

Self-employment and cancer

Work and cancer series





“ The support line was always my first point of call. When I was too tired to travel, they were just a phone call away. They were able to advise me on benefits available. ”

Sandra, diagnosed with breast cancer

The Macmillan work and cancer series

This booklet is part of a series. Macmillan produces a range of other information about work and cancer.

For people living with cancer

- [Work and cancer](#)
- [Your rights at work when you are affected by cancer](#)

For employers

- [10 top tips for line managers](#)
- [Managing cancer in the workplace](#)

For people caring for someone with cancer

- [Working while caring for someone with cancer](#)

About this booklet

This booklet is about coping with cancer if you are self-employed or running a small business. It is for sole traders, freelancers, contractors or those running a micro business (one that employs fewer than 10 people).

It includes information and guidance about:

- how treatment might affect your work
- things to consider when making decisions about your business
- talking to clients or customers about your situation
- getting support with your business or personal finances.

How to use this booklet

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

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

On [pages 94 to 106](#), there 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.

Quotes

In this booklet, we have included quotes from people who are self-employed or run their own business. These are from people who have chosen to share their story with us. This includes Sandra, who is on the cover of this booklet. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory)

Financial help from Macmillan

You can call the Macmillan Support Line on [0808 808 00 00](tel:08088080000). We have financial specialists who can help you deal with money worries:

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

We can also give you information about [Macmillan Grants](#). Please note the opening times may vary by service. Our booklet [Help with the cost of cancer](#) has lots more information.

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If you are self-employed

About 4.2 million people in the UK are self-employed. This means they run their business for themselves and take responsibility for its success or failure.

Running your own business can be very rewarding. But a cancer diagnosis can be especially worrying if you are self-employed.

You may have some of the following questions:

- How will my business be affected?
- How will I cope financially?
- Who will support me?

You may need to make decisions about how to keep your business going during and after cancer treatment.

If you need to reduce your working hours, the cash flow of your business could be affected. You may be worried that you do not have cash to pay your employees or repay a business loan.

Being self-employed may mean you work by yourself. It may mean that you can work in a more flexible way and set your own pace.

You may be able to get more support from:

- charities such as Macmillan – call us on [0808 808 00 00](tel:08088080000) to find out how we can support you
- government schemes supporting small businesses and people who are self-employed – these include [Business Support Helpline](#) (England), [Business Gateway](#) (Scotland), [Business Wales](#), and [Invest Northern Ireland](#)
- financial support schemes to help you stay in work – such as the [Access to Work scheme](#), or the [Access to Work \(NI\) scheme](#) if you live in Northern Ireland
- [state benefits](#) from the government to support you when you are ill or unable to work.

How cancer may affect your work

How cancer affects your work life will depend on different things. These include the type of cancer, its stage and the type of treatment you have.

You may have symptoms or side effects such as tiredness, weight loss, breathlessness or pain. Any of these can affect your ability to work or run your business.

Finding out as much as possible about the cancer can help you plan your business and finances. It is also important to learn as much as you can about your treatment plan and how the treatment and its side effects may affect your ability to work.

Your GP will be able to give you general advice and support. Your cancer doctor, nurse and other healthcare professionals can give you more detailed information.

We have more information about the type of cancer you have on our website. Visit [macmillan.org.uk/cancer-types](https://www.macmillan.org.uk/cancer-types)



Treatments and side effects

Knowing more about the cancer and its treatments can help you understand the possible effects on your work life. Your cancer doctor or specialist nurse will give you more information. The main treatments for cancer are:

- surgery
- radiotherapy
- chemotherapy
- hormonal therapy
- targeted therapy
- immunotherapy.

You may have a combination of treatments.

We have more information about all of these types of cancer treatment at [macmillan.org.uk/treatments-and-drugs](https://www.macmillan.org.uk/treatments-and-drugs)

You could think about making changes that will make things easier for you while you work. For example, this could mean changing the hours you work, or the type of job you do.

Treatment side effects may change over time. For example, you may become more tired. As your situation changes, you may try new ways to manage your work.

Surgery

How long you spend in hospital will depend on the type of surgery you have. This will affect the amount of time you need off work. Some surgeries take days or weeks to recover from. Others can take months. Recovery time is different for everyone, so try not to compare yourself to others.

After some operations, you may need to go back to hospital as an outpatient for further appointments – for example, if you need physiotherapy or speech therapy.

If surgery affects how a part of your body works, it may stop you doing certain parts of your job. For example, if your job involves manual work and your mobility is affected, you may not be able to do some tasks. Or if you have a job where communicating with others is important, and your speech is affected, you may need to use other methods of communication.

Your surgeon and nurse can tell you how surgery may affect you. It is a good idea to think about how this will affect your work.

Radiotherapy

Radiotherapy uses high-energy rays (radiation) to destroy cancer cells. A course of treatment may take several weeks.

Radiotherapy only takes a few minutes. But travelling to and from the hospital, and waiting in hospital for treatment, can take up a large part of the day.

You may feel able to work during radiotherapy, but may need to work fewer hours. Or you might take time away from work during radiotherapy, and for a few weeks afterwards.

If you want to keep working throughout radiotherapy treatment, talk to the radiographers. These are the people who give the radiotherapy. They may be able to give the treatment before or after your work hours. You will have appointments with them before you start treatment. You can talk about planning your treatment around work during these appointments.

Side effects of radiotherapy

Radiotherapy can make you very tired. You might find that the more radiotherapy you have, the more tired you become. You may need to reduce your hours of work after a few radiotherapy sessions. Tiredness (fatigue) can continue for weeks or months after treatment is over. We have more information in our booklet [Coping with fatigue \(tiredness\)](#). Other side effects depend on the part of your body being treated. Sometimes side effects get worse for a time during and after you have finished radiotherapy before they get better.

We have more information about radiotherapy in our booklet [Understanding radiotherapy](#).

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



Chemotherapy

Chemotherapy uses anti-cancer (cytotoxic) drugs to destroy cancer cells. You can usually have chemotherapy as an outpatient. Depending on the drugs you have, it can take up a large part of your day. You may need to stay in hospital to have your treatment.

You usually have a break between treatments to allow your body to recover. This can be a few days or a few weeks. You might not feel well enough to work during chemotherapy. Or you may feel you are able to work on certain days during your treatment cycle. Each situation is different.

People who have more intensive chemotherapy usually need to be off work for longer. Your cancer doctor or specialist nurse can explain more about this.



Side effects of chemotherapy

Side effects of chemotherapy can include:

- risk of infection
- bruising or bleeding
- fatigue (tiredness)
- hair loss
- feeling sick
- diarrhoea.

You may have an increased risk of infection because of the effects of chemotherapy on your blood cells. If you feel able to work, try to avoid infection. You could work from home or work different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

Everyone has different side effects. Talk to your healthcare team to find out what to expect.

We have more information in our booklet [Understanding chemotherapy](#).

Hormonal therapy

Hormones are substances produced naturally in the body. They act as chemical messengers and affect the growth and activity of cells.

Hormonal therapies work by changing the production or activity of particular hormones in the body. You may have these drugs as tablets or injections.

Side effects of hormonal therapy

Hormonal therapies do not usually affect your ability to work as much as some other cancer treatments. But they can cause side effects such as:

- tiredness
- weight gain
- hot flushes
- feeling sick
- muscle pain.

Targeted therapy

Targeted therapy uses drugs to find and attack cancer cells. You can have them as a drip (intravenous infusion), tablets or as an injection. You sometimes have them alongside other cancer treatments.

If you are having a targeted therapy, you may be able to keep working. But tiredness and other side effects may make it difficult.

