, carer

## 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
- stop mortgage payments for a set period – this is called a 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 – visit [macmillan.org.uk/help-with-bills](https://macmillan.org.uk/help-with-bills)

## 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 you may have 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 about insurance on our website.

Visit [macmillan.org.uk/insurance-cancer](https://macmillan.org.uk/insurance-cancer)

# 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.

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.

To compare energy suppliers, visit:

- [ofgem.gov.uk](https://www.ofgem.gov.uk) if you live in England, Scotland or Wales
- [consumercouncil.org.uk/energy](https://www.consumer council.org.uk/energy) if you live in Northern Ireland.

It is good to talk to your supplier. Some energy companies have schemes that may be able to help and support you.

There are schemes that can provide free or cheaper insulation or draught protection. To learn more about these schemes, visit:

- [energysavingtrust.org.uk](https://www.energysavingtrust.org.uk)
- [homeenergyscotland.org](https://www.homeenergyscotland.org)
- [nest.gov.wales](https://www.nest.gov.wales)
- [simpleenergyadvice.org.uk](https://www.simpleenergyadvice.org.uk)

We have more information about support available and saving on energy costs in our booklet [Managing your energy costs](#).



## Water rates

Some water providers also provide support called a social tariff. Social tariffs aim to reduce monthly bills for people on low **incomes** or who have health conditions that mean they use more water. For example, social tariffs may help people who need to wash their bedding more often.

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 if you are having difficulty paying your water bill. You can ask your water supplier what support is available.

The websites [aurigaservices.co.uk](http://aurigaservices.co.uk) and [askbill.org.uk](http://askbill.org.uk) have information to help you find your current water company. They also show ways to get help with your water bills.

In Scotland and Northern Ireland, you pay your water rates as part of your council tax bill.

**“ I now pay a fixed weekly payment.  
It was such a relief. ”**

Sindy, diagnosed with breast cancer

## Phone bills

Phone calls are a great way to stay in touch with your friends or family, or with work. Phone bills 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 1 price for broadband, home phone and TV channels. Compare these costs with the price of buying each 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 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](http://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 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. But there may be a charge for doing this.

You can check if this option will save you any money by using an online price comparison website such as:

- [moneysavingexpert.com](https://moneysavingexpert.com)
- [creditkarma.co.uk](https://creditkarma.co.uk)
- [uswitch.com](https://uswitch.com)

They can give you an idea of your chances of being accepted for a credit card before you apply.

Many newspapers also include comparison tables in their personal finance section.

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](#).

# Debt repayments

Keeping up with debt repayments can be difficult if you have a low **income** or extra costs. It is important to get advice as soon as you can.

Our charity partner [StepChange Debt Charity](#) provides free debt advice.

You can also contact [Citizens Advice](#) in England, Scotland and Wales, or [Advice NI](#) in Northern Ireland for free debt advice.

We have more information about dealing with debt on our website. Visit [macmillan.org.uk/managing-debt](https://www.macmillan.org.uk/managing-debt)



# 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 learn about the different types of support available from the government's Childcare Choices website. You can also estimate how much help you can get using its free childcare calculator.

Visit [childcarechoices.gov.uk](https://childcarechoices.gov.uk)

## 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 learn more
- charities such as Home-Start – visit [home-start.org.uk](https://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** afford their health costs. The scheme includes help with:

- prescriptions
- dental treatment
- wigs and fabric supports
- sight tests, glasses and contact lenses
- travel to get your 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](tel:03003301343) or visit [nhsbsa.nhs.uk](https://nhsbsa.nhs.uk)
- Northern Ireland, visit [nidirect.gov.uk](https://nidirect.gov.uk)

Some people may automatically qualify for help with health costs if they are getting certain means-tested benefits.

## 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 learn more, visit [nhs.uk/nhs-services/help-with-health-costs](https://nhs.uk/nhs-services/help-with-health-costs)

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

**“ It was an absolute lifeline being able to call the Macmillan helpline and get so much advice on benefits that were available, especially as a single parent. Macmillan were there for me when I did not have anyone else to speak to. ”**

Sindy, diagnosed with breast cancer





## Prescription prepayment certificates in England

If you live in England and do not qualify for free prescriptions, you can buy a prescription prepayment certificate. This is available for either 3 months or 1 year.

It will save you money if you need:

- more than 3 prescriptions in 3 months
- more than 11 prescriptions in 1 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 on [0300 330 1341](tel:03003301341) or textphone [18001 0300 330 1431](tel:1800103003301431).

You will need to show the pharmacist your prescription prepayment certificate when you collect your prescription. The NHS Business Services Authority sends your certificate details by email, or you can print them at the end of the online process.

We have more information in our booklet [Help with the cost of cancer](#).



# 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 may 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](tel:03003301343).

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 parking

Hospital car-parking policies are different across the UK.

In England, hospital parking is free 24 hours a day if you have a Blue Badge. Parking is also free if you attend regular appointments to manage a long-term condition.

Free parking is available at certain times of day for parents of children who need to stay in hospital overnight. Many hospitals in England give people with cancer free or discounted car parking. You should ask your hospital if they offer these discounts.

