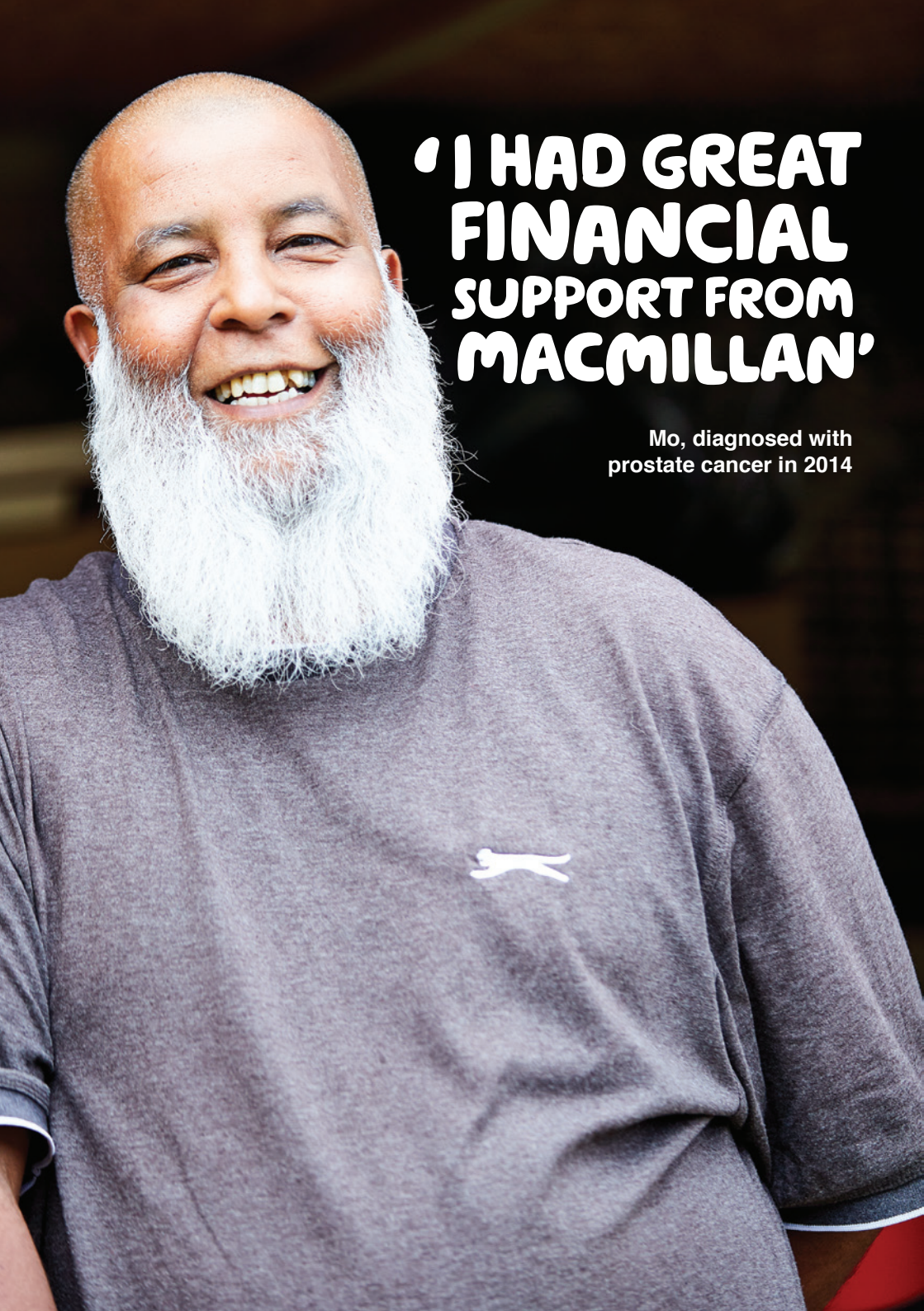
MONEY WORRIES? HOW WE CAN HELP

MACMILLAN CANCER SUPPORT

Living with cancer can be tough on your finances. You might not be able to earn in the same way. You'll probably spend more on everyday costs like heating and getting around. And it's hard knowing how to plan ahead.

But we're here to help. We can give you the support and advice you need. We've summed up all the support we can offer you in the following sections – all you need to do now is get in touch.

Together we can help you deal with money worries, and get back to the things that matter most in your life.



