

## Cymorth ariannol – budd-daliadau

Mae'r wybodaeth hon am fudd-daliadau. Mae'r wybodaeth yn ymdrin â:

- Beth yw budd-daliadau?
- Os na chawsoch eich geni yn y DU
- Os na allwch weithio neu os ydych ar gyflog isel
- Os oes gennych anghenion gofal neu symudedd
- Os ydych chi'n gofalu am rywun â chanser
- Os ydych chi wedi cyrraedd oedran pensiwn
- Help gyda chostau tŷ
- Beth i'w wneud nesaf
- Sut y gall Macmillan eich helpu
- Rhagor o wybodaeth yn Gymraeg
- Cyfeiriadau a diolchiadau

Gobeithiwn y bydd y daflen ffeithiau hon yn ateb eich cwestiynau.

Gallwch hefyd ffonio Cymorth Canser Macmillan ar radffôn **0808 808 00 00 7** diwrnod yr wythnos rhwng 8am a 8pm. Mae gennym gyfieithwyr. Felly, gallwch siarad â ni yn eich iaith eich hun. Pan fyddwch yn ein ffonio, dywedwch wrthym yn Saesneg pa iaith yr ydych ei hangen (dywedwch "Welsh").

Mae rhagor o wybodaeth am ganser yn Gymraeg yn [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

## Beth yw budd-daliadau?

Mae budd-daliadau'n daliadau a wneir gan y llywodraeth i bobl y mae angen cymorth ariannol arnynt. Pan fydd gennych ganser, efallai y byddwch yn gallu cael budd-daliadau am eich bod:

- yn sâl
- yn anabl
- ar incwm isel
- yn gofalu am rywun.

Mae sawl math gwahanol o fudd-daliadau. Yma, rydym yn egluro rhai cyffredin.

## Os na chawsoch eich geni yn y DU

Efallai na chewch rai budd-daliadau os:

- ydych chi wedi dod o wlad arall i fyw neu i weithio yn y DU
- ydych chi'n geisiwr lloches.

Gall y rheolau fod yn anodd eu deall. Gallwch ffonio Macmillan am ddim ar 0808 808 00 00

a siarad ag un o'n cynghorwyr hawliau lles i gael cyngor.

## Os na allwch weithio neu os ydych ar gyflog isel

- **Mae Tâl Salwch Statudol** ar gyfer pobl y mae angen iddynt gymryd amser i ffwrdd o'r gwaith am eu bod yn sâl. Os ydych chi'n gymwys ar ei gyfer, bydd yn rhaid i'ch cyflogwr ei dalu i chi bob wythnos. Bydd yn ei dalu am hyd at 28 wythnos o salwch.
- **Mae Lwfans Cyflogaeth a Chymorth** ar gyfer pobl na allant weithio am eu bod yn sâl neu'n anabl. Efallai y byddwch hefyd yn gallu cael y budd-dal hwn os mai dim ond ychydig o waith y gallwch ei wneud.
- **Mae Credyd Cynhwysol** ar gyfer pobl o dan oedran ymddeol nad ydynt yn ennill llawer o arian neu na allant weithio. Gall gynnwys arian ar gyfer costau byw sylfaenol, gofalu am blant a thŷ.

## Os oes gennych anghenion gofal neu symudedd

- **Mae Taliad Annibyniaeth Personol** ar gyfer pobl rhwng 16 oed ac oedran Pensiwn y Wladwriaeth sy'n cael trafferth symud o gwmpas neu edrych ar ôl eu hunain. Mae'n rhaid i chi fod wedi cael y problemau hyn am o leiaf dri mis. Mae'n rhaid i chi ddisgwyl eu cael am naw mis arall o leiaf.
- **Mae Lwfans Gweini** ar gyfer pobl o oedran Pensiwn y Wladwriaeth neu hŷn sy'n cael trafferth edrych ar ôl eu hunain. Gall hyn fod am eu bod yn sâl neu am fod ganddyn nhw anabled. Er enghraifft, gallai fod angen cymorth arnoch i wneud pethau fel codi o'r gwely, cael bath neu wisgo. Mae'n rhaid bod y cymorth hwn wedi bod yn angenrheidiol am o leiaf chwe mis.
- Os nad oes modd gwella'ch canser, ac os yw'ch meddyg o'r farn bod gennych lai na chwe mis i fyw, mae'n bosibl y byddwch yn gallu cael Taliad Annibyniaeth Personol neu Lwfans Gweini o dan reolau arbennig. Mae'r rheolau hyn yn golygu y gallwch gael y budd-dal yn gyflym ac ar y gyfradd uchaf. Gall eich meddyg neu'ch nyrs eich helpu gyda hyn.