In Scotland, hospital parking is free at all hospitals except the Royal Infirmary of Edinburgh.

In Wales, hospital parking is free at all hospitals.

In Northern Ireland, hospital parking is free at all hospitals if you are having chemotherapy or radiotherapy.

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## The Blue Badge Scheme

If you have problems with moving around, you may be able to get a Blue Badge. This allows you to park in parking spaces closer to where you need to go.

To learn more about Blue Badges, visit [gov.uk/apply-blue-badge](https://gov.uk/apply-blue-badge)

We have more information about travel and parking in our booklet [Help with the cost of cancer](#).

There is also more information about the Motability scheme. Visit [motability.org.uk/about-us/motability-scheme](https://motability.org.uk/about-us/motability-scheme)

**“ I read about the financial help we might be able to get. We applied for PIP and a Blue Badge – something I would never have thought to do. ”**

Chris, carer



# Budget managing

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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 show where you might be able to cut costs.

Our [budget planner](#) can help you work out your budget. Or you can use an online budget calculator, which will add everything up. You can also get personalised guidance on where you could make changes to help balance your budget.

You can plan your budget using weekly or monthly amounts, depending on what suits your situation. The important thing is not to mix the 2 – use either weekly or monthly amounts throughout your budget.

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**



## Working out your budget

There are 3 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, 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 your balance 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 if you can increase your income and look at ways to spend less.



# Budget planner

## Step 1. Your income

	£ weekly	£ monthly
Income from work (employment or self-employment)		
Income from savings and investments		
Benefits		
Pension payouts		
Insurance payouts		
Any other income		
<b>Your total income</b>		

## Step 2. Your spend

	£ weekly	£ monthly
Mortgage or rent (including service charges)		
Council tax (called rates in Northern Ireland)		
Household maintenance (repairs, upkeep)		
Household bills (water, electricity, gas, phone, internet, TV licence and subscriptions)		
Housekeeping (laundry, dry cleaning, a cleaner)		
Loan repayments (personal loan, car loan, credit cards, hire purchase)		
Insurance (building and contents, life and critical illness cover, income protection, payment protection, travel insurance, boiler cover, home protection)		
Food and drink (supermarket shopping, eating or drinking out)		
Children (clothes, school meals, activities, pocket money)		
Pets (pet food, pet insurance)		
Car costs (road tax, car insurance, maintenance, parking, fuel, breakdown cover)		

	£ weekly	£ monthly
Public transport (bus, taxi or train fares)		
Savings and investments (pension payments, regular savings, investments)		
Lifestyle (clothes, gym memberships, subscription fees, hobbies, day trips, hair and beauty treatments, toiletries)		
Health (private medical care, dental care, opticians, physical care)		
Education (school fees, university fees, evening classes)		
Other expenses (Christmas, holidays, birthdays, furniture, weddings)		
<b>Your total spend</b>		

## 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.

We also have more information about [managing your debt](#).

# Ways to pay

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

- **Direct debit** is the easiest way to make sure 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 companies 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

A direct debit means you have told your bank or building society to let an organisation take money from your account each month. For example, you might set up a direct debit with an energy company or a credit card company.

It is important to remember the following when you pay 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. This is normally 10 working days before payment is due.
- Energy companies and phone providers often give a discount if you pay by direct debit.
- You need to make sure you have enough money to pay the direct debit 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 easier 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.

If it is easier for you, payments may be made 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 the type of bank account you have.

For information about different types of bank accounts, speak to your bank or visit [moneyhelper.org.uk](https://www.moneyhelper.org.uk)

## Help with your banking

There are different ways someone can help you manage your account. You can choose the option that works best for you. But you must completely trust the person you choose to help you.

### Third-party mandate

This is when you arrange for your bank to let someone 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 2 people. You can:

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

The other person becomes 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 usually automatically inherit any money in the account if you die. In Scotland, any money that you put into a joint account still belongs to you when you die. It then becomes part of your **estate**.

To set up a joint account, contact your bank.

## The post office

You can use the post office to get access to your bank. This can be helpful if you are not well enough to travel to your bank. The services they provide include:

- withdrawing money
- paying in cash and cheques
- checking your balance.

## Power of attorney

Setting up a **power of attorney** gives someone (or more than 1 person) the power to manage your finances if you are unable to.

We have more information about setting up a power of attorney in:

- England and Wales – visit [macmillan.org.uk/lasting-attorney](https://www.macmillan.org.uk/lasting-attorney)
- Scotland – visit [macmillan.org.uk/power-of-attorney](https://www.macmillan.org.uk/power-of-attorney)

## Protect your PIN

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

Your PIN must be kept safe:

- Never give anyone your debit, credit or cash card 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 may offer you:

- money
- lower overdraft fees
- a better **interest** rate.

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 7 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](https://www.moneysavingexpert.com) and [uswitch.com](https://www.uswitch.com) can help you find the best deals.

## Payment Exception Service

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

- bank
- building society
- credit union
- post office account.

It can be used to collect any:

- benefits
- **pension** payments.

To get your money, you may be sent a:

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

You will need to show 1 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 also arrange for someone you trust to collect your money for you.