Side effects of targeted therapy

Side effects will depend on the type of targeted therapy you have. They may include:

- flu-like symptoms
- chills
- headaches
- feeling sick
- diarrhoea
- tiredness.

Immunotherapy

The immune system protects the body against illness and infection. Immunotherapies are treatments that use the immune system to find and attack cancer cells.

There are different types of immunotherapy. Each one uses the immune system in a different way.

Some types of immunotherapy are also targeted therapies.

Side effects of immunotherapy

Side effects will depend on the immunotherapy you are having. You may feel able to work while having immunotherapy. Or you might need to take some time off.

Side effects may include:

- fatigue
- changes to the heart
- coughing
- diarrhoea.

We have more information about side effects on our website. Visit [macmillan.org.uk/treatments-and-drugs](https://www.macmillan.org.uk/treatments-and-drugs)



Coping with side effects or symptoms

It can be hard to cope with treatment side effects or cancer symptoms at work. The following things may help:

- If you can, plan your working days around treatment.
- Avoid physically demanding or stressful tasks the day before treatment and for a few days after it.
- Keep a diary of how you feel during treatment. You may find a pattern that will help you know when you are well enough to work.
- Ask your healthcare team if you can have appointments and treatments at times that suit your work. For example, having chemotherapy on a Friday afternoon may allow you to recover over the weekend.
- Try to relax. Some people find complementary therapies helpful, such as relaxation or massage. These are not always safe for people with cancer, so check with your cancer doctor before having any. We have more information in our booklet [Cancer and complementary therapies](#) and at macmillan.org.uk/complementary-therapies
- Eat as well as you can to help to keep your energy levels up. We have more information in our booklet [Healthy eating and cancer](#) and at macmillan.org.uk/healthy-balanced-diet
- Plan to rest after any activity. Short naps and breaks can help. It may also help to rest after meals.

Feeling very tired (fatigue)

Fatigue means feeling very tired or exhausted. It is a very common symptom or side effect for people with cancer.

You may feel very tired all or most of the time. You may get tired more quickly than you used to, and after less activity. You may find it hard to do your usual tasks at work. Tiredness can make it hard to concentrate or make decisions. You may also feel more emotional than usual.

If you want to keep working, you could try making changes to help with fatigue. These could include:

- having regular rests and short naps – especially after an activity or a meal
- working from home if possible
- avoiding physically demanding tasks
- planning work around times when you have more energy.

Try to find a comfortable place you can rest during breaks from working. Using a fatigue diary may help you see when you are usually more tired. We have more information, including a fatigue diary, in our booklet [Coping with fatigue \(tiredness\)](#). This can help you decide when it is best for you to work or rest.

Regular physical activity can help reduce tiredness. Even going for a short walk on your lunch break can give you more energy. It can also help reduce stress.

Explaining how fatigue affects you can help your customers, colleagues or clients understand what you are coping with. It may be difficult for some people to know how tired you are, especially if you look well.

Risk of infection

Some cancer treatments can reduce the number of white blood cells in your blood. These cells fight infection. If the number of white blood cells is low, you are more likely to get an infection or find it harder to fight an infection. If your white blood cell count is very low, you may not be able to work. Your cancer doctor or specialist nurse will explain when it is likely to be low.

If you have a low white blood cell count, you should try to avoid people with illnesses that may be infectious, such as:

- a sore throat
- a cold
- flu
- diarrhoea
- sickness (vomiting)
- coronavirus (covid)
- other kinds of infection, such as chickenpox.

If you have been near someone with an infection, ask your cancer doctor or specialist nurse for advice as soon as possible.

If you aim to keep working during your treatment, you could try working from home or working different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

If you have to go to a workplace, try to ensure the area is well ventilated. Washing your hands regularly can help stop infection spreading. If you work at a desk, it may be possible to have your own space away from others rather than working in an open plan area.

Bruising and bleeding

Cancer treatments can reduce the number of platelets in your blood. Platelets are cells that help the blood to clot. If the number of platelets is low, you may bruise or bleed easily. This means you may need to avoid physical jobs that could cause injuries or bruising.

Numbness or tingling of the hands and feet

Some cancer treatments can affect the nerves. This can cause numb, tingling or painful hands or feet. This is called peripheral neuropathy. It may make it difficult to hold things, write or type. This can mean some tasks take you longer to do.

Peripheral neuropathy usually slowly improves after treatment finishes. But for some people, it may never go away.

This can be hard if you use your hands for work – for example, if you drive or use a keyboard for work, or if you are a hairdresser or builder. If you have any of these symptoms, talk to your cancer doctor or specialist nurse.

Difficulty writing or typing

If you write or type a lot for work and are finding it difficult, you might find it helpful to use speech recognition software. You can then use a microphone to:

- write words on the screen using your voice
- control your computer with voice commands.

If your computer does not have this software, you can buy it. For example, you can get software from [Nuance](#).

Changes to your appearance

Some cancer treatments may cause:

- skin changes
- changes to your weight
- hair loss
- scars from surgery.

Some people find that these changes make them uncomfortable in meetings or in public.

It takes time to adjust to a change in your appearance and to feel less anxious. There are things you can do to manage other people's reactions and any anxiety.

If you have an obvious change in your appearance, you could ask a colleague to tell the people you work with. Or you may prefer to tell people yourself.

If you feel less confident because of a change in your appearance, it may help to:

- have a colleague go with you for a while when you meet new people
- work from home for a short while if you can, until you feel more confident
- talk to your cancer doctor or specialist nurse if the change stops you working or socialising – they may be able to refer you to someone who can help.

Other side effects or symptoms

There may be other treatment side effects or cancer symptoms depending on the type of cancer and your treatment. These may include:

- pain
- feeling sick
- problems eating.

Your cancer doctor or specialist nurse can prescribe medicines to help or give you advice.

Some people who have finished treatment may develop long-term side effects. Talk to your cancer doctor or specialist nurse if you are experiencing any problems.



Questions to ask your healthcare team

- How long will each treatment take?
- Will I need to stay in hospital? If so, for how long?
- How do people usually feel during and after this treatment?
- Will I need time off work to recover?
- How can the side effects be managed?
- Will treatment affect any physical demands of my job?
- Will I be able to concentrate, drive, work shifts or travel?
- Is there another treatment that works as well but could be better for my work situation?
- Are there any options that could make working easier? For example, could I have my treatment at a hospital closer to my work?

It can be difficult to know for sure how treatment will affect you. People having the same treatment can have different reactions. You may not be able to make decisions about work until after your first treatment.

Access to Work

Access to Work is a government scheme. It offers grants and advice to help people with a disability or health condition stay in work.

The scheme may pay for things such as:

- special aids and any changes to equipment
- travel to work, if you cannot use public transport
- a job coach
- a support worker to help you in the workplace
- a support service for mental health conditions
- disability awareness training for colleagues.

For the scheme in England, Scotland and Wales, you can download an employers' guide. Search [gov.uk](#) for "access to work for employers."

Northern Ireland has a similar scheme called Access to Work (NI). Search [nidirect.gov.uk](#) for "access to work."

Your feelings

Being diagnosed with cancer and having to take time away from your business can cause many different emotions. You may have put a lot of time and money into your business to make it successful. You may feel:

- angry that you cannot work when you have a lot to do
- helpless and worried about the business or paying bills
- lonely and isolated, if you are unable to work for periods of time
- less confident in yourself and your work
- less independent, or like you have lost a sense of normality
- tired and stressed
- that things you used to find easy are now much more difficult.

You may need to arrange temporary cover to help with your business while you are having treatment. The [Chartered Institute of Personnel and Development \(CIPD\)](#) has more information about managing absence and other employment issues.

