



**MONEY  
WORRIES?  
HOW WE CAN  
HELP**

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

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

**Too often, money worries just get out of control.**

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

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



**'Having an adviser took away some of the stress and some of the worry, so that I could focus on recovery'**

**Kris, 48, Kingston-upon-Hull**

## We give grants

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

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

- Your savings should amount to no more than £6,000 if you're single, or £8,000 if you're a couple or a family.
- We also have weekly limits on disposable income (the total amount left once you've paid your mortgage or rent and council tax). These are:
  - £170 for a single person
  - £289 for two people living together (including a single parent and a child)
  - £85 for each child
  - £119 for each additional adult (only when their income is relevant to the request).

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

The amount of money available for grants is limited, so we're usually only able to offer this kind of support once. Grant awards vary according to your specific needs and circumstances, but the average amount is around £370.



## It's as easy as...

1. Apply for a grant through a health or social care professional, such as a social worker, district nurse, or a Macmillan nurse if you have one. You can also apply through a benefits adviser.
2. Fill in the grant application with your health or social care professional and they will send it to the grants team at Macmillan Cancer Support, with a short medical report from your doctor, consultant or Macmillan nurse.
3. We'll process your application the day we receive it. And if it's approved, we'll transfer your money within three working days.

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

## We have a range of information

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

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

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

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

## We are benefits advisers

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



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

To speak to a Macmillan benefits adviser over the phone, call the **Macmillan Support Line**.

## Energy Advice Team

npower funds energy advisers on the **Macmillan Support Line** who offer support and advice to help source funding for people living with cancer, regardless of who supplies their energy. The Energy Advice Team will help you to access the many schemes available to support you with your gas, electricity and water charges. You can find out more at [macmillan.org.uk/keepwarm](https://www.macmillan.org.uk/keepwarm) or by calling the **Macmillan Support Line**.

## We are financial guides

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

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

To speak to a Macmillan financial guide, call the **Macmillan Support Line**. Or for useful tips, information and guidance on everyday finances, use our short and confidential online guide at **[macmillan.org.uk/financeguide](https://www.macmillan.org.uk/financeguide)**

## Working in partnership

**Specialist Support Service:** Macmillan has worked with Nationwide to develop, train and implement a Specialist Support Service, aimed at assisting their more vulnerable members, particularly those affected by cancer with free, tailored and confidential support. We refer Nationwide customers to their Specialist Support Service, and Nationwide also refers callers to Macmillan to access our wider support offer.

**Help dealing with debt:** We can refer to our charity partner StepChange Debt Charity for specialist debt advice.



Call the Macmillan Support Line free on  
**0808 808 00 00** (Monday to Friday, 9am–8pm)

When you have cancer, you don't just worry about what will happen to your body, you worry about what will happen to your life. Whether it's concerns about who you can talk to, planning for the extra costs or what to do about work, at Macmillan we understand how a cancer diagnosis can affect everything.

No one should face cancer alone. So when you need someone to turn to, we're here. Right from the moment you're diagnosed, through your treatment and beyond, we're a constant source of support, giving you the energy and inspiration to help you take back control of your life.

For support, information or if you just want to chat, call us free on **0808 808 00 00** (Monday to Friday, 9am–8pm) or visit **macmillan.org.uk**

At Macmillan, we're always campaigning for a better deal for people affected by cancer, from treatment to support. If you feel the same as we do, why not take a look through our campaigns and sign up to be an e-campaigner at **macmillan.org.uk/campaigns**