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

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



# Debts

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# Make a list of your debts

Making a list of your debts can help you decide what you need to pay first.

Some debts are priority debts. These will have the most serious consequences if you do not pay them back. This could be your rent or mortgage.

Others are non-priority debts. These may have less serious consequences if you do not pay them on time. This could be paying back a personal loan, or family or friends.





# Examples of priority debts

People or companies you owe money to are called **creditors**. We have [a list of organisations](#) that can help you discuss your priority debts with creditors.

## Mortgage (secured loan) payments

Your mortgage **lender** may start a process to take back (**repossess**) your home. This may happen if you cannot pay your mortgage for a few months.

If you are having difficulty paying your mortgage, it is important to talk to your lender as soon as possible. There are options that your lender must consider to help you manage repayments. These options will depend on your situation. Or you may be able to get financial help from the government.

## Unpaid rent (rent arrears)

If you cannot pay your rent, your landlord might try to make you leave your home (evict you). If you are having difficulty paying your rent, it is important to talk to your landlord as soon as possible. You may be able to get financial help from the government.

## Council tax in England and Wales

If you cannot pay your council tax, your local authority can take money from your pay or benefits. They may also send **bailiffs** to take the things you own. These are called your possessions.

If you are having difficulty paying your council tax, it is important to talk to your local authority as soon as possible. You may be able to get help with the cost of your council tax if you are on a low **income**.

## Council tax in Scotland

If you do not pay your council tax, your local authority can take you to court. If you still do not pay, they can take money from your income or benefits. They may also send sheriff officers to take some possessions, such as your car.

If you are having difficulty paying your council tax, it is important to talk to your local authority as soon as possible. You may be able to get help with the cost of your council tax if you are on a low income.

## Rates in Northern Ireland

If you do not pay your rates, the Land and Property Services (LPS) can take you to court. If you still do not pay, they can take money from your pay or bank account. They may also take possessions from your home.

If you are having difficulty paying your rates, it is important to talk to the LPS as soon as possible. You can call them on [0300 200 7801](tel:03002007801) or textphone [18001 0300 200 7801](tel:1800103002007801). You may be able to get help if you are on a low income.

We have more information in our booklet [Housing costs](#).

## Energy bills

If you are having problems paying gas and electricity bills, talk to your supplier as soon as possible. If you tell them you have cancer, they should put your name on a list of customers who need extra support. You might be able to get a grant to help pay your bills or spread the cost of your payments.

If you do not contact your supplier, they may disconnect your gas or electricity. We have more information in our booklet [Managing your energy costs](#).

## Phone bill

If you are having problems paying your phone bill, talk to your provider as soon as possible. They may be able to give you more time to pay your bill. If you do not contact your provider, they may disconnect your phone.

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call [0808 808 00 00](tel:08088080000).



## Fines, maintenance and compensation orders

If these are unpaid, the court may take money from your pay. They may also send bailiffs (or sheriff officers in Scotland) to take possessions from your home. You could also be sent to prison.

## TV licence

If you do not pay your TV licence, you may get a court fine. If you are having problems paying your TV licence, you can call TV Licensing on **0300 790 6113**. They may be able to help you with a payment plan.

## Tax

If you do not pay your taxes, the government can use a debt collection agency to collect the money. They may send bailiffs (or sheriff officers in Scotland) to take possessions from your home. They can also take you to court.

If you are having difficulty paying your taxes, it is important to talk to HM Revenue and Customs (HMRC) as soon as possible. You may be able to get more time to pay your tax bill or pay in instalments. Find out more at [gov.uk/difficulties-paying-hmrc](https://www.gov.uk/difficulties-paying-hmrc)

## Hire purchase or conditional sale agreements

**Hire purchase** (or conditional sale agreement) is a type of borrowing. You can use it to buy big items such as a car. You pay an agreed amount in instalments. You do not own these items until you have paid for them in full.

If you cannot make the payments, the lender may take back (repossess) these items. If you are having problems with making payments, it is important to get some advice.

You can contact [StepChange Debt Charity](#) for more information. Or you can contact [Citizens Advice](#) in England, Scotland and Wales, or [Advice NI](#) in Northern Ireland.

## Parking penalties

If you do not pay a parking penalty on time, the amount can increase. If you still do not pay, you may have to go to court. Your vehicle may also be taken away. If you cannot pay a parking fine, it is important to get some advice.

You can contact [StepChange Debt Charity](#) for more information. Or you can contact [Citizens Advice](#) in England, Scotland and Wales, or [Advice NI](#) in Northern Ireland.

# Debt collection agencies

**Creditors** can employ debt collection agencies to collect debt on their behalf. Or they may sell your debt to these agencies. This means debt collection agencies may contact you about money you owe to someone else.

Collection agencies can also sell your debts to each other. This can be confusing, but it is important to keep track of who each debt is owed to.

Debt collection agencies are not court officials. This means they do not have the same power as **bailiffs** and cannot take your possessions.

You might feel threatened by some of these agencies. They may be connected to a firm of solicitors and talk about taking court action.