Taking a lot of time off can make you feel disconnected from your trade, business or profession. You may worry that customers or clients will feel disappointed or may stop using your business.

These worries can be hard to cope with. But with support, you may find ways to adapt. This can take some time, and you may need to build up your confidence and self-esteem gradually.

**“ I was the provider,
and all of sudden
I became the person
who was cared for.
It's quite a change. ”**

Tim, diagnosed with prostate cancer

Talking about your feelings

Talking about your feelings can often help. You might worry that asking for help makes you a burden. But people are usually pleased to help and support you. It can be difficult to know who to talk to and what to say. It is important to speak to someone you feel comfortable with and trust.

Getting support

You may want to talk to a partner, family member or friend, or a health professional involved in your care. Or you may prefer to talk to a trained professional who is not involved in your care. For example, you may want to be referred to a counsellor. Counselling can help you find ways to talk to other people. It can also help you cope with your feelings.

If you have lost your confidence, counselling can help you learn ways to start getting it back. Some GP surgeries provide counselling. Or your GP can refer you to a local counselling service.

You may find it helpful to [join a support group](#), where you can talk to other people affected by cancer. Your hospital might be able to help you find a group.

Remember, it is normal to feel sad sometimes. Your mood may be low at times because you are tired and have a lot to cope with. We have more information in our booklet [How are you feeling? The emotional effects of cancer](#).

But if your low mood goes on for more than 2 weeks, talk to your doctor or nurse. They can refer you for more help. If you are feeling very low and distressed, you can contact [Samaritans](#). Call [116 123](tel:116123) or email jo@samaritans.org for 24-hour confidential support. You can also call the Macmillan Support Line 7 days a week, 8am to 8pm, on [0808 808 00 00](tel:0808808000).



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Making decisions about your business

It may be difficult to decide whether to work during your treatment. There is no right or wrong answer. It depends on your personal situation. One of the most important things to think about is how your treatment is likely to affect you.

You may want to keep working during treatment for financial reasons.

You may find that working during your treatment gives you a sense of normality. It may help you focus on something other than the cancer.

You may want to take time away from your work. This can depend on the type of work you do and whether anyone else can help for a while.

“ I would take my laptop into my chemo sessions. The nurses would make a little office for me with a tray table. They would come on my calls and say hello to some of my clients. ”

Debbie, diagnosed with ovarian cancer

Questions to ask yourself

When you are thinking about working while having treatment, ask yourself some questions:

- Will I need to do less with my business for a while?
- Will I need to run my business in a different way, to make time for treatment and rest?
- Will someone be able to help me in practical ways?
- Can I pay someone else to run my business for a while? If so, can I still make a profit?
- Will I need extra financial help during this time? If so, where can I get it?
- Have I spoken to my insurers to check if I am still covered?
- Does my business insurance cover income protection?

It may help to talk about these questions with someone who knows you well and understands the work you do. Then you can make a plan that works for you. It is a good idea to discuss your business decisions with another person, especially if you are feeling unwell, tired or upset. We have more information at [macmillan.org.uk/emotions](https://www.macmillan.org.uk/emotions) or you can order our booklet [Talking about cancer](#).

Macmillan's welfare rights advisers can talk to you about the benefits you might be able to get, and other types of support including accessing your pension early. Call [0808 808 00 00](tel:0808808000).



“ I am a self-employed beauty consultant. During my treatment, my business took a back seat. I had difficulty meeting bill payments. This was a heavy burden. ”

Sandra

Returning to work after treatment

If you are not sure when you might be ready to go back to work, try to give yourself options. When you are ready, returning to work may help you to feel more normal.

You might be tempted to do too much, too quickly. For example, if you are a manual worker, you may try to do too much physical work too soon. Or if your work is office-based, you may feel you should work long hours to catch up.

If you can, plan to return to work gradually. Try to decide what is most important and just do those parts of your work until you feel stronger. Give yourself regular breaks – you can even schedule them in your diary.

It may help to remember that your recovery may not always be straightforward. Try to stay flexible.

It is important to listen to advice and guidance from your healthcare team. The type of cancer or the treatment you have may limit how you can work. For example, people having some treatments for a brain tumour are usually not allowed to drive for a certain amount of time.

Closing your business

Deciding to give up your business is a big step. There are practical and legal things to think about.

Even if you are sure that closing your business is the right decision, it can be difficult to make such a big change to your life. [Emotional support is available](#) to help you cope.

If your business is still successful

Some people make the decision to stop working completely when they are diagnosed with cancer.

If you decide to close your business, speak to a financial adviser. Take the time to think through your options. You can contact one of Macmillan's financial guides by calling [0808 808 00 00](tel:0808 808 00 00). Or you can use the PFS website. Visit thepfs.org/yourmoney/find-an-adviser to search for a financial adviser. Depending on your situation, you may be able to sell the business or transfer the ownership.

If your business is no longer successful

Some people may wish to continue their business. But despite their best efforts, it may start to fail. If you know your business is failing, you may want to close it down yourself before you are forced to.

It may take months to close a business fully. You will need to think carefully about the effect this will have on your finances. Consider the money you will get from other sources, such as a pension, savings, shares or benefits. Macmillan's financial guides can help with this. Call 0808 808 00 00 to speak to one.

If you try to keep your business going but it continues to fail, there are many different outcomes to consider.

If you have a limited company that owes suppliers or lenders money it cannot pay, it may be forced into insolvency. An appointed person (a liquidator) will take control of your business. They will sell the assets to pay the debts. This process is called winding up.

If you are a sole trader or part of a partnership, you can be forced into bankruptcy. In Scotland, this is called sequestration.

If your business is struggling, you can get free and confidential advice from [Business Debtline](#) if you live in England, Wales and Scotland. If you live in Northern Ireland, [Advice NI](#) runs a free debt advice service.

Writing a plan

Writing a plan that outlines everything you need to do can help you protect your personal assets and reputation.

Your plan should include the following steps:

- Collect all money owed to you. You could offer a discount for immediate payment. Try to do this before you tell your customers or clients that you will be closing your business. You may find it difficult to recover debts after.
- Sell any remaining stock. You could consider a clearance sale.
- Tell your creditors, including suppliers, banks and anyone else you owe money.
- Tell your customers and deal with any outstanding obligations. Return payments for products not delivered or services not provided. If you cannot fulfil a contract, you may be able to claim on your business or professional insurance.
- If you are renting property, give your landlord the agreed amount of notice to end your lease.
- Give notice to any employees and follow regulations to ensure they are treated fairly.
- Pay your company debts as far as possible. A financial adviser can talk to you about the best way to do this to protect yourself.

Other financial and legal steps

If you are a sole trader, you must inform [HM Revenue and Customs \(HMRC\)](#) straight away that you are closing. This may also help your finances. If your income will be lower, you may be able to reduce your tax payments. There is information about paying tax when you stop trading at gov.uk/stop-being-self-employed

If you are trading as a limited company, the process will depend on whether you can pay your company debts. Visit gov.uk/closing-a-limited-company for further guidance. While your company is being wound up (formally closed), it must still file and pay tax returns.

There is useful information for businesses in Northern Ireland at nibusinessinfo.co.uk/content/stopping-self-employment

Getting support

It is important to speak to a financial adviser to make sure you follow the correct process. This can be different depending on whether you are a sole trader, a partner in a business or a director of a limited company.

If you are registered for VAT or employ staff, you will have extra responsibilities. This may include making redundancies.