'I HAD GREAT FINANCIAL SUPPORT FROM MACMILLAN'

Mo, diagnosed with prostate cancer in 2014

We give grants

Every week, over 650 people receive a Macmillan Grant from us. Macmillan Grants are small one-off payments made to people with cancer to cover a wide range of practical needs. You could receive a grant to help with your heating bills, the cost of travel to and from hospital or even a much-needed break.

You can apply for a Macmillan Grant if you have cancer, or if you're still experiencing side-effects from your illness or treatment, and you meet our general conditions:

- Your savings should amount to no more than £6,000 if you're single, or £8,000 if you're a couple or a family.
- We also have weekly limits on disposable income (the total amount left once you've paid your mortgage or rent and council tax).

These are:

£170
for a single person

£289
for two people living together (including a single parent and a child)

£85
for each child

£119
for each additional adult (only when their income is relevant to the request).

Note: These limits exclude Disability Living Allowance/ Personal Independence Payment and Attendance Allowance.

The amount of money available for grants is limited, so we're usually only able to offer this kind of support once. Grant awards vary according to your specific needs and circumstances.

It's as easy as...

1. **Apply for a grant through a health or social care professional, such as a social worker, district nurse, or a Macmillan nurse if you have one. You can also apply through a benefits adviser.**

2. **Fill in the grant application with your health or social care professional and they will send it to the grants team at Macmillan Cancer Support, with a short medical report from your doctor, consultant or Macmillan nurse.**

3. **We'll process your application the day we receive it. And if it's approved, payments are usually sent out within 3 working days.**

A grant from Macmillan will not normally affect the benefits you're entitled to. The only case where it might is if you are below State Pension age, receive an income-related benefit, and have savings above £6,000.

We have a range of information

Another way we can be there to support you is through our range of financial publications:

- Help with the cost of cancer
- Financial Guidance series
- Managing your debt
- Keep warm without the worry

You can order these and other financial support and information booklets free from **be.macmillan.org.uk**, or by calling the **Macmillan Support Line**. To browse and order from **be.Macmillan**, you'll need to register first. This will take just a few minutes and then you'll be able to see what's available.

You can also find a lot of information on our website as well as handy tools to help you understand your options. These include a benefits checker, budget planner and benefit calculator as well as information on how to access other help such as grants from other charities or help with transport. Find out more at **finance.macmillan.org.uk**

We are benefits advisers

Our benefits advisers can help you by working out the financial help you may be entitled to and helping you to access it. They have specialist knowledge of benefits, tax credits and grants and can offer you up-to-date, invaluable advice. You can speak to our benefits advisers over the phone or face-to-face.

Working in partnership with other organisations such as Local Citizens Advice, and local authorities, we provide free face-to-face benefits advice through over 100 services across the UK. Many can be found in locations such as hospitals or cancer information centres. To speak to someone in person, find your nearest Macmillan benefits adviser at **macmillan.org.uk/benefitsadvisers**

To speak to a Macmillan benefits adviser over the phone, call the **Macmillan Support Line (Mon–Fri, 8am–8pm)**.

Energy Advice Team

The Energy Advice Team will help you to access the schemes available to support you with your gas, electricity and water charges. You can find out more at **www.macmillan.org.uk/energycosts** or by calling the **Macmillan Support Line (Mon–Fri, 8am–6pm).** You may need an assessment from our Welfare Rights Team first so they can ensure your income is maximised.

We are financial guides

From mortgages to pensions, insurance to savings, our financial guides understand how cancer can affect your finances. We can:

- help you understand your insurance policy and explain your options
- support you through day-to-day banking concerns such as savings and borrowing
- guide you through difficult pension decisions, such as taking early retirement
- review your mortgage and help you work out your options if you're struggling to keep up repayments
- explain jargon to make finance easier to understand.

To speak to a Macmillan financial guide, call the **Macmillan Support Line (Mon–Fri, 8am–6pm).** Or for useful tips, information and guidance on everyday finances, use our short and confidential online guide at **macmillan.org.uk/financeguide**

Working in partnership

Specialist Support Service

Macmillan has worked with Nationwide Building Society and with Lloyds Banking Group (LBG) to train and implement specialist support services aimed at assisting people living with cancer. We refer Nationwide and LBG customers to their specialist support services, and they also refer callers to Macmillan to access our wider support offer.

Help dealing with debt

We can refer to our charity partner StepChange Debt Charity for specialist debt advice.

Call the Macmillan Support Line free on 0808 808 00 00 (Opening hours vary by service)

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you.

For information, support or just someone to talk to, call **0808 808 00 00 (7 days a week, 8am–8pm, times may vary depending on the service) or visit macmillan.org.uk.**

Macmillan.org.uk

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