But these agencies do not have any more power than the original creditor. They are not allowed to:

- lie to you about their powers
- make an unnecessary number of phone calls to you – for example, calling several times a day.

If you are not happy with the number of calls you get from debt collectors, or the way they are talking to you, you can make a complaint.

You can call the Citizens Advice debt helpline on [0800 240 4420](tel:08002404420) for further information or [Advice NI](#) in Northern Ireland.

Or visit [stepchange.org/debt-info/your-rights/making-a-complaint-about-a-creditor](https://stepchange.org/debt-info/your-rights/making-a-complaint-about-a-creditor)

You may find it useful to make a list of your debts and update it regularly. Amounts can go down if you make regular payments that are large enough. Or your debt can go up if you make smaller payments.

For example, your debt may go up if:

- the payment does not cover the increasing (accruing) **interest**
- the interest rate increases
- you are charged for late payments.

If you are worried about your debts, it is important to get advice as soon as possible. You can get online advice 24 hours a day at [stepchange.org/debtremedy](https://stepchange.org/debtremedy)

Or call the StepChange debt advice helpline on [0800 138 1111](tel:08001381111).



# County court judgements (decrees)

Many **creditors** may threaten court action if you fall behind with payments and are unable to pay the suggested amounts.

If you get a court form, it is important to get advice on how to deal with the claim. We have details of [organisations that can help](#). You will need to fill in a reply form showing all your **income** and outgoings. We have a [budget planner](#) that can help you do this.

In most cases, you will not have to attend a court hearing and it will be dealt with in writing. The court will write to you with their decision.

You might have to pay the whole amount you owe, or make monthly payments. This will be based on the financial statement you have completed and any requests made by the creditors.

If you cannot afford the amount you have been ordered to pay, it is important to speak to a debt adviser straight away.



# Getting debt advice

If you cannot repay your debts in a reasonable amount of time, it is important to get specialist advice from a free debt advice agency. We have [a list of organisations you may find useful](#) on pages 124 to 131.

Organisations that can help include:

- StepChange Debt Charity
- Citizens Advice
- PayPlan
- National Debtline (England, Scotland and Wales)
- Advice NI (Northern Ireland).

These organisations provide telephone advice services and online information. Citizens Advice and Advice NI also offer face-to-face debt advice.

You can also find face-to-face and local debt advice services near you by visiting [moneyhelper.org.uk](https://moneyhelper.org.uk) and searching for 'debt advice locator'.

# What happens to your debts if you die

Everything you leave when you die is called your **estate**. This is made up of everything you own, minus everything you owe. Your estate includes money, property and belongings. It also includes your share of anything you own jointly with someone else.

Anything you owe is taken off the value of your estate. This includes any unpaid debts.

If your debts add up to less than the value of your estate, any money or possessions you leave are used to repay them.

If your debts add up to more than the value of your estate, your estate is usually divided up based on what you owe each **creditor**. This means if you owe someone a larger amount, they will get a larger share of your estate.

If there is nothing left in your estate, the debts are usually cancelled (written off). The debt can be cancelled if:

- the debts are only in your name
- there is no guarantor – this is someone who has legally agreed to pay the debt if you cannot pay.

If you take out a joint loan with someone else, you are both responsible for the whole loan. If you die, your joint borrower becomes responsible for repaying any leftover debt. If you have a guarantor, they will become responsible for paying off the debt.

Organisations such as StepChange Debt Charity and National Debtline, can advise you on what will happen to your debts if you die.

We have more information in our booklet [Sorting out your financial affairs](#).

## Student loans

If you die before your student loan has been repaid, the loan is cancelled.

## Claiming on life insurance

You may have taken out life insurance along with a **secured loan** against your home or your mortgage. This means the insurance can be used to pay off these debts when you die, without selling your home.

You may have also taken out life insurance with other loans. This means the loan can be repaid when you die without reducing the value of your estate.

We have more information about life insurance in our booklet [Housing costs](#).

You can order our booklets and leaflets for free.  
Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call [0808 808 00 00](tel:08088080000).





# Borrowing

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# Borrowing money

Before you consider borrowing money, 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 saving money, 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 plan to borrow.

## If you already have debts

It is usually not 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 contacting [StepChange Debt Charity](#).

We have more [information about managing debts](#).

## Paying back the money

If you borrow money, it is important to work out how you will pay it back. You could use our [budget planner](#) or an online budget calculator to help you – visit [moneyhelper.org.uk/budget-planner](https://moneyhelper.org.uk/budget-planner)

# 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 depends on your personal situation. It also depends on your [credit score](#).



## Secured and unsecured loans

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

A secured loan is money that is secured against something you own, such as 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 miss your repayments, it can damage your credit score. A credit card is a type of unsecured loan.

For more information about borrowing, contact:

- StepChange Debt Charity
- Citizens Advice in England, Scotland and Wales
- Advice NI in Northern Ireland.

We have [a list of organisations you may find useful](#). You can also visit [moneyhelper.org.uk](https://moneyhelper.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 MoneyHelper on [0800 138 7777](tel:08001387777).
- Try not to use types of borrowing that can be very expensive. These may include 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 MoneyHelper loan calculator to help you work out how much you will need. For more information, visit [moneyhelper.org.uk/loan-calculator](https://moneyhelper.org.uk/loan-calculator)
- 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.