In England, Scotland and Wales, Jobcentre Plus can advise you if you need to make redundancies. Visit [gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus) Or you can visit [gov.uk/staff-redundant/getting-help](https://www.gov.uk/staff-redundant/getting-help)

In Northern Ireland, visit [nibusinessinfo.co.uk/content/redundancy-options](https://www.nibusinessinfo.co.uk/content/redundancy-options) or contact the [Labour Relations Agency](https://www.labourrelationsagency.gov.uk/)

It is a good idea to ask a professional, such as an accountant, to advise you. Or speak to a Macmillan financial guide by calling [0808 808 00 00](tel:08088080000).

Your feelings

Deciding to give up your business is a big step. If work has been an important part of your life, it can be difficult to adjust. It may help to talk to someone about your feelings. This could be a family member or a friend. Some people find it easier to talk to a counsellor. You may be able to contact a counsellor through the hospital, your GP, or a cancer support group. The Macmillan support line is open every day from 8am to 8pm. Call [0808 808 00 00](tel:08088080000) to speak to one of our advisers.

Early retirement

You may decide to take early retirement for health or personal reasons. If you are thinking about this, talk to your pension provider or a financial adviser.

Ill-health retirement

You can normally only access private pension schemes from the age of 55. But you may be able to retire and claim your pension early because of ill health.

Your illness usually has to be permanent and stop you from working. But it may depend on the rules of your pension scheme.

If you qualify for ill-health early retirement, your pension scheme will tell you what your options are. You can also find out more from the [Money and Pension Service](#).

If you are expected to live for less than 12 months

If you are expected to live for less than 12 months and you are aged under 75, you may be able to retire because of serious ill health. You may be entitled to the whole of your pension as a one-off lump sum.

The whole sum will usually be tax-free. A registered medical professional must give evidence to the scheme administrator that your life expectancy is less than a year.

Any money you take from your pension and do not spend or give away before you die, will become part of your estate. Your estate is the money and property you leave behind when you die.

You can call one of our financial guides on [0808 808 00 00](tel:0808 808 00 00), Monday to Friday, 8am to 6pm.





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Maintaining your business

If you decide to keep running your business, it is important to be realistic about what you can do. It will help to:

- know as much as possible about how cancer and its treatment could affect your work
- think carefully about your business demands and your finances.

“ I knew that when I was stronger I'd be back working on my business, which I love and was doing well until my diagnosis. I loved building my business. It's just a shame that it all happened at the same time. ”

Debbie, diagnosed with ovarian cancer

You could get free or low-cost information about work and business from:

- [your local council](#)
- your local [Jobcentre Plus](#) in England, Scotland and Wales or your local [Social Security or Jobs and Benefits office](#) in Northern Ireland
- [disability support organisations](#)
- your local [Law Centre](#)
- your local [Citizens Advice](#) in England, Scotland and Wales, or [Advice NI](#) in Northern Ireland
- the [Money and Pensions Service](#)
- a financial adviser or your bank
- your [Chamber of Commerce](#) or other local business networks
- your trade union or professional association, if you belong to one
- [gov.uk](#) if you live in England, Scotland or Wales
- [nidirect.gov.uk](#) if you live in Northern Ireland.

If you have professional advisers, such as an accountant or a solicitor, ask for their guidance.

Managing your workload

If you need to work fewer hours because of cancer and its treatment, these tips may help you to manage your workload.

Priorities

Decide what needs to be done soon, and what can be left until later. You might decide to prioritise tasks that need your skills and experience and cannot be done by anyone else.

Time management

Be realistic about deadlines. Allow yourself extra time in case you do not feel well or something unexpected happens.

Schedule in time for breaks and activities that help you to relax or feel better.

Flexible working

Think about different ways of working. For example, you may be able to work from home instead of travelling to a customer.

Delegation

Ask yourself who else can help. If you do not have employees, you might want to think about the following:

- Can you afford to hire a virtual secretary or bookkeeper who works from their own home or office?
- Can you use a subcontractor for some parts of a project?
- Could someone else manage your website for a while?
- If you ship goods, can a fulfilment house do this for a while?
- Which tasks have to be done every day at a regular time?
- Can someone cover the days you are not available or feel unwell?
- Which tasks do you least enjoy? They probably take more of your energy, so maybe someone else can do them for a while.
- Can you group tasks according to the skills needed to complete them? For example, you might group sorting post, filing and answering the phone, or driving and making deliveries. Then if someone offers to help, you have a list of things they may be able to do.
- Do you have friends in the same trade or profession who could do some of the work for a while?
- If other people offer to help, do they have the right skills and qualifications? Can they do the work legally and to the required standards? For example, a heating engineer will need to be listed on the Gas Safe Register.
- Are there jobs at home that someone could help with, so that you can focus on your work?

Other people in the business, or your family, may really want to help. It can help to be open and honest about what is needed. But try not to let them take on more than is fair or more than they can cope with. When someone offers to help, think about what is involved in the work, and whether they have the skills to help.

If you accept help from someone, make sure they:

- can update you regularly
- feel able to ask questions
- feel able to change their mind if it becomes too much work for them.

You can use the following checklist to think about things that may help you manage your business.

Help with your business

Task or problem	Possible solutions
New jobs	A contact in the same trade could help temporarily.
Emails	Set up a suitable automatic 'out of office' response, so people know when they can expect to hear from you.
Meetings	Use video calls to cut down on travel.
Paperwork	Try to do as much of your paperwork as possible online.
Lifting heavy objects	Subcontract the work, or ask family or friends to help.
Delivering goods	Ask a family member or friend to drive, or help you load and unload.

Business finances

If you are not able to work for a while, it can have a big impact on your business finances. You may have to think about:

- cash flow – how much money is coming into, and going out of, your business
- how to plan your business finances
- how much money you have available right now to meet your business expenses and to pay any staff, including yourself.

We have more information about managing finances when you have a small business, if you or one of your employees is affected by cancer. Visit [macmillan.org.uk/work](https://www.macmillan.org.uk/work) or use our booklet [Work and cancer](#).

You can order our booklets and leaflets for free.

Visit be.macmillan.org.uk or call us on [0808 808 00 00](tel:08088080000).



Maintain your cash flow

There are things you can do to help maintain your cash flow:

- Make sure outstanding invoices are paid. Take appropriate action against customers who pay late.
- Offer your customers incentives for early payment.
- Start thinking about other sources of income. You may qualify for a grant or emergency funding to help small businesses or members of your trade or profession.
- Check whether you are covered by critical illness insurance or income protection insurance.
- Check if you have insurance included within your business loans. If so, talk to your insurer. Or call the Macmillan Support Line on [0808 808 00 00](tel:0808808000) to talk to a financial guide about making a claim.

Think carefully before taking on new work during your treatment.

It is also important to make sure you are claiming all the state benefits you are eligible for. Use the Macmillan benefits calculator at macmillan.org.uk/benefits-calculator or call a welfare rights adviser on [0808 808 00 00](tel:0808808000).

“ I didn't have any money coming in. I had some savings and survived off them. The Macmillan nurse was really helpful. She helped me set up money for not being in work. Macmillan gave me a grant as well. ”

Steven, diagnosed with Hodgkin Lymphoma

Spend less

You will need to spend some money to keep your business going. This could be things like paying the phone bill or shipping goods. But other spending could be delayed or reduced for a while. Here are some examples:

- If you do not need your building for a while, you may be able to reach an agreement with your landlord. Or you may be able to rent it to someone else temporarily.
- If you rent a vehicle, you might be able return it.
- If your business involves selling merchandise, think about how you can manage your stock differently.
- You could also talk to your staff about working shorter hours for a while. Or you could reduce spending on non-essential areas of the business.

Before reducing important spending, consider:

- the long-term impact on your business
- relevant terms in any commercial agreements you have in place, or with your landlord or suppliers
- how much it will cost to put those resources back in place when you are ready.

