

MACMILLAN
CANCER SUPPORT

MANAGING YOUR DEBT



About this booklet

This booklet is about managing your debt. It is for people with cancer and their partners, family, friends or carers.

It could help if you are in debt now, or if you are worried that you may have debt in the future. It tells you who to contact for more information and support.

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 50 to 52, there are details of other organisations that can help.

There is also space to write down questions and notes (see page 53).

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

Using the glossary

Some of the words used to talk about money and debt can be confusing. In this booklet, these words are in **bold** once on each page where they are used. We have explained these words in the glossary on pages 40 to 43.

Quotes

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

Financial help from Macmillan

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

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

We can also give you information about Macmillan Grants (see page 9). If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity for advice.

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

Face-to-face support

You may also be able to meet a Macmillan welfare rights adviser in person. Visit [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea) to see where this service is available near you. Other organisations can also provide support in person, such as your local Citizens Advice (see page 50).

Our online financial support tool

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

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00** or visit [macmillan.org.uk](https://www.macmillan.org.uk)

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

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

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



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INCOME

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Think about your income

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

Types of income

Types of income can include the following things.

Work

This is the main source of income for many people. If you have cancer, you may need to take time off work. Your income may be less, but this does not mean your earnings have to stop completely. We have more information in our booklet **Your rights at work when you are affected by cancer** (see page 46).

Benefits

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

Savings and investments

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

Insurance

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

Pensions

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

Grants

You may be able to apply for a grant from local or national organisations, including Macmillan (see page 49). These can help with the extra costs that cancer can cause. For more information about grants, contact a local benefits adviser or our cancer support specialists on **0808 808 00 00**.

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

Mo



SPENDING

Think about your spending

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Think about your spending

It is a good idea to divide your spending into:

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

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

Types of costs

Your costs may include:

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

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

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

We also have more information about planning and managing your finances. Our budget planner can help with this. You can find this planner in our booklet **Planning and managing your finances** (see page 46).

Help from your bank

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



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Make a list of your debts

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

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

Others are **non-priority debts**. These may have less serious consequences if you do not pay them on time. This could be a bank **overdraft**.



Examples of priority debts

People or companies you owe money to are called **creditors**. We have a list of organisations that can help you discuss your priority debts with creditors (see pages 50 to 52). These are some examples of priority debts.

Mortgage (secured loan) payments

Your mortgage **lender** may start a process to take back (**repossess**) your home. This may happen if you cannot pay your mortgage for a few months. It is very important to talk to your lender as soon as possible if you are having difficulty paying. There are options that your lender must consider to help you manage repayments. These options will depend on your situation. Or you might be able to get financial help from the government.

Unpaid rent (rent arrears)

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

Council tax in England and Wales

If you cannot pay your council tax, your local authority can take money from your pay or benefits. They may also send **bailiffs** to take possessions from your home. It is very important to talk to your local authority as soon as possible if you are having difficulty paying. You may be able to get help with the cost of your council tax if you are on a low income.

Council tax in Scotland

If you do not pay your council tax, your local authority can take you to court. If you still do not pay, they can take money from your income or benefits. They may also send sheriff officers to take possessions from your home. It is very important to talk to your local authority as soon as possible if you are having difficulty paying. You may be able to get help with the cost of your council tax if you are on a low income.

Rates in Northern Ireland

If you do not pay your rates, the Land and Property Services (LPS) can take you to court. If you still do not pay, they can take money from your pay or bank account. They may also take possessions from your home. It is very important to talk to the LPS as soon as possible if you are having difficulty paying. You can call them on **0300 200 7801** or text phone **18001 0300 200 7801**. You may be able to get help with the cost of rates if you are on a low income

We have more information about help with housing costs in our booklet **Housing costs** (see page 46).

Energy bills

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

If you do not contact your supplier, they may disconnect your gas or electricity. We have more information in our leaflet **Managing energy costs** (see page 46).

Phone bill

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

Fines, maintenance and compensation orders

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

TV licence

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

Tax and VAT

If you do not pay your taxes, the government can use a debt collection agency to collect the money. They might send bailiffs (or sheriff officers in Scotland) to take possessions from your home. They can also take you to court. It is very important to talk to HM Revenue and Customs HMRC as soon as possible if you are having difficulty paying. You may be able to get more time to pay your tax bill or pay in instalments. Find out more at gov.uk/difficulties-paying-hmrc

Hire purchase or conditional sale agreements

Hire purchase (or conditional sale agreement) is a type of borrowing. You can use it to buy big items such as a car. You pay an agreed amount in instalments. You do not own these items until you have paid for it in full. If you cannot make the payments, the lender may take back (repossess) these items. If you are having problems with making payments, it is important to get some advice. You can contact StepChange Debt Charity (see page 52) or Citizens Advice (see page 50) for more information.