You can report illegal lenders to government Illegal Money Lending Teams on:

- [0300 555 2222](tel:03005552222) in England
- [0800 074 0878](tel:08000740878) in Scotland
- [0300 123 3311](tel:03001233311) in Wales.

In Northern Ireland, you can call the Trading Standards consumer line on [0300 123 6262](tel:03001236262).

# 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 you are using – this is money you can borrow on a credit card or store card.

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
- a lower **income**
- 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 an **interest** rate that is higher than average. This means the loan will be more expensive.

Your credit score is not looked at for loans:

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

This means you may qualify for these if your income is low and you are claiming certain state benefits. We have more information about Universal Credit on our website at [macmillan.org.uk/universal-credit](https://www.macmillan.org.uk/universal-credit)

## Checking your credit score

When looking at your credit score, a lender may check information held about you at the 3 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 – [creditkarma.co.uk](https://www.creditkarma.co.uk)
- Clearscore – [clearscore.com](https://www.clearscore.com)
- Credit Club – [moneysavingexpert.com/creditclub](https://www.moneysavingexpert.com/creditclub)

If you find any mistakes on your credit report, the credit reference agency will tell you how to correct them. All 3 credit reference agencies may hold a report about you. The information they have may be different, depending on which financial organisations they get information from.



# Other financial issues

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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 after 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 booklet [Your step-by-step guide to making a will](#).



# Taking early retirement

Taking early retirement is a big decision. There is free guidance about **pensions** from MoneyHelper – visit [moneyhelper.org.uk](https://moneyhelper.org.uk)

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.

To find a financial adviser, you can ask family and friends for a recommendation. Or you can visit [findanadviser.org/find-an-adviser](https://findanadviser.org/find-an-adviser) or go to [moneyhelper.org.uk](https://moneyhelper.org.uk)

We have more [information about pensions](#).

We have more information about taking out pension savings to increase your income. Visit [macmillan.org.uk/private-pension-access](https://macmillan.org.uk/private-pension-access)



# 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 gets worse or if you die.

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

If you have life insurance, your family could get a payout 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 may 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 event 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.



**“ I spoke to Macmillan regarding financial support as I was not sure what was going to happen with work. They spoke to me about grant applications and I was also able to get life insurance through their advice. ”**

Jamal, diagnosed with Hodgkin lymphoma

# 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.

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 the keyfacts® logo:



# Making a complaint about financial services

All financial organisations should have a complaints process. This is normally found on their website.

It is better to write to the company than talking on the phone, if you can. The company should give you its final decision within 8 weeks. The decision should explain how it will deal with the problem.

There is information about making a complaint on the **Financial Ombudsman Service** website.

Visit [financial-ombudsman.org.uk/consumers/how-to-complain](https://financial-ombudsman.org.uk/consumers/how-to-complain)

## Making a complaint

The following may help when making a complaint.

### Writing a letter of complaint

- Write 'complaint' at the top of the letter or email.
- Include details such as the account holder's name, policy reference or account number.
- Try to be brief and to the point.
- Set out the facts clearly and in a logical order.
- Include a timeline of events if you can.
- Explain what the problem is and what the company could do to resolve the complaint.
- Include copies of any paperwork that may help the complaint.
- Always make a copy of any letters or paperwork sent to the company – they might be needed later.

### Complaining over the phone

- Ask for the name and job title of the person who takes the call.
- Make a note of the date and time of all calls.
- Write down details of the conversation for future reference.
- Remain calm, however difficult this may be – staying calm helps get your side of the story across more clearly.
- Try to be brief and to the point.
- Set out the facts clearly and in a logical order.

## Other things to think about

- Let the business know of any disability (including a cancer diagnosis) or problems communicating verbally or in writing.
- Do not expect a response straight away. It may take the company some time to review the complaint and respond to you. But they will usually send you an acknowledgement – this means the company has received the complaint and are reviewing it.

## Appealing a decision

To appeal a decision, you can take your case to the Financial Ombudsman Service. You can do this if:

- you are unhappy with the company's decision
- they have not responded to you within 8 weeks of making the complaint.



The Financial Ombudsman Service 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
- 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. 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](https://citizensadvice.org.uk) in England, Scotland and Wales, or [adviceni.net](https://adviceni.net) in Northern Ireland.

## **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](https://fscs.org.uk) or call [0800 678 1100](tel:08006781100).

# Help with your taxes

If you need help managing taxes, it is a good idea to talk to an accountant. If you cannot afford an accountant, you may be able to get free advice from [TaxAid](#). 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](#).

For simple questions about your tax, such as finding your tax code, you can contact HMRC.

## Tax refund (rebate)

If your earnings decreased or stopped partway 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 rebate**.

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



## 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. But, 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.

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. But you can claim a tax refund straight away. Contact HMRC to do this.

There are other times 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. It depends on what comes first.

## Self-Assessment taxpayers

You 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 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 more.