Deal with business debts

Here are some tips for dealing with business bills or debts:

- Do not ignore your debts. If you do not act, they will get worse.
- If you have business insurance, find out whether it will pay out now because you have cancer.
- Create a budget that lists your income and outgoings.
- Deal with priority debts first. This means debts where non-payment could have serious consequences, such as losing your home or business.
- Get independent advice before you borrow any more money. The wrong decision could make your debts worse.

You may not want to tell people about the cancer. But if you owe them money or need to claim on your insurance, you will probably have to. You may also be asked for a letter from your doctor confirming your diagnosis.

When you talk to creditors, it helps to have a plan in mind. Be open, honest and realistic about when you will pay them. Tell them where you expect the money to come from.

Pay taxes

If you are worried about paying your tax on time, it is important to contact [HM Revenue and Customs \(HMRC\)](#) straight away. If you do not contact HMRC and do not pay on time, you may have to pay interest and fines.

If you talk to HMRC, you may be able to delay paying certain taxes. Or you may be able to pay large bills over a longer period of time. If you think your income will be lower while you have treatment, you can also ask HMRC to reduce part of your tax payments on account. You can find out more about this at gov.uk/understand-self-assessment-bill/payments-on-account

If you do not think you will be able to pay your tax in full on time, call the HMRC Business Payment Support Service on [0300 200 3835](tel:03002003835). You should only call this number before the payment deadline. HMRC may suggest you pay what you owe in instalments. This is called a Time to Pay arrangement.

If you miss the deadline and receive a letter asking for payment, you must contact the HMRC office that sent it. You will find the contact details on the letter. You can find out more at gov.uk/difficulties-paying-hmrc

Macmillan cannot advise you on business debt and finances, but we can provide information about personal money matters.

If you are worried about paying any business bills or debts, you can contact the following:

- In England, Scotland and Wales you can get free, confidential advice and help from [Business Debtline](#) or [Citizens Advice](#)
- In Northern Ireland you can get free advice from [Advice NI](#)

It is a good idea to get expert, independent advice before you approach your creditors or agree to new finance arrangements.

Talk to the bank

Contact your bank if you expect to have problems making payments on money you owe, such as:

- an overdraft
- a business credit card
- a business loan.

If you are looking for short-term funding, you will need to explain why.

Before talking to your bank, be prepared to answer questions about your health as fully as you can. This is especially important if you have insurance through your bank. Some types of insurance, such as travel insurance, may become invalid if you do not give all the relevant facts about your health.

Protection against discrimination

If you have, or have had, cancer, you are considered by law to be disabled. Banks are not allowed to discriminate against people with a disability when they are deciding on loans, except in certain circumstances. There are laws that protect people from being discriminated against because of cancer.

- If you live in England, Scotland or Wales, the Equality Act 2010 protects you.
- If you live in Northern Ireland, the Disability Discrimination Act 1995 protects you.

A bank may only discriminate against someone with a disability if they can show that there is a greater risk of them not being able to make repayments because of disability.

The bank also has a duty to make changes so that people with cancer can still use their services.

If you think your bank has treated you unfairly because you have cancer, contact their internal complaints department first. If you are not satisfied with their response, you can refer your complaint to the [Financial Ombudsman Service](#). This service helps people with complaints about financial services.

In England, Scotland and Wales, you can call the Equality and Human Rights Commission (EHRC) helpline on [0808 800 0082](#).

Or you can use the text phone service on [0808 800 0084](#).

The EHRC can give you information and guidance about your rights.

In Northern Ireland, you can contact the Northern Ireland Human Rights commission on [0289 024 3987](#) or the Equality Commission of Northern Ireland on [0289 050 0600](#).

Get expert help

You may already have a bookkeeper or accountant. They can help you keep your finances under control while you take some time off. If you do not have this kind of help, it might be a good idea to get it.

A good accountant may save you more money than you pay them. It might also be helpful to hire someone to send out your invoices and chase payments.

One of the best ways to find an accountant or bookkeeper is through personal recommendations. Ask your neighbours, friends and business contacts. Your local [Chamber of Commerce](#) or small business group can also give you a list of providers.

The [Register of Statutory Auditors](#) lists accountancy firms that are approved to prepare and audit financial accounts.

If you are a member of a professional body, they might have a fund to help members who are dealing with health problems.

More information about running your own business is available at:

- gov.uk if you live in England, Scotland or Wales
- nibusinessinfo.co.uk if you live in Northern Ireland.

Talking to business contacts

It can help to take some time to decide who to tell about the cancer and what to tell them. You might not want or need to tell any business contacts. Or you might find that it is helpful to tell some people.

Decide who to tell

When you are self-employed, other people or businesses may rely on you to:

- deliver your goods or services
- make payments to them.

They need to know if these agreements will be affected. This does not mean you must tell them you have cancer. The table below can help.

It may help to consider the pros and cons of telling people.

Reasons to tell people about the cancer	Reasons to limit what you say
They will understand why you need longer deadlines or more time to pay.	They may worry you are not reliable.
You could find them very supportive and get practical help.	You might want privacy, and you cannot guarantee everyone will respect this.
It might prevent them making embarrassing mistakes or misunderstandings.	The conversation might get emotional when that is not helpful to you or your business.
It affects or protects your contract with them.	The other person or organisation might not respect your rights or treat you fairly.

It could help to think about what the other person's concerns and reactions might be. You can then prepare responses to reassure them or give them more information.

Person	What they might worry about
Customer	<p>That is a shock. What do I say now?</p> <p>Will you be able to do the work? And will it be on time?</p> <p>Will the work be of the same standard?</p> <p>What if this changes our agreement?</p> <p>What are my health and safety responsibilities? (If you work on their premises or are a sub-contractor).</p> <p>What does the contract between us say (if anything) about this?</p>
Supplier	<p>Will you be able to pay me? Will it be on time?</p> <p>What are my alternatives?</p> <p>If there are changes, how long might they last?</p> <p>What does the contract between us say (if anything) about this?</p>
Banker or creditor	<p>Can you meet your payments? How? When?</p> <p>Are you now a higher credit risk?</p> <p>What will happen if you cannot make payments?</p> <p>What alternative arrangement could be made?</p>
Employee	<p>Does this mean the business will close?</p> <p>Will you be able to pay me?</p> <p>Will my workload increase or decrease, and can I cope with that?</p>

Decide how to tell people

Everyone has different ways of communicating. Some people like to talk about their thoughts and feelings, while others are more private. Cultural differences might affect this too.

If you decide to tell someone about the cancer, these tips may help:

- Think about what you are going to say. You could write down a few main points, especially if you will be talking on the phone.
- Try to choose a good time to talk. Are you feeling able to talk today? Does the other person have time to give you their attention?
- Is it better to tell them over the phone or in person? If face-to-face will be better, choose somewhere you feel comfortable.
- Be prepared for the emotions you may both feel. You may not know about their past experiences, or how they will react.
- Be careful about telling people in writing. It is easy to get the wrong idea from an email or note, and it can seem impersonal.

You can decide:

- who to tell
- what to tell them
- how much you want them to know.

Ask people to respect your privacy and make it clear if you want them to keep your conversation confidential. Think about whether this will put them in an awkward situation.

If you have a business partner, you could ask them to tell people if you feel this would be easier. It may not be fair to ask an employee to tell others about your situation. But make sure they know how to respond and where to go for advice if anyone asks questions.

As with any big decision, you may want to talk to someone you trust and ask for their opinion first. You can ask a professional adviser, such as your accountant. Try to have important conversations when you are feeling your best. Be clear what your goals are before you start. It might help to make notes before your meeting to help you feel more prepared.