## Os ydych chi'n gofalu am rywun â chanser

- **Lwfans Gweini** - ar gyfer pobl sy'n gofalu am rywun sydd angen llawer o help. Mae'n rhaid i chi fod yn 16 oed neu hŷn. Mae'n rhaid i chi fod yn gofalu am y person am o leiaf 35 awr yr wythnos. Does dim angen i chi fod yn perthyn iddyn nhw nac yn byw gyda'ch gilydd. Gallwch gael y budd-dal hwn hyd yn oed os ydych chi'n gwneud rhywfaint o waith am dâl.
- **Nid yw Credyd Gofalwyr** yn rhoi unrhyw arian i chi. Ond os bydd yn rhaid i chi roi'r gorau i weithio, neu weithio'n llai, mae'n helpu i ddiogelu eich hawl i Bensiwn y Wladwriaeth yn ddiweddarach yn eich bywyd. I gael Credyd Gofalwyr, mae'n rhaid i chi ofalu am o leiaf un person am 20 awr neu fwy yr wythnos.

## Os ydych chi wedi cyrraedd oedran pensiwn

- **Mae Pensiwn y Wladwriaeth** yn daliad wythnosol rydych yn ei gael gan y llywodraeth pan fyddwch yn cyrraedd oed penodol. Mae'r oedran hwn yn dibynnu ar bryd y cawsoch chi eich geni. Gallwch weld beth yw'ch oedran Pensiwn y Wladwriaeth yn [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)
- **Mae Credyd Pensiwn** ar gyfer pobl sydd wedi cyrraedd oedran Pensiwn y Wladwriaeth ac sydd ar incwm isel. Mae'n rhoi swm ychwanegol i chi ar ben eich Pensiwn y Wladwriaeth.

## Help gyda chostau tŷ

- **Mae Credyd Cynhwysol** wedi cymryd lle'r Budd-dal Tai ar gyfer y rhan fwyaf o bobl. Mae'n bosibl y bydd modd i chi gael taliad i helpu gyda'ch rhent neu gostau tŷ eraill.
- Os ydych yn dal i fod yn gymwys i gael **Budd-dal Tai**, mae'r swm y gallwch ei gael yn dibynnu ar ble rydych chi'n byw, eich oedran a nifer yr ystafelloedd gwely sydd gennych chi.

## Beth i'w wneud nesaf

Yn yr wybodaeth hon, dim ond am rai o'r budd-daliadau sydd ar gael rydyn ni wedi sôn. Mae'n syniad da siarad ag un o'n hymgyngorwyr hawliau lles i weld a allwch chi hawlio unrhyw fudd-dal arall. Gallwch ein ffonio am ddim ar **0808 808 00 00**. Gallwn ddweud mwy wrthydych chi am ba fudd-daliadau y gallech chi eu hawlio. Gallem hefyd eich helpu i wneud cais.

Cewch ragor o wybodaeth a chyfle i wneud cais am fudd-daliadau ar-lein. Ewch i:

- **gov.uk** os ydych chi'n byw yn Lloegr, yr Alban neu yng Nghymru
- **nidirect.gov.uk** os ydych yn byw yng Ngogledd Iwerddon.

## Sut y gall Macmillan eich helpu

Mae Macmillan yma i'ch helpu chi a'ch teulu. Gallwch gael cefnogaeth gan:

- **Linell Gymorth Macmillan (0808 808 00 00)**. Mae gennym gyfieithwyr, felly gallwch siarad gyda ni yn eich iaith. Dywedwch wrthym, yn Saesneg, yr iaith rydych am ei defnyddio. Gallwn ateb cwestiynau meddygol, rhoi gwybodaeth am gymorth ariannol i chi neu siarad gyda chi am eich teimladau. Gallwch ffonio 7 diwrnod yr wythnos rhwng 8am a 8pm.
- **Gwefan Macmillan ([macmillan.org.uk](http://macmillan.org.uk))**. Mae gan ein safle lawer o wybodaeth yn Saesneg am ganser a byw gyda chanser. Mae mwy o wybodaeth mewn ieithoedd eraill yn **[macmillan.org.uk/translations](http://macmillan.org.uk/translations)**
- **Gwasanaethau gwybodaeth a chefnogaeth**. Mewn gwasanaeth gwybodaeth a chefnogaeth, gallwch siarad ag arbenigwr canser a chael gwybodaeth ysgrifenedig. Chwiliwch am eich canolfan agosaf yn **[macmillan.org.uk/informationcentres](http://macmillan.org.uk/informationcentres)** neu ffoniwch ni. Efallai y bydd gan eich ysbyty ganolfan.
- **Grwpiau cefnogaeth lleol** – Mewn grŵp cefnogaeth, gallwch siarad â phobl eraill wedi'u heffeithio gan ganser. Dewch o hyd i grŵp gerllaw yn **[macmillan.org.uk/supportgroups](http://macmillan.org.uk/supportgroups)** neu ffoniwch ni.
- **Cymuned Ar-lein Macmillan** – Gallwch hefyd siarad â phobl eraill y mae canser wedi effeithio arnynt ar-lein yn **[macmillan.org.uk/community](http://macmillan.org.uk/community)**

## Rhagor o wybodaeth yn Gymraeg

Mae gennym wybodaeth yn Gymraeg am y pynciau hyn:

<p><b>Mathau o ganser</b></p> <ul style="list-style-type: none"><li>• Canser y fron</li><li>• Canser y coluddyn mawr</li><li>• Canser yr ysgyfaint</li><li>• Canser y brostad</li></ul> <p><b>Triniaethau</b></p> <ul style="list-style-type: none"><li>• Cemotherapi</li><li>• Radiotherapi</li><li>• Llawfeddygaeth</li></ul>	<p><b>Ymdopi â chanser</b></p> <ul style="list-style-type: none"><li>• Os cewch ddiagnosis o ganser - Canllaw cyflym</li><li>• Hawlio budd-daliadau</li><li>• Problemau bwyta a chanser</li><li>• Diwedd oes</li><li>• Cymorth ariannol - budd-daliadau</li><li>• Cymorth ariannol – help gyda chostau</li><li>• Bwyta'n iach</li><li>• Blinder a chanser</li><li>• Sgîl-ffeithiau triniaeth canser</li><li>• Yr hyn y gallwch ei wneud i helpu'ch hun</li></ul>
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I weld yr wybodaeth hon, ewch i [macmillan.org.uk/translations](http://macmillan.org.uk/translations)

### Siaradwch â ni yn Gymraeg

Gallwch ffonio Macmillan am ddim ar **0808 808 00 00** a siarad â ni yn Gymraeg trwy gyfieithydd. Gallwch siarad â ni am eich pryderon a'ch cwestiynau meddygol. Dim ond dweud Cymraeg yn Saesneg y mae angen i chi ei wneud pan fyddwch yn ffonio (dywedwch "Welsh").

Rydym ar agor 7 diwrnod yr wythnos rhwng 8am a 8pm.

## Cyfeiriadau a diolchiadau

Mae'r wybodaeth hon wedi ei hysgrifennu a'i golygu gan dîm Datblygu Gwybodaeth Canser Cymorth Canser Macmillan. Mae wedi cael ei chyfieithu i'r Gymraeg gan gwmni cyfieithu.

Mae'r wybodaeth hon yn seiliedig ar lyfryn Macmillan **Help with the cost of cancer**. Gallwn anfon copi i chi, ond mae'r llyfryn llawn ar gael yn Saesneg yn unig.

Mae'r wybodaeth hon wedi cael ei hadolygu gan arbenigwyr perthnasol a'i chymeradwyo gan Neal Southwick, Arweinydd Rhaglen Cymorth Ariannol Macmillan.

Gyda diolch i: Roy Beeson, Rheolwr y Gwasanaeth Cyngor, Disability Solutions West Midlands; Justine Burton, Arweinydd Technegol Tîm Hawliau Lles Macmillan; Denise Forde, Cynghorydd Hawliau Lles Macmillan, Anthony Martin, Rheolwr Partneriaethau Gwasanaeth Budd-daliadau Macmillan; Andrew Montgomery, Rheolwr Partneriaethau Gwasanaeth Budd-daliadau Macmillan; Kathryn Phillips, Arweinydd Technegol Hawliau Lles Macmillan; a Tina Smith, Rheolwr Budd-daliadau Lles Macmillan, Cyngor Castell-nedd Port Talbot.