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 arrange 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 not completing your tax return on time.

For more information, call HMRC on [0300 200 3310](tel:03002003310), textphone [0300 200 3319](tel:03002003319) or visit [hmrc.gov.uk/sa](https://www.hmrc.gov.uk/sa)

You can register for a digital tax account. This allows you 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 learn more at [gov.uk](https://www.gov.uk)





# Glossary

Useful words to know

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# Useful words to know

When you are dealing with your finances, you may come across new words and not always 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](tel:0808 808 00 00).

## **Arrears**

If you are in arrears, you are behind on payments, such as your mortgage or rent.

## **Bailiff**

An official person who takes away someone's possessions if they owe money (repossession).

## **Balance**

The amount of money left when you minus your total spend 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 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 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 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.

**Creditor**

A person or organisation you owe money to.

**Death-in-service benefit**

A benefit provided by an employer where they pay out a lump sum payment if you die while you are still employed by them. You can decide who you would like the lump sum to be paid to. These people are known as your beneficiaries.

### **Direct debit**

A way of paying where you tell your bank or building society to pay a set amount of money to a company or organisation. They pay this directly to the company or organisation on a certain date each month. Many people pay their bills by direct debit.

### **Estate**

Everything that is yours when you die. This includes things you own (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 shared 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, including your wages, benefits or a grant.

**Independent mortgage broker**

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

**Insolvency**

When you cannot afford to pay back your debts at the time they are due. If someone becomes insolvent, this means they have not been able to pay their debts within a reasonable time.

**Interest**

When you borrow money, you will usually be charged interest. This is extra money you owe the lender. It is usually calculated as a percentage of your loan. This percentage is called 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. A freeholder owns the land. You have a lease (a type of contract) with the freeholder that allows you to use the land for a set period of time. You are the leaseholder.

## **Lender**

A person or 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, you may get a lump sum payment from your pension or from 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.

## **Overdraft**

Money you borrow from your bank through your current account. There is usually a charge for using your overdraft.

**Pension**

A fund you pay into so that you can get payments from it when you reach a certain age. There are private pensions, which are usually organised by you or your employer. There is also the State Pension, which is a benefit from the government. You can have both.

**Power of attorney**

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

**Premium**

The amount of money you must pay for an insurance policy.

**Repossession**

If you do not pay certain loans back, such as mortgages, the lender may be able to take what you own back if you used it as security for that loan (secured loan). In the case of a mortgage, this may be your home. This is called repossession.

**Secured loan**

A loan that is secured against something you own, such as your house or a car. The lender can take what you own if you do not pay the loan back. This is called repossession. 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, you may have to pay service charges to cover minor repairs or building maintenance.

### **Shortfall**

If you spend more money than you have coming in. If your total income minus your total spending is less than zero, you have a shortfall.

### **Tax rebate**

A refund you can get from HMRC when you have paid too much tax.

### **Tax return**

A form you fill out that tells the government about your income and certain types of spending. This allows HMRC to work out what taxes you owe.

**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. This means there is not the same risk of your property being taken (repossessed) if you miss payments. Interest rates may be higher.

**Will**

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



# Further information

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# About our information

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

Our information has the PIF Tick quality mark for trusted health information. This means our information has been through a professional and strong production process.

## Order what you need

You may want to order more booklets or leaflets like this one. Visit [orders.macmillan.org.uk](https://orders.macmillan.org.uk) or call us on [0808 808 00 00](tel:08088080000).

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://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
- interactive PDFs
- large print
- translations.

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



If you would like us to produce information in a different format for you, email us at [informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk) or call us on [0808 808 00 00](tel:08088080000).

## The language we use

We want everyone affected by cancer to feel our information is written for them.

We want our information to be as clear as possible. To do this, we try to:

- use plain English
- explain medical words
- use short sentences
- use illustrations to explain text
- structure the information clearly
- make sure important points are clear.

We use gender-inclusive language and talk to our readers as 'you' so that everyone feels included. Where clinically necessary we use the terms 'men' and 'women' or 'male' and 'female'. For example, we do so when talking about parts of the body or mentioning statistics or research about who is affected.

To find out more about how we produce our information, visit [macmillan.org.uk/ourinfo](https://www.macmillan.org.uk/ourinfo)



# Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are 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 support line has specialist teams who can help you with:

- emotional and practical support if you or someone you know has been diagnosed with cancer
- clinical information from our nurses about things like diagnosis and treatments from our nurse specialists
- welfare rights advice, for information about benefits and general money worries.

To contact any of our teams, call the Macmillan Support Line for free on [0808 808 00 00](tel:08088080000). Or visit [macmillan.org.uk/support-line](https://macmillan.org.uk/support-line) to chat online and see the options and opening times. We are open 7 days a week, 8am to 8pm.

You can also email us, or use the Macmillan Chat Service via our website. You can use the chat service to ask our advisers about anything that is worrying you. Tell them what you would like to talk about so they can direct your chat to the right person. Click on the 'Chat to us' button, which appears on pages across the website. Or go to [macmillan.org.uk/talktous](https://macmillan.org.uk/talktous)

If you would like to talk to someone in a language other than English, we also offer an interpreter service for our Macmillan Support Line. Call [0808 808 00 00](tel:08088080000) and say, in English, the language you want to use. Or send us a web chat message saying you would like an interpreter. Let us know the language you need and we'll arrange for an interpreter to contact you.