Parking penalties

If you do not pay a parking penalty on time, the amount can increase. If you still do not pay, you may have to go to court. Your vehicle may also be taken away. If you cannot pay a parking fine, it is important to get some advice. You can contact StepChange Debt Charity or Citizens Advice for more information.

Debt collection agencies

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

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

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

You might feel threatened by some of these agencies. They may be connected to a firm of solicitors and talk about taking court action. However, these agencies do not have any more power than the original creditor. They are not allowed to:

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

If you are not happy with the amount of calls you get from debt collectors, or the way they are talking to you, you can make a complaint. You can call the Citizens Advice Consumer Helpline on **03454 04 05 06** for further information. Or visit **stepchange.org/debt-info/your-rights/making-a-complaint-about-a-creditor**

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

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

If you are worried about your debts, it is important to get advice as soon as possible. You can get online advice 24 hours a day at stepchange.org/Debtremedy or call the StepChange Debt advice helpline on **0800 138 1111**.



County court judgments (decrees)

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

If you get a court form, it is important to get advice on how to deal with the claim. We have details of organisations that can help (see pages 50 to 52). You will need to fill in a reply form showing all your income and **outgoings**. We have a budget planner that you can use to help you do this. You can find this planner in our booklet **Planning and managing your finances**.

In most cases, you will not have to attend a court hearing and it will be dealt with through the post. The court will write to you with their decision. You might have to pay the whole amount you owe, or make monthly payments. This will be based on the **financial statement** you have completed, and any requests made by the creditors.

If you cannot afford the amount you have been ordered to pay, it is very important to speak to a debt advisor straight away. We have got details of debt advice organisations (see pages 50 to 52).

Getting debt advice

If you cannot repay your debts in a reasonable amount of time, it is important to get specialist advice from a free debt advice agency. Organisations that can help include:

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

These organisations provide telephone advice services and online information (see pages 50 to 52).

Citizens Advice and Advice NI also offer face-to-face debt advice. You can also search for face-to-face and local debt advice services near you at moneyadvice.service.org.uk/en/tools/debt-advice-locator

'It was like a great weight had been lifted off my shoulders. I found out I was able to receive benefits and would be able to survive on a day-to-day basis. In addition, Macmillan put me in touch with charities who could help me with the increase in utilities such as heating and water.'

Julian

Options for cancelling (writing off) debt

If you cannot repay your debts in a reasonable amount of time, you may be able to become insolvent. This means your creditors will have to cancel (write off) your debts. Becoming insolvent will affect your **credit score**. The options for becoming insolvent are different across the UK. Free debt advice organisations can provide more information about these options.

If you live in England, Wales or Northern Ireland

There are different options for becoming insolvent for people who live in England, Wales or Northern Ireland.

Bankruptcy

If you go bankrupt, your creditors will cancel your unsecured debts. Any possessions you own, such as your house or car, are usually sold to pay off your debts.

Bankruptcy is unlikely to be the best option for you if your property and belongings are worth more than your debts.

Debt relief order (DRO)

To apply, you must:

- owe less than £20,000 in unsecured debts
- not own your home
- not have more than £1,000 in assets
- not own a car worth more than £1,000
- have less than £50 a month left over after paying your living costs.

A DRO must be applied for by an approved DRO adviser, such as StepChange Debt Charity (see page 52) or Citizens Advice (see page 50). You will have to pay a £90 fee to the Insolvency Service. If you live in England or Wales, this can be paid in instalments.

If your DRO is approved:

- your debts are put on hold for 12 months
- your creditors cannot ask you to make payments during the 12 months.

If your financial situation has not changed after the 12 months, all your debts are cancelled.

Individual voluntary arrangement (IVA)

This is a legal arrangement where you make reduced payments over 5 or 6 years. At the end of this time, any unsecured debts are cancelled.

You will need to apply through a debt specialist and there are costs involved. It is important to know that an IVA can restrict your spending and affect your job.

You can get advice about IVAs from debt advice organisations such as StepChange Debt Charity (see page 52) or Citizens Advice (see page 50).

If you live in Scotland

There are different options for becoming insolvent for people who live in Scotland.

Sequestration

If you enter sequestration (go bankrupt), your creditors will cancel your unsecured debts. Any possessions you own, such as your house or car, are usually sold to pay off your debts.

Sequestration is unlikely to be the best option for you if your property and belongings are worth more than your debts.