“ For me, talking about the cancer was better than not talking about it. I was always very open with my customers in the pub and my colleagues and they were a great support. ”

Paul, diagnosed with neck cancer

Protection from discrimination at work

If you have, or have ever had cancer, the law considers you to be disabled. 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. That would be discrimination.

There are laws that protect people from being discriminated against at work because of cancer.

- If you live in England, Scotland or Wales, the Equality Act 2010 protects you.
- If you live in Northern Ireland, the Disability Discrimination Act 1995 protects you.

Protection when you are self-employed

If you are self-employed, you may not have legal protection against discrimination. In some cases, you may be protected against discrimination if you are employed under a contract. This means there is an agreement between you and an employer that you will personally do work and be paid for it. You may also be protected if you work with a public authority, under their public sector equality duty. You are protected from discrimination in the provision of services to you.

If you have your own business you may not be protected from disability discrimination by a customer or client.

Problems may happen because of a misunderstanding about cancer. Some examples of this are a client thinking that:

- you can no longer do the same work
- you may be less committed to work because of the cancer
- cancer makes you unsuitable for certain contracts.

Or another contractor may think that they will need to do extra work because you are having treatment.

Any of these attitudes can lead to difficulties in your work life when you have cancer.

Even if the law does not protect you, talking to people you work with about the cancer diagnosis and its impact can often help.

Getting advice

If you feel you are being treated unfairly, it is best to start by talking to your customer or client.

Talking openly about what you and your customer need may help to find a solution. You could suggest solutions to show your commitment to the job. This could include making small changes to your duties to fit with your needs.

The Access to Work scheme may be able to help with the cost of these changes if needed. Read about [Access to Work](#) for more information about the scheme in England, Scotland and Wales. [Nidirect](#) has more information about the scheme in Northern Ireland.

If you are contracted by another business, ask them or their human resources (HR) manager about relevant company policies. For example, the company may have:

- an equality and diversity policy
- a bullying and harassment policy
- an equal opportunities policy.

These are usually found in the employee handbook or on the intranet, if they have one. You may not have access to these policies, but you can still ask to see them.

If you want to know how equality laws could help you, call:

- the Work Support Team on the Macmillan Support Line on [0808 808 00 00](tel:08088080000)
- the [Equality Advisory Support Service](#) in England, Scotland or Wales
- the [Equality Commission](#) for Northern Ireland
- [Citizens Advice](#) in England, Scotland and Wales
- [Advice NI](#) in Northern Ireland.





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Help with personal finances

As well as financial support for your business, there is also support available to help you with your personal finances.

You can speak to a Macmillan financial guide by calling [0808 808 00 00](tel:08088080000). They can provide free, impartial guidance and support on all areas of personal finance, such as:

- insurance
- pensions
- mortgages
- financial planning.

In some cases, it may help to talk to a financial adviser to get advice on your options. A financial adviser can recommend products and decisions that may be best for you. These advisers may charge a fee for their services.

We have more information you may find useful in our booklet [Planning and managing your finances](#).

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



Benefits

When making decisions about taking time off work, you may need to think about:

- your finances
- any benefits you could get.

Benefits are payments from the government to people who need financial help.

There are many benefits that you may be able to get when you are self-employed.

You can call our welfare rights advisers on [0808 808 00 00](tel:0808808000) for free. They are trained to help you claim any benefits you could get. We also have more information about benefits and a benefits calculator at macmillan.org.uk/benefits-calculator

Over the next few pages we will explain some of the more common benefits you might be able to get.

Universal Credit

Universal Credit (UC) is a benefit for people under State Pension age who are either:

- not working – for example, because of an illness or caring responsibilities
- on a low income.

UC can include money for basic living costs, looking after children and housing. It has replaced 6 other means-tested benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance.

If you currently get any of these benefits and your circumstances change, you may have to claim UC instead. You can speak to a welfare rights adviser to find out more.

We have more information about looking after children at [macmillan.org.uk/childcare](https://www.macmillan.org.uk/childcare) We also have more information about housing in our booklet [Housing costs](#).

Between 2019 and 2026, people getting existing benefits and tax credits will be moved to UC. They will then be reassessed. The [Department for Work and Pensions \(DWP\)](#) in England, Scotland and Wales, or the [Department for Communities \(DfC\)](#) in Northern Ireland, will contact you to change your claim.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age. It is for people who have problems with daily living or moving around. You must have had these problems for 3 months and expect them to last for at least 9 months. This is unless you are terminally ill.

If you have reached State Pension age and are making a new claim, you should claim Attendance Allowance instead of PIP. If you have received PIP before reaching State Pension age, you can continue to get it. We have more information on Attendance Allowance at macmillan.org.uk/attendance-allowance

PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults. If you have not reached State Pension age and are making a new claim, you must apply for PIP.

In Scotland, PIP is being replaced by the Adult Disability Payment. This change is happening between June 2022 and summer 2024. You can find out more by visiting mygov.scot/personal-independence-payment-is-moving

PIP rules may change in the future. For more information, you can visit gov.uk or contact our financial guides on [0808 808 00 00](tel:08088080000).

Housing Benefit

Housing Benefit helps with your rent payments if you are unemployed, have a low income or are claiming benefits.

[Universal Credit](#) (UC) has replaced Housing Benefit in most cases. You may need to apply for UC instead of Housing Benefit if:

- you are making a new claim
- there is a change in your circumstances.

This depends on:

- what benefits you get
- whether you have reached State Pension age
- the type of housing you live in.

To find out more about Housing Benefit or to apply for it, contact:

- your local council – visit gov.uk/find-local-council
- the [Northern Ireland Housing Executive](#)
– call [0344 892 0902](tel:03448920902) or visit nihe.gov.uk

We have more information about which benefits you might be able to get in our booklet [Help with the cost of cancer](#).

You can order our booklets and leaflets for free.

Visit be.macmillan.org.uk or call us on [0808 808 00 00](tel:08088080000).



Help with health and transport costs

In England, prescriptions are free for people with cancer. In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

Depending on the country you live in, you may also be able to get help with the cost of:

- travelling to hospital
- wigs or fabric supports
- dental treatment and eye care.

If you get the mobility component of PIP at the standard rate, you may qualify for a 50% discount on road tax.

If you get the higher mobility component of DLA or the enhanced component of PIP, you do not have to pay road tax.

You can also get a Blue Badge. This allows you to park closer to where you need to go. It may also allow you to park for free in some private car parks, such as in hospitals or supermarkets. The benefit can also help you buy or hire a car, scooter or powered wheelchair, under the Motability scheme.

Carer's Allowance

Carer's Allowance is the main benefit for carers.

If you look after someone with care needs, you may be entitled to Carer's Allowance. If you are getting [Universal Credit](#) (UC), you might be able to get the carer element, even if you do not qualify for Carer's Allowance. We have more information at macmillan.org.uk/universal-credit

In Scotland, there is an extra payment called the Carer's Allowance (CA) Supplement. There are 2 qualifying dates every year for the CA Supplement. To be able to claim you must be:

- a resident in Scotland
- already getting Carer's Allowance.

It is paid twice a year. You can find out more at mygov.scot/carers-allowance-supplement

If you get Carer's Allowance, or the carer element of UC, you are not affected by the benefit cap. You can find more information on the benefit cap at gov.uk/benefit-cap

We have more information about Carer's Allowance on our website. Visit macmillan.org.uk/carers-allowance



Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) is for people under State Pension age who have an illness or disability that affects how much they can work. There are different types of ESA. It is a good idea to speak to a welfare rights adviser to see if you can make a claim.

ESA can provide:

- money to help with living costs if you cannot work
- support to get you back to work if you can.

You may be able to claim new-style ESA if you have paid enough National Insurance within the last 2 to 3 years. Most claims are now for new-style ESA.