## **Macmillan Information and Support Centres**

Our Information and Support Centres are based in hospitals, libraries and mobile centres. Visit one to get the information you need and speak with someone face to face. If you would like a private chat, most centres have a room where you can speak with someone confidentially.

Find your nearest centre at [macmillan.org.uk/informationcentres](https://macmillan.org.uk/informationcentres) or call us on [0808 808 00 00](tel:08088080000).

## **Help with money worries**

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help. Please note the opening times may vary by service.

### **Financial advice**

Our expert money advisers on the Macmillan Support Line can help you deal with money worries and recommend other useful organisations that can help.

### **Help accessing benefits**

You can speak to our money advisers for more information. Call us free on [0808 808 00 00](tel:08088080000). Visit [macmillan.org.uk/financialsupport](https://macmillan.org.uk/financialsupport) for more information about benefits.

## Macmillan Grants

Macmillan offers one-off payments to people with cancer. If you need things like extra clothing or help paying heating bills, you may be able to get a Macmillan Grant.

Call us on [0808 808 00 00](tel:0808808000) to speak to find out more about Macmillan Grants.

## Help with work and cancer

Whether you are an employee, a carer, an employer or are self-employed, we can provide information to help you manage cancer at work. Visit [macmillan.org.uk/work](https://macmillan.org.uk/work)

## 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 is why we help bring people together in their communities and online.

## Support groups

Whether you are someone living with cancer or a carer, family member or friend, 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://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://macmillan.org.uk/community)

You can also use our Ask an Expert service on the Online Community.

## Macmillan healthcare professionals

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.

# Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

## **Financial support or legal advice and information**

### **Advice NI**

Helpline [0800 915 4604](tel:08009154604)

[www.adviceni.net](http://www.adviceni.net)

Provides advice on a variety of issues including financial, legal, housing and employment issues.

### **Benefit Enquiry Line Northern Ireland**

Helpline [0800 232 1271](tel:08002321271)

Textphone [0289 031 1092](tel:02890311092)

[www.nidirect.gov.uk/money-tax-and-benefits](http://www.nidirect.gov.uk/money-tax-and-benefits)

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

### **Carer's Allowance Unit**

Tel [0800 731 0297](tel:08007310297)

Textphone [0800 731 0317](tel:08007310317)

[www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

## Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use its online webchat or find details for your local office by contacting:

### England

Helpline [0800 144 8848](tel:08001448848)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Scotland

Helpline [0800 028 1456](tel:08000281456)  
[www.cas.org.uk](http://www.cas.org.uk)

### Wales

Helpline [0800 702 2020](tel:08007022020)  
[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)

## Civil Legal Advice

Helpline [0345 345 4345](tel:03453454345)  
Textphone [0345 609 6677](tel:03456096677)  
[www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

### **Department for Work and Pensions**

[www.gov.uk/browse/benefits](http://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.

### **Disability and Carers Service**

Tel [0800 587 0912](tel:08005870912)

Textphone [0800 012 1574](tel:08000121574)

[nidirect.gov.uk/contacts/disability-and-carers-service](http://nidirect.gov.uk/contacts/disability-and-carers-service)

Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for these benefits and find information online or through its helplines.

### **Financial Ombudsman Service**

Helpline [0800 023 4567](tel:08000234567)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

### **GOV.UK**

[www.gov.uk](http://www.gov.uk)

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



## **Jobs and Benefits Office (Northern Ireland)**

Tel [0300 200 7820](tel:03002007820)

Textphone [0800 587 1297](tel:08005871297)

[www.nidirect.gov.uk/contacts/jobs-and-benefits-offices](http://www.nidirect.gov.uk/contacts/jobs-and-benefits-offices)

Provides information and advice about disability benefits and carers' benefits in Northern Ireland. Use the website to find your local Jobs and Benefits office.

## **Law Centres Network**

[www.lawcentres.org.uk](http://www.lawcentres.org.uk)

Local law centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

## **Local councils (England, Scotland and Wales)**

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland). You should be able to find your local council's contact details online by visiting:

### **England**

[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### **Scotland**

[www.cosla.gov.uk/councils](http://www.cosla.gov.uk/councils)

### **Wales**

[www.gov.wales/find-your-local-authority](http://www.gov.wales/find-your-local-authority)

### **Macmillan Benefits Advice Service (Northern Ireland)**

Tel [0300 1233 233](tel:03001233233)

Offers advice on benefits if you live in Northern Ireland.

### **Money Advice Scotland**

Tel [0141 572 0237](tel:01415720237)

[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

Use the website to find qualified financial advisers in Scotland.

### **National Debtline**

Tel [0808 808 4000](tel:08088084000)

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Provides free and confidential debt advice for people in England, Wales and Scotland.

### **nidirect**

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Has information about benefits and public services in Northern Ireland.