Minimal Asset Process (MAP) bankruptcy

To apply for MAP bankruptcy, you must:

- be on a low income that is made up of benefits only, or have nothing left over after paying your living costs
- have debts of more than £1,500 but less than £17,000
- not own a car worth more than £3,000
- not have other assets worth more than £2,000 in total, with no single item worth more than £1,000
- not own your home
- not have been bankrupt in the last 5 years.

To apply for MAP bankruptcy, you will have to pay a £90 fee to The Accountant in Bankruptcy. You will also need to get advice from a debt advice organisation first.

If your MAP bankruptcy is approved:

- your unsecured debts are put on hold for 6 months
- your creditors cannot ask you to make payments during the 6 months.

If your financial situation has not changed after the 6 months, all your debts are usually cancelled.

Protected trust deed

This is a legal arrangement where you make reduced payments over 4 years. At the end of this time, any unsecured debts are usually cancelled (written off).

You will need to apply through a debt specialist and there are costs involved. It is important to know that a protected trust deed can restrict your spending and affect your job.

You can get advice about protected trust deeds from organisations such as StepChange Debt Charity (see page 52) or Citizens Advice (see page 50).



Equity release

If you are over the age of 55 and own a property, you could consider **equity** release. This is a way of accessing some of the money that your home is worth. You may be able to release a tax-free cash **lump sum**, or set up access to a flexible loan. You will not need to move home if you do this.

How much equity you can release usually depends on your age and the value of your home. Some lenders will also consider your health.

There are different types of equity release. These include:

- arranging regular payments, if you are borrowing against the value of your home while you still live there
- arranging to have the mortgage and interest paid off when your home is sold after you die.

Equity release can affect any benefits you get and the amount of tax you owe. It can also reduce the value of your estate. Your **estate** is the money and possessions you leave behind when you die. This means that there will be less to pass on to the people who inherit your estate.

It is important to speak to an adviser before deciding to release equity from your home. We have a list of useful organisations who can help you (see pages 50 to 52).

You can search the Financial Services Register for companies and individuals authorised by the Financial Conduct Authority (FCA) to lend money. Visit **register.fca.org.uk**

Consolidation loan

If you have a good credit rating, you may be able to take out a debt consolidation loan. This is a loan that you use to pay off your existing debts. You usually have one monthly payment instead of lots of smaller ones.

You can find out more about debt consolidation loans at stepchange.org/debt-info/debt-consolidation

Advantages of a consolidation loan

- You make one monthly payment, meaning it is easier to budget each month.
- It can be easier to keep track of how much you owe with only one creditor.
- It can improve your credit score, if you keep up with payments.

Disadvantages of a consolidation loan

- It can be a risky option if you are not sure you can meet the payments.
- The lender may ask for it to be secured against your home. This means you could lose your home if you cannot keep up with payments.
- There may be extra fees for paying off the loan early.
- It could make your financial situation worse if you get into more debt.

Credit cards

You can use a credit card to pay off debts. However, credit card interest is often much higher than other types of credit. If you do not pay off your credit card **balance** in full every month, you may be paying interest. It is important to try to pay more than the minimum monthly payment amount each month. This means that you pay as little interest as possible. If you do not pay the minimum amount, you will be charged a fee.

Balance transfer

Some credit cards offer 0% interest deals for a limited period. You can transfer your balance to another credit card that has a better deal. There may be a charge for doing this, so you will need to check if this option will save you any money. Make a note of when the 0% interest deal ends. If there is any remaining balance after that time, you will have to start paying a much higher rate of interest.

To find the best credit card deals, you can use an online price comparison website. Examples include:

- [comparethemarket.com](https://www.comparethemarket.com)
- [moneysavingexpert.com](https://www.moneysavingexpert.com)
- [moneysupermarket.com](https://www.moneysupermarket.com)
- [uswitch.com](https://www.uswitch.com)

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

Effect on your credit score

If you pay less than your minimum monthly credit card payment, your creditors will add a note to your **credit report**. This can affect your credit score and make it much harder for you to borrow money.

If you are struggling to make payments to your creditors, borrowing more money may make your situation worse.

What happens to your debts if you die

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

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

If your debts add up to more than the value of your estate, they are cancelled (written off) if:

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

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

If you take out a joint loan with someone else, you are both responsible for the whole loan. If you die, your joint borrower becomes responsible for repaying any leftover debt.

Organisations such as StepChange Debt Charity (see page 52) and National Debtline (see page 52) can advise you on what will happen to your debts if you die.

We have more information about sorting out an estate in our booklet **Sorting out your affairs** (see page 46).

Student loans

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

Claiming on life insurance

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

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

We have more information about life insurance in our booklet **Insurance** (see page 46).





GLOSSARY

Glossary

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Glossary

Useful words to know

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

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

Balance

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

Bailiff

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

Capital

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

Creditor

A person or organisation that you owe money to.

