

Finding the right benefits and help



Finding the right information for you

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I have a disability, cancer or a long term illness

Adult Disability Payment

For people under State Pension age living in Scotland who have problems with everyday tasks, getting around or both due to long term health conditions or disability.

Pages 67 to 75 of [Help with the cost of cancer](#).

Attendance Allowance

For people who are State Pension age or over living in England, Wales or Northern Ireland who have personal care needs because of an illness or disability.

Pages 76 to 81 of [Help with the cost of cancer](#).

Council Tax Reduction

Reduced council tax in England, Scotland and Wales for people on a low income or claiming benefits.

Pages 139 to 140 of [Help with the cost of cancer](#).

Employment and Support Allowance

For people under State Pension age who have an illness or disability that affects how much they can work.

Pages 30 to 36 of [Help with the cost of cancer](#).

Industrial Injuries Disablement Benefit

For people who have a disease or injury caused by a job, training scheme or training course.

Pages 89 to 91 of [Help with the cost of cancer](#).

Local Welfare Assistance

For people who are on a low income or getting certain benefits.

Page 202 of [Help with the cost of cancer](#).

Pension Age Disability Payment

For people who are State Pension age or over living in Scotland who have personal care needs because of an illness or disability.

Pages 82 to 88 of [Help with the cost of cancer](#).

Personal Independence Payment

For people under State Pension age living in England, Wales or Northern Ireland who have problems with everyday tasks, getting around or both due to long term health conditions or disability.

Pages 55 to 66 of [Help with the cost of cancer](#).

Rate Relief and Rate Rebate

Help to pay rates bills in Northern Ireland.

Page 141 of [Help with the cost of cancer](#).

Universal Credit

For people under State Pension age who are either out of work or on a low income.

Pages 38 to 45 of [Help with the cost of cancer](#).

You can talk to one of our money advisers for free on the Macmillan Support Line. Call **0808 808 00 00**.



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I am under State Pension age

Adult Disability Payment

For people living in Scotland who have problems with everyday tasks, getting around or both due to long term health conditions or disability. Pages 67 to 75 of [Help with the cost of cancer](#).

Employment and Support Allowance

For people who have an illness or disability that affects how much they can work. Pages 30 to 36 of [Help with the cost of cancer](#).

Industrial Injuries Disablement Benefit

For people who have a disease or injury caused by a job, training scheme or training course. Pages 89 to 91 of [Help with the cost of cancer](#).

Jobseeker's Allowance

For people who are unemployed, able to work and seeking work. Pages 49 to 51 of [Help with the cost of cancer](#).

Local Welfare Assistance

For people who are on a low income or getting certain benefits. Page 202 of [Help with the cost of cancer](#).

Personal Independence Payment

For people living in England, Wales or Northern Ireland who have problems with everyday tasks, getting around or both due to long term health conditions or disability.

Pages 55 to 66 of [Help with the cost of cancer](#).

Universal Credit

For people who are either out of work or on a low income.

Pages 38 to 45 of [Help with the cost of cancer](#).

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I am State Pension age or over

Attendance Allowance

For people living in England, Wales or Northern Ireland who have personal care needs because of an illness or disability.

Pages 76 to 81 of [Help with the cost of cancer](#).

Industrial Injuries Disablement Benefit

For people who have a disease or injury caused by a job, training scheme or training course.

Pages 89 to 91 of [Help with the cost of cancer](#).

Local Welfare Assistance

For people who are on a low income or getting certain benefits.

Page 202 of [Help with the cost of cancer](#).

Pension Credit

For people who are on a low income.

Pages 118 to 121 of [Help with the cost of cancer](#).

Pension Age Disability Payment

For people living in Scotland who have personal care needs because of an illness or disability.

Pages 82 to 88 of [Help with the cost of cancer](#).

State Pension

A regular payment made to you by the government.

Pages 114 to 116 of [Help with the cost of cancer](#).

I have a terminal illness

Special Rules

A way of applying for certain benefits that helps people nearing the end of life get easier access. This may include a shorter application process and other differences.

Pages 11 to 13 of [Help with the cost of cancer](#).

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I am working or want to work

Access to Work

A government programme offering advice and practical support if you have a long term health condition that affects how you do your job.

Pages 28 to 29 of [Help with the cost of cancer](#).

Employment rights

You have rights as an employee. There are laws that protect you.

Page 28 of [Help with the cost of cancer](#).