### **Northern Ireland Housing Executive**

Tel [0344 892 0902](tel:03448920902)

[www.nihe.gov.uk](http://www.nihe.gov.uk)

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

## **PayPlan**

Tel [0800 280 2816](tel:08002802816)

[www.payplan.com](http://www.payplan.com)

Offers free, simple debt advice to anyone who needs it.

## **StepChange Debt Charity**

Tel [0800 138 1111](tel:08001381111)

[www.stepchange.org](http://www.stepchange.org)

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

## **TaxAid**

Helpline [0345 120 3779](tel:03451203779)

[www.taxaid.org.uk](http://www.taxaid.org.uk)

Offers free, confidential advice about taxes to people on low incomes.

## **Tax Help for Older People**

Tel [0130 848 8066](tel:01308488066)

[www.taxvol.org.uk](http://www.taxvol.org.uk)

Offers free, expert advice for older people on lower incomes.

## **Unbiased**

Helpline [0800 023 6868](tel:08000236868)

[www.unbiased.co.uk](http://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.

## Equipment and advice on living with a disability

### British Red Cross

Tel [0344 871 1111](tel:03448711111)

[www.redcross.org.uk](http://www.redcross.org.uk)

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

### Disability Rights UK

Tel [0330 995 0400](tel:03309950400) (not an advice line)

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues and advice for disabled students.

### Living Made Easy

Helpline [0300 999 0004](tel:03009990004)

[www.livingmadeeasy.org.uk](http://www.livingmadeeasy.org.uk)

Provides free, impartial advice about all types of disability equipment and mobility products.

### Motability Scheme

Tel [0300 456 4566](tel:03004564566)

[www.motability.co.uk](http://www.motability.co.uk)

The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

## Scope

Helpline [0808 800 3333](tel:08088003333)

Textphone [18001 0808 800 3333](tel:1800108088003333)

[www.scope.org.uk](http://www.scope.org.uk)

Offers advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

## Support for carers

### Carers Trust

Tel [0300 772 9600](tel:03007729600)

[www.carers.org](http://www.carers.org)

Provides support, information, advice and services for people caring at home for a family member or friend. You can find details for UK offices and search for local support on the website.

### Carers UK

Helpline (England, Scotland and Wales) [0808 808 7777](tel:08088087777)

Helpline (Northern Ireland) [0289 043 9843](tel:02890439843)

[www.carersuk.org](http://www.carersuk.org)

Offers information and support to carers in the UK. Has an online forum and can put people in contact with local support groups for carers.

## LGBT-specific support

### LGBT Foundation

Tel [0345 330 3030](tel:03453303030)

[lgbt.foundation](http://lgbt.foundation)

Provides a range of services to the LGBT community, including a helpline, email advice and counselling.



## 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. Some photos are of models.

## Thanks

This information has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Amanda South, Macmillan Financial Guidance Service Manager.

With thanks to: Brian Brown, Head of Insight (Banking and General Insurance), Defaqto; Jonathan Chesterman, Debt Advice Policy Manager, StepChange; Louise Dinsdale, Macmillan Financial Guidance Service Knowledge Specialist; Ben Heffer, Insight Consultant (Wealth and Protection), Defaqto; and Kathryn Phillips, Macmillan Welfare Rights Service Knowledge Specialist.

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 [informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk)

## Sources

Below is a sample of the sources used in our planning and managing your finances information. If you would like more information about the sources we use, please contact us at [informationproductionteam@macmillan.org.uk](mailto:informationproductionteam@macmillan.org.uk)

Citizens Advice. [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) [accessed September 2022].

GOV.UK. [www.gov.uk](http://www.gov.uk) [accessed September 2022].

MoneyHelper. [www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en) [accessed September 2022].

StepChange Debt Charity. [www.stepchange.org](http://www.stepchange.org) [accessed September 2022].



## Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer. They are 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 are here 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.

### 5 ways you can help someone with cancer

#### 1. **Share your cancer experience**

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

#### 2. **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.

#### 3. **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?

#### 4. **Raise money**

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

#### 5. **Give money**

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

## 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

Valid from

Expiry date

Issue no

Security number

Signature

Date / /

## Do not 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 would rather donate online go to [macmillan.org.uk/donate](https://macmillan.org.uk/donate)



Please cut out this form and return it in an envelope (no stamp required) to: Supporter Donations, Freepost RUCY-XGCA-XTHU, Macmillan Cancer Support, PO Box 791, York House, York YO1 0NJ

## This booklet is about planning and managing your money. Cancer can bring extra costs and affect how much money you have coming in (your income).

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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.

At Macmillan, we give people with cancer everything we've got. If you are diagnosed, your worries are our worries. We will help you live life as fully as you can.

For information, support or just someone to talk to, call [0808 808 00 00](tel:0808808000) or visit [macmillan.org.uk](https://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 Relay UK on [18001 0808 808 00 00](tel:1800108088080000), or use the Relay UK app.

Need information in different languages or formats? We produce information in audio, interactive PDFs, easy read, Braille, large print and translations. To order these, visit [macmillan.org.uk/otherformats](https://macmillan.org.uk/otherformats) or call our support line.

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