If your income and savings are low, you could get Universal Credit (UC) at the same time or instead of new-style ESA. But if you are already receiving Tax Credit or Housing Benefit, get advice before claiming UC. You can find out more at [macmillan.org.uk/universal-credit](https://www.macmillan.org.uk/universal-credit)

We have more information about applying for ESA in our booklet [Work and cancer](#), and on our website at [macmillan.org.uk/employment-support-allowance](https://www.macmillan.org.uk/employment-support-allowance)

How Macmillan can help

Dealing with money and benefits can be stressful at any time. But it can be particularly hard when you are already coping with cancer.

You can call the Macmillan Support Line on [0808 808 00 00](tel:08088080000) for free to talk to a financial guide or a welfare rights adviser. You may find both services useful. They can give you information about:

- government benefits
- [Macmillan Grants](#) (page 80)
- debt advice through our charity partner [StepChange Debt Charity](#).

Financial guides

Our financial guides can assess your situation and help you understand your options.

For example, you may have 1 or more insurance policies. These may cover you for income replacement, life and critical illness cover, or loan and mortgage payments.

Our financial guides can also tell you about other benefits that might apply to insurance policies you have. For example, this could be a waiver of premium benefit. This will pay your insurance (after a waiting period) if you are unable to work.

Our financial guides can also help you find an independent financial adviser. This is a specialist who is legally allowed to give you recommendations about buying financial products.

We have more information about insurance on our website. Visit [macmillan.org.uk/insurance](https://www.macmillan.org.uk/insurance)

Welfare rights advisers

Benefits are payments from the government to people who need financial help. Each benefit has rules about who can claim it. Our welfare rights advisers are trained to help you claim any benefits you may be eligible for. You can contact them free on [0808 808 00 00](tel:08088080000).

You may also be able to meet a Macmillan welfare rights adviser in person through a local service. You can find out if this is available near you at [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)

Other organisations can also help, such as:

- your local [Citizens Advice](#) in England, Scotland and Wales
- [Advice NI](#) in Northern Ireland.

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on [0808 808 00 00](tel:08088080000) to speak to a work support adviser.

Benefits calculator

You can use our benefits calculator to find out which benefits you may be eligible for. Visit [macmillan.org.uk/benefits-calculator](https://www.macmillan.org.uk/benefits-calculator)

Macmillan Grants

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

If you need things like extra clothing or help paying heating bills or travel to 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.

To learn more or to apply, call us on [0808 808 00 00](tel:0808808000) or visit macmillan.org.uk/grants



Other loans and grants

You may be able to get the following help:

- Grants and loans through your [local council](#) to cover certain expenses. Contact them to find out what they offer.
- Grants, discounts or better payment arrangements from your energy supplier. There are also energy-saving schemes and government grants that could help. Call our energy advisers on [0808 808 00 00](tel:08088080000) to find out more.
- Grants from other charities. Turn2us helps people find specific charities that may offer financial help. Visit turn2us.org.uk for more details.
- Grants from other organisations. Your local library may have books about organisations that provide grants. This might include **The Guide to Grants for Individuals in Need**, published by the [Directory of Social Change](#)

Insurance

You or your partner, if you have one, may have insurance policies that will pay out because of your situation. Check what policies you have and their terms.

Insurance policies you could check include:

- mortgage payment protection insurance
- credit card and loan insurance
- critical illness insurance
- income protection insurance
- life insurance – sometimes these policies may pay out early if you have cancer or a terminal illness.

It is important to remember that insurance payouts or money from investments could affect some state benefits.

Visit [macmillan.org.uk/insurance](https://www.macmillan.org.uk/insurance) for information about how having cancer can affect buying insurance.

You can also call our financial guides on [0808 808 00 00](tel:08088080000).

Pension lump sum

The State Pension can only be claimed once you reach a certain age. But if you have a private pension, you may be able to take some of this money out early.

If you are aged 55 or older, you can take pension savings from a private pension, such as lump sums or an income for life. You may be able to get your pension even earlier if you have to stop working due to illness. This can be a helpful source of income if you are unable to work because of the cancer. But it is important to get professional financial advice, and to think about how it will affect your retirement income. Taking money from your pension early can also affect any state benefits you get. Our financial guides can help you understand your options.



Break from payments

Your insurer or financial adviser can give you advice about any life insurance policies or pension plans you have. You may be able to take a break from payments. Also check whether your insurance policy has something called a waiver of premium benefit, or whether your pension plan has waiver of contribution benefit.

This will pay your insurance or pension contributions (after a waiting period) if you cannot work because of an accident or illness.

Debt

If you are worried about debt, we can refer you to our charity partner [StepChange Debt Charity](#). Call the Macmillan Support Line on [0808 808 00 00](#). You could also get help from:

- [Citizens Advice](#) in England, Scotland and Wales
- [National Debtline](#) in England, Scotland and Wales
- [Advice NI](#) in Northern Ireland.





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About our information

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

Order what you need

You may want to order more booklets or leaflets like this one.

Visit be.macmillan.org.uk 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 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

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

You can read more about how we produce our information at [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 free, confidential phone line is open 7 days a week, 8am to 8pm. We can:

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

Our trained cancer information advisers can listen and signpost you to further support. Call us on [0808 808 00 00](tel:08088080000). 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

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 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 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 guidance

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

Help accessing benefits

Our welfare rights advisers can help you find out what benefits you might be entitled to, and help you complete forms and apply for benefits. They can also tell you more about other financial help that may be available to you. We can also tell you about benefits advisers in your area. Visit macmillan.org.uk/financialsupport to find out more about how we can help you with your finances.

Help with energy costs

Our energy advisers can help if you have difficulty paying your energy bills (gas, electricity and water). They can help you get access to schemes and charity grants to help with bills, advise you on boiler schemes and help you deal with water companies.

Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing, to changes needed to your home.

Call us on [0808 808 00 00](tel:0808 808 00 00) 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 support and information to help you manage cancer at work. Visit macmillan.org.uk/work

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on [0808 808 00 00](tel:0808 808 00 00) to speak to a work support adviser.

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

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

You can also use our Ask an Expert service on the Online Community. You can ask a financial guide, cancer information nurse, work support advisor or an information and support advisor any questions you have.

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)

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

Advisory, Conciliation and Arbitration Service (Acas)

Helpline [0300 123 1100](tel:03001231100)

www.acas.org.uk

Gives advice to employees and employers to help improve working life and relations. Offers information, advice and training.

Benefit Enquiry Line Northern Ireland

Helpline [0800 232 1271](tel:08002321271)

Textphone [028 9031 1092](tel:02890311092)

www.nidirect.gov.uk/money-tax-and-benefits

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

Business Debtline (England, Scotland and Wales)

Tel [0800 197 6026](tel:08001976026)

www.businessdebtline.org

Provides free, confidential and expert advice for small businesses with cash flow or debt problems. The website has tools, information and a webchat service.

Business Gateway

Tel [0300 013 4753](tel:03000134753)

www.bgateway.com

Business Gateway provides free business support for anyone in Scotland. They offer support to start-up and grow their businesses by providing one-to-one business advice and online resources.

Business Support Helpline (England)

Tel [0800 998 1098](tel:08009981098)

Email enquiries@businesssupporthelpline.org

www.gov.uk/business-support-helpline

The Business Support Helpline offers advice and guidance to new and existing businesses. It has information on national and local schemes, grants and loans to help businesses start and grow.

Business Wales

Tel [0300 060 3000](tel:03000603000)

businesswales.gov.wales

Information, guidance and support for businesses in Wales.

Chamber of Commerce

www.britishchambers.org.uk/find-a-chamber

The British Chamber of Commerce is an organisation with 53 accredited Chambers across the UK. This network helps give businesses the opportunity to grow.