Credit score

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

Disposable income

Money left over once you have paid all your living costs.

Estate

Everything you own when you die, less everything you owe. This includes property, belongings, money and debts.

Financial statement

A type of budget showing how much income you have, and how much you need for basic living costs. You can use it to show your financial situation to people or organisations you owe money to (your creditors).

Hire purchase

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

Holding letter

A letter you can send to creditors to ask that no further action is taken while you sort out a debt plan.

Ill-health early retirement

This is where you are allowed to retire and claim your pension early because of your health. If you have, or have had, cancer this may apply to you.

Income

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

Interest

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

Lender

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

Lump sum

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

National Insurance

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

Non-priority debts

Debts that may have less serious consequences if you do not pay them on time, for example, a bank overdraft.

Outgoings

All of your spending.

Overdraft

This is any money you take out of your bank account after your balance reaches zero. You might have an agreed overdraft amount with your bank. You will usually have to pay interest or fees for any overdraft money you take out.

Priority debts

Debts that will have the most serious consequences if you do not pay them back, for example, your rent or mortgage.

Repossession

The process where a lender takes back a property and sells it, if you do not keep up with your mortgage payments.

Secured loan

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

State Pension

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

Unsecured loan

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



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About our information

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

Order what you need

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

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

Online information

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

Other formats

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

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

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

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

Other ways we can help you

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

Talk to us

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

Macmillan Support Line

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

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

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

Information centres

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

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

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

Talk to others

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

Support groups

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

Online Community

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

The Macmillan healthcare team

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

Book reviews

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

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

Mal

Help with money worries

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

Financial guidance

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

Help accessing benefits

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

Macmillan Grants

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

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

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

Help with work and cancer

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

Work support

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

Macmillan Organiser

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

Other useful organisations

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

Financial support or legal advice and information

Citizens Advice

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

England

Helpline 03444 111 444
www.citizensadvice.org.uk

Wales

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

Scotland

Helpline 0808 800 9060
www.cas.org.uk

Northern Ireland

Helpline 0800 028 1881
www.citizensadvice.co.uk

GOV.UK gov.uk

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

Local councils (England, Scotland and Wales)

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

You should be able to find your local council's contact details by visiting:

England
www.gov.uk/find-local-council

Scotland

www.cosla.gov.uk/councils

Wales

www.wlga.gov.uk/authorities

Housing Executive (Northern Ireland)

Tel 03448 920 900

(Mon to Fri, 8.30am to 5pm)

Textphone

18001 03448 920 900

www.nihe.gov.uk

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

Macmillan Benefits Advice Service (Northern Ireland)

Tel 0300 1233 233

Email [info@](mailto:info@macmillanbenefitsservice.co.uk)

macmillanbenefitsservice.co.uk

NiDirect

nidirect.gov.uk

Has information about benefits and public services in Northern Ireland.

Debt and tax information

Advice NI

Tel 0800 028 1881

(Mon to Fri, 9am to 5pm)

Email debt@adviceni.net

www.adviceni.net

Helps people in Northern Ireland to access free debt and money advice.

National Debtline (England, Scotland and Wales)

Helpline 0808 808 4000

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

www.nationaldebtline.org

A helpline for people with debt problems. The service is free, confidential and independent.

PayPlan

Tel 0800 280 2816

(Mon to Fri, 8am to 8pm,
and Sat, 9am to 3pm)

www.payplan.com

Offers expert help and advice for anyone struggling with debts.

StepChange Debt Charity

Tel 080 0138 1111

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

www.stepchange.org

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

YOUR NOTES AND QUESTIONS

A series of horizontal green lines for writing notes and questions. The lines are evenly spaced and extend across the width of the page, providing a template for student input.

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 Neal Southwick, Macmillan Integrated Financial Support Lead.

With thanks to: Jonathan Chesterman, Debt Advice Policy Manager, StepChange Debt Charity; and Laura Lee, Service Knowledge and Content Specialist, Macmillan Financial Guidance Team.

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

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

Sources

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

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

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

StepChange Debt Charity. www.stepchange.org (accessed May 2019).

Can you do something to help?

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

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



Share your cancer experience

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

Campaign for change

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

Help someone in your community

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

Raise money

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

Give money

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

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other _____

Name _____

Surname _____

Address _____

Postcode _____

Phone _____

Email _____

Please accept my gift of £ _____

(Please delete as appropriate)

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

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

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Security number

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Signature _____

Date / / _____

Don't let the taxman keep your money

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

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

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

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

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



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

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

This booklet is about dealing with debt. It talks about how to get support if you are in debt, or worried that you may have debt in the future.

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

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

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

**MACMILLAN
CANCER SUPPORT**

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