Diolch hefyd i'r bobl y mae canser yn effeithio arnynt a adolygodd y rhifyn hwn.

Mae'r holl wybodaeth yn seiliedig ar y dystiolaeth orau sydd ar gael. I gael rhagor o wybodaeth am y ffynonellau a ddefnyddiwn, cysylltwch â ni yn **bookletfeedback@macmillan.org.uk**

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Adolygwyd y cynnwys: Mawrth  
2019

Adolygiad arfaethedig nesaf: 2020

Rydym yn gwneud pob ymdrech i sicrhau bod yr wybodaeth a ddarperir gennym yn gywir, ond ni ddylid dibynnu arni i adlewyrchu cyflwr presennol ymchwil feddygol, sy'n newid o hyd. Os ydych chi'n poeni am eich iechyd, siaradwch â'ch meddyg. Ni all Macmillan fod yn gyfrifol am unrhyw golled neu ddifrod sy'n deillio o unrhyw gamgymeriad yn yr wybodaeth hon na gwybodaeth trydydd parti fel gwybodaeth ar wefannau rydym yn rhoi dolenni atyn nhw.

Gobeithiwn y bydd yr wybodaeth hon o help i chi. Os oes gennych unrhyw gwestiynau, gallwn roi gwybodaeth a chefnogaeth i chi yn eich iaith dros y ffôn. Mae ein gwasanaethau'n rhad ac am ddim. Ffoniwch ni ar 0808 808 00 00 (7 diwrnod yr wythnos rhwng 8am a 8pm) a gofynnwch yn Saesneg am gael siarad yn eich dewis iaith.

© Cymorth Canser Macmillan 2019. Elusen gofrestrdig yng Nghymru a Lloegr (261017), Yr Alban (SC039907) ac Ynys Manaw (604). Swyddfa gofrestrdig 89 Albert Embankment, Llundain, SE1 7UQ.

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## Financial support - benefits

This information is about benefits. This information covers:

- What are benefits?
- If you were not born in the UK
- If you cannot work or have a low income
- If you have care or mobility needs
- If you look after someone with cancer
- If you are of pension age
- Help with housing costs
- What to do next
- How Macmillan can help you
- More information in [language]
- References and thanks

We hope this fact sheet answers your questions.

You can also call Macmillan Cancer Support on freephone **0808 808 00 00**, 7 days a week, 8am to 8pm. We have interpreters, so you can speak to us in your own language. When you call us, please tell us in English which language you need (say “xxxxx”).

There is more cancer information in [language] at [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

## What are benefits?

Benefits are payments from the government to people who need financial help. When you have cancer, you might be able to get benefits because you:

- are ill
- have a disability
- have a low income
- are looking after someone.

There are many different benefits. Here we explain some common ones.

## If you were not born in the UK

You may not be able to get some benefits if:

- you have come from another country to live or work in the UK
- you are an asylum seeker.

The rules can be hard to understand. You can call Macmillan for free on 0808 808 00 00 and speak to one of our welfare rights advisers for advice.

## If you cannot work or have a low income

- **Statutory Sick Pay** is for people who need to take time off from their job because they are ill. If you qualify for this, your employer must pay it to you each week. They will pay it for up to 28 weeks of illness.
- **Employment and Support Allowance** is for people who cannot work because they are ill or have a disability. You may also be able to get this benefit if you can only do a small amount of work.
- **Universal Credit** is for people under retirement age who do not earn much money or cannot work. It can include money for basic living costs, looking after children and housing.

## If you have care or mobility needs

- **Personal Independence Payment** is for people aged 16 to State Pension age who have problems moving around or looking after themselves. You must have had these problems for at least 3 months. You must expect to have them for at least 9 more months.
- **Attendance Allowance** is for people at or above State Pension age who have problems looking after themselves. This can be because they are ill or have a disability. For example, you might need help with things like getting out of bed, having a bath or getting dressed. You must have needed this help for at least 6 months.
- If your cancer cannot be cured, and your doctor thinks you may live for less than 6 months, you may be able to get Personal Independence Payment or Attendance Allowance under special rules. These rules mean you can get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

## If you look after someone with cancer

- **Carer's Allowance** is for people looking after someone who needs a lot of help. You must be aged 16 or over. You must be caring for the person for at least 35 hours a week. You do not need to be related to them or living together. You can get this benefit even if you do some paid work.
- **Carer's Credit** does not give you any money. But if you have to stop working, or work less, it helps protect your right to a State Pension later in life. You must look after at least one person for 20 hours or more a week to get Carer's Credit.