CIPD

www.cipd.org/uk

An association for human resource management professionals offering information about managing absence and other employment issues.

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

Scotland

Helpline [0800 028 1456](tel:08000281456)

www.cas.org.uk

Wales

Helpline [0800 702 2020](tel:08007022020)

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

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.

Directory of Social Change

Tel [0204 526 5995](tel:02045265995)

www.dsc.org.uk

An organisation supporting charities and the work they do. Provides training courses, publications, research, conferences, and free resources on their website.

Disability and Carers Service

Tel [0800 587 0912](tel:08005870912)

Textphone [0800 012 1574](tel:08000121574)

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.

Department for Communities (DfC)

www.communities-ni.gov.uk/topics/benefits-and-pensions

Manages government benefits in Northern Ireland. You can apply for benefits and find information online or through its helplines.

Department for Work and Pensions (DWP)

www.gov.uk/browse/benefits

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

Equality Advisory Support Service (EASS)

Tel [0808 800 0082](tel:08088000082)

Textphone **0808 800 0084**

www.equalityadvisoryservice.com

Promotes equality and provides information to people about their rights in England, Scotland and Wales.

Equality Commission for Northern Ireland (ECNI)

Tel [0289 050 0600](tel:02890500600)

www.equalityni.org

Aims to promote equality of opportunity, encourage good relations and challenge discrimination.

Financial Ombudsman Service

Helpline [0800 023 4567](tel:08000234567)

www.financial-ombudsman.org.uk

Free and easy-to-use service that settles complaints between consumers and businesses that provide financial services.

GOV.UK

www.gov.uk

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

HM Revenue & Customs Self-employment page

www.hmrc.gov.uk/selfemployed

Provides information about paying tax and VAT, changes in circumstances or closing a business. Also has contact details for local tax offices and phone numbers for specific enquiries.

HM Revenue & Customs Business Payment Support Service

Tel [0300 200 3835](tel:03002003835)

www.gov.uk/difficulties-paying-hmrc

Provides information and support if you cannot pay your tax bill on time.

Invest Northern Ireland

Tel [0800 181 4422](tel:08001814422)

www.investni.com

As part of the Department for the Economy, Invest NI provides support for new and existing businesses and helps attract new investment to Northern Ireland.

Jobcentre Plus (England, Scotland and Wales)

Tel [0800 055 6688](tel:08000556688)

Textphone **0800 023 4888**

Welsh language [0800 012 1888](tel:08000121888)

www.gov.uk/contact-jobcentre-plus

You can call the helpline about new or existing benefit claims. There is an online search tool to find the contact details of your local Jobcentre Plus.

Jobs and Benefits offices (Northern Ireland)

www.nidirect.gov.uk/contacts/jobs-benefits-offices

Lists the contact details of local Jobs and Benefits offices in Northern Ireland.

Labour Relations Agency

Tel [0330 055 2220](tel:03300552220)

Responsible for promoting the improvement of employment relations in Northern Ireland. Provides advice and support to both employees and employers, and helps resolve disputes.

Law Centres Network

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 or 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

Scotland

www.cosla.gov.uk/councils

Wales

gov.wales/find-your-local-authority

Macmillan Benefits Advice Service (Northern Ireland)

Tel [0300 1233 233](tel:03001233233)

Money Advice Scotland

www.moneyadvicescotland.org.uk

Use the website to find qualified financial advisers in Scotland.

Money and Pensions Service

Tel [0800 011 3797](tel:08000113797) (pensions)

Tel [0800 138 7777](tel:08001387777) (money)

www.maps.org.uk

An organisation supporting people to improve their financial well-being. Working across the UK to provide access to money and pensions guidance and debt advice.

National Debtline (England, Wales and Scotland)

Tel [0808 808 4000](tel:08088084000)

www.nationaldebtline.org

Provides free, confidential independent and expert advice people with debt problems. The website also has tools and information. Webchat is also available.

NI Business Info

www.nibusinessinfo.co.uk

A free online service from Invest Northern Ireland. The website offers business advice and guidance in Northern Ireland.

nidirect

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

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

Personal Finance Society (PFS)

www.thepfs.org/yourmoney/find-an-adviser

Use this website to search for qualified financial advisers in your area.

Register of Statutory Auditors

www.auditregister.org.uk

A register that contains information on Statutory Auditors and Audit Firms in the UK.

StepChange Debt Charity

Tel [0800 138 1111](tel:08001381111)

www.stepchange.org

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

Turn2us

Helpline [0808 802 2000](tel:08088022000)

www.turn2us.org.uk

Runs a free, confidential and independent helpline, which provides help with benefits, debt, housing and legal issues. Has an online tool to search for funds that may be able to give you a grant. Also offers some grants itself to people in financial hardship.

Unbiased.co.uk

Helpline [0800 023 6868](tel:08000236868)

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.

Emotional and mental health support

Samaritans

Helpline [116 123](tel:116123)

Email jo@samaritans.org

www.samaritans.org

Provides confidential and non-judgemental emotional support, 24 hours a day, 365 days a year, for people experiencing feelings of distress or despair.

Equipment and advice on living with a disability

British Red Cross

Tel [0344 871 11 11](tel:03448711111)

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

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 123 3084](tel:03001233084)

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

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.

Nuance

www.nuance.com

Computer software technology corporation offering speech recognition and artificial intelligence software.

Scope

Helpline [0808 800 3333](tel:08088003333)

Textphone Use Type Talk by dialling **18001** from a textphone followed by **0808 800 3333**.

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.

General cancer support organisations

Cancer Black Care

Tel [0208 961 4151](tel:02089614151)

www.cancerblackcare.org.uk

Offers UK-wide information and support for people from Black and minority ethnic communities who have cancer. Also supports their friends, carers and families.

Cancer Focus Northern Ireland

Helpline [0800 783 3339](tel:08007833339)

www.cancerfocusni.org

Offers a variety of services to people affected by cancer in Northern Ireland.

Cancer Support Scotland

Tel [0800 652 4531](tel:08006524531)

www.cancersupportscotland.org

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

Macmillan Cancer Voices

www.macmillan.org.uk/cancervoices

A UK-wide network that enables people who have or have had cancer, and those close to them such as family and carers, to speak out about their experience of cancer.

Maggie's

Tel [0300 123 1801](tel:03001231801)

www.maggies.org

Has a network of centres in many locations throughout the UK. Provides free information about cancer and financial benefits. Also offers emotional and social support to people with cancer, their family, and friends.

LGBT-specific support

LGBT Foundation

Tel [0345 330 3030](tel:03453303030)

www.lgbt.foundation

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.



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 booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Chief Medical Editor, Prof Tim Iveson, Consultant Medical Oncologist and Liz Egan, formerly with Macmillan's Work and cancer team.

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

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

Sources

Below is a sample of the sources used in our work information. If you would like more information about the sources we use, please contact us at cancerinformationteam@macmillan.org.uk

www.gov.uk/ [accessed May 2022]

www.nidirect.gov.uk/ [accessed May 2022]

www.citizensadvice.org.uk/ [accessed May 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



This booklet is about coping with cancer if you are self-employed or running a small business. It is for sole traders, freelancers, contractors or those running a micro business (one that employs fewer than 10 people). There is also information for carers, family members and friends.

The booklet explains how cancer and its treatments can affect your work life if you are self-employed.

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://www.macmillan.org.uk)

Would you prefer to speak to us in another language? Interpreters are available.

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

Need information in different languages or formats?

We produce information in audio, interactive PDFs, easy read, Braille, large print and translations.

To order these, visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call our support line.

Trusted
Information
Creator



Patient Information Forum