

Money concerns

Cancer can have a big impact on your finances. You need to make sure you have enough money coming in to cover your costs (expenses). This money could come from work, benefits, savings or investments, insurance policies, pensions or grants.

Tips for managing your finances

- It is a good idea to work out how much money you have coming in (your income) and going out (your spending) each week or month. Macmillan has an [online budget calendar](#) to help with this.
- If your spending is higher than your income, contact [Macmillan's financial guides](#). They may be able to suggest ways of increasing your income and reducing your spending.
- If you stop working or are earning less, you may be able to claim a tax refund from HM Revenue and Customs (HMRC).
- You may be able to claim state benefits if you cannot work or have a low income. This can also apply if you have reached State Pension age, are struggling to meet your housing costs or have care or mobility needs.
- If you have savings or investments, now may be a good time to use the money. Find out whether you can get extra income from any other sources first.
- If you have protection, health or life insurance, you may be able to make a claim because you have cancer. You may get a regular income or lump sum. This may affect what state benefits you can get.
- If you have a personal or workplace pension, you may be able to retire and claim your pension early because of ill health. This may affect any state benefits you can get.
- You may be able to apply for a grant from local or national organisations, including [Macmillan](#). Grants are usually one-off payments and do not need to be repaid.
- If you are worried about keeping up with your mortgage payments, contact your lender as soon as possible. They must look at ways to try and help.
- You may have an insurance policy that will pay your mortgage if you are off work or diagnosed with a life-threatening condition.
- Keeping up with debt repayments can become difficult if your income is reduced, or you have extra expenses. It is important to get advice as soon as you can.
- The Macmillan Support Line can refer you directly to the [StepChange](#) Debt Charity. You can also contact Citizens Advice for free debt advice.
- 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.

Macmillan Cancer Support resources

We have more information on our [website](#), including audiobooks. Or you can order our free booklets and leaflets on be.macmillan.org.uk such as:

- [Planning and managing your finances](#)
- [Help with the cost of cancer](#)
- [Managing your debt](#)
- [Housing costs](#)
- [Managing your energy costs](#)

We produce information in a [range of formats](#) and [languages](#). To order these, visit our website or call our support line.

Further Macmillan support

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm. Or visit macmillan.org.uk where you can [chat online](#) to one of our team.

Deaf or hard of hearing? Call using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app. Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

Or if you want to share your experiences or ask questions, you can find find others who understand on our [Online Community](#).

Other useful contact details

- **HM Revenue and Customs (HMRC)** – visit gov.uk or call **0300 200 3300**
- **StepChange Debt Charity** – visit stepchange.org or call **0800 138 1111**
- **The Money Advice Service** – visit moneyadviceservice.org.uk or call **0800 138 7777**

Notes and questions