## If you are of pension age

- **State Pension** is a weekly payment you can get from the government when you reach a certain age. This age depends on when you were born. You can find out your State Pension age at [gov.uk/state-pension-age](http://gov.uk/state-pension-age)
- **Pension Credit** is for people who have reached State Pension age and have a low income. It gives you an extra amount on top of your State Pension.

## Help with housing costs

- **Universal Credit** has replaced Housing Benefit for most people. You may be able to get a payment to help with your rent or other housing costs.
- If you are still eligible for **Housing Benefit**, the amount you can get depends on where you live, your age and the number of bedrooms you have.

## What to do next

In this information, we have only talked about some of the benefits that are available. It is a good idea to talk to one of our welfare rights advisers to see if you can claim any other benefits. You can call us free on **0808 808 00 00**. We can tell you more about which benefits you may be able to claim. We can also help you apply.

You can find more information and apply for benefits online. Visit:

- **gov.uk** if you live in England, Scotland or Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

## How Macmillan can help you

Macmillan is here to help you and your family. You can get support from:

- **The Macmillan Support Line (0808 808 00 00)**. We have interpreters, so you can speak to us in your language. Just tell us, in English, the language you want to use. We can answer medical questions, give you information about financial support, or talk to you about your feelings. The phone line is open 7 days a week, 8am to 8pm.
- **The Macmillan website (macmillan.org.uk)**. Our site has lots of English information about cancer and living with cancer. There is more information in other languages at **macmillan.org.uk/translations**
- **Information and support services**. At an information and support service, you can talk to a cancer support specialist and get written information. Find your nearest centre at **macmillan.org.uk/informationcentres** or call us. Your hospital might have a centre.
- **Local support groups** – At a support group you can talk to other people affected by cancer. Find a group near you at **macmillan.org.uk/supportgroups** or call us.
- **Macmillan Online Community** – You can also talk to other people affected by cancer online at **macmillan.org.uk/community**

## More information in [language]

We have information in [language] about these topics:

<p><b>Types of cancer</b></p> <ul style="list-style-type: none"><li>• Breast cancer</li><li>• Large bowel cancer</li><li>• Lung cancer</li><li>• Prostate cancer</li></ul> <p><b>Treatments</b></p> <ul style="list-style-type: none"><li>• Chemotherapy</li><li>• Radiotherapy</li><li>• Surgery</li></ul>	<p><b>Coping with cancer</b></p> <ul style="list-style-type: none"><li>• If you're diagnosed with cancer – A quick guide</li><li>• Claiming benefits</li><li>• Eating problems and cancer</li><li>• End of life</li><li>• Financial support – benefits</li><li>• Financial support – help with costs</li><li>• Healthy eating</li><li>• Tiredness (fatigue) and cancer</li><li>• Side effects of cancer treatment</li><li>• What you can do to help yourself</li></ul>
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To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

### Speak to us in [language]

You can call Macmillan free on **0808 808 00 00** and speak to us in [language] through an interpreter. You can talk to us about your worries and medical questions. Just say [language] in English when you call (say “xxxxx”).

We are open 7 days a week, 8am to 8pm.

## References and thanks

This information has been written and edited by Macmillan Cancer Support's Cancer Information Development team. It has been translated into [language] by a translation company.

This information is based on the Macmillan booklet **Help with the cost of cancer**. We can send you a copy, but the full booklet is only available in English.

This information has been reviewed by relevant experts and approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Justine Burton, Macmillan Welfare Rights Team Technical Lead; Denise Forde, Macmillan Welfare Rights Adviser, Anthony Martin, Macmillan Benefit Service Partnerships Manager; Andrew Montgomery, Macmillan Benefit Service Partnerships Manager; Kathryn Phillips, Macmillan Welfare Rights Technical Lead; and Tina Smith, Macmillan Welfare Benefits Manager, Neath Port Talbot Council.

Thanks also to the people affected by cancer who reviewed this edition.

All our information is based on the best evidence available. For more information about the sources we use, please contact us at **bookletfeedback@macmillan.org.uk**

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Next planned review: 2020

We make every effort to ensure that the information we provide is accurate but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult your doctor. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information such as information on websites to which we link.

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