Employment and Support Allowance

For people under State Pension age who have an illness or disability that affects how much they can work.

Pages 30 to 36 of [Help with the cost of cancer](#).

Income tax refunds

A tax refund if you stop work or your income decreases.

Page 29 of [Help with the cost of cancer](#).

Jobseeker's Allowance

For people under State Pension age who are unemployed, able to work and seeking work.

Pages 49 to 51 of [Help with the cost of cancer](#).

Local Welfare Assistance

For people who are on a low income or getting certain benefits.

Page 202 of [Help with the cost of cancer](#).

Sick pay

For people taking time off work as a result of illness.

Pages 26 to 27 of [Help with the cost of cancer](#).

Universal Credit

For people under State Pension age who are either out of work or on a low income.

Pages 38 to 45 of [Help with the cost of cancer](#).

Find out more in our free booklets [Work and cancer](#) and [Planning and managing your finances](#).

Visit orders.macmillan.org.uk or call **0808 808 00 00**.



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I need help with housing costs

Council Tax Reduction

Reduced council tax in England, Scotland and Wales for people on a low income or claiming benefits.

Pages 139 to 140 of [Help with the cost of cancer](#).

Discretionary Housing Payment

Extra help for people receiving Universal Credit or Housing Benefit.

Page 138 of [Help with the cost of cancer](#).

Grants

For people who need to repair, improve or adapt their home for health reasons.

Pages 145 to 146 of [Help with the cost of cancer](#).

Help with winter energy costs

For people on a low income or claiming certain benefits.

Page 147 of [Help with the cost of cancer](#).

Housing Benefit

For people who are out of work or on a low income and who are either State Pension age or older, or live in supported, sheltered or temporary housing.

Pages 135 to 137 of [Help with the cost of cancer](#).

Local Welfare Assistance

For people who are on a low income or getting certain benefits.

Page 202 of [Help with the cost of cancer](#).

Pension Credit

For people who are State Pension age or over who are on a low income.

Pages 118 to 121 of [Help with the cost of cancer](#).

Rate Relief and Rate Rebate

Help to pay rates bills in Northern Ireland.

Page 141 of [Help with the cost of cancer](#).

Support for Mortgage Interest

Loans to help pay interest payments on mortgages or other housing loans, for people getting certain benefits.

Pages 142 to 143 of [Help with the cost of cancer](#).

Universal Credit

For people under State Pension age who are either out of work or on a low income.

Pages 38 to 45 of [Help with the cost of cancer](#).

You can talk to one of our money advisers for free on the Macmillan Support Line. Call **0808 808 00 00**.



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I need help with health or care costs

Dental care

Help with the cost of dental care depends on where you live in the UK, your age and sometimes other criteria.

Pages 155 to 157 of [Help with the cost of cancer](#).

Care equipment and adaptations

For people who need equipment or aids at home. Your healthcare team may refer you to a service to get these for free.

Page 163 of [Help with the cost of cancer](#).

Care homes or care at home

Help with costs may be available from your local authority, Health and Social Care Trust, or the NHS.

Page 165 of [Help with the cost of cancer](#).

Eyesight tests and care

Help with the costs of eye care depends on where you live in the UK, and what criteria you meet.

Pages 158 to 159 of [Help with the cost of cancer](#).

Medical Exemption Certificate

A certificate through your GP that means you do not pay for prescriptions.

Page 151 of [Help with the cost of cancer](#).

NHS Low Income Scheme

Help with NHS costs for people with savings or investments under a certain limit.

Pages 161 to 162 of [Help with the cost of cancer](#).

Prescription Pre-payment Certificate

A certificate you can buy in England that saves you money, if you are getting a certain number of prescriptions.

Page 152 of [Help with the cost of cancer](#).

VAT-exempt goods and services

For people registered Disabled or who have a long term illness.

Page 164 of [Help with the cost of cancer](#).

Wigs and fabric supports

People in England may qualify for free wigs and fabric supports through the NHS under certain conditions. People in Scotland and Wales get free wigs and fabric supports through the NHS.

People in Northern Ireland get free wigs and fabric supports through the Health and Social Care services.

Pages 153 to 154 of [Help with the cost of cancer](#).

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You can talk to one of our money advisers for free on the Macmillan Support Line. Call **0808 808 00 00**.



I need help with travel costs

Blue Badge Scheme

Access to closer parking and some free parking for people with certain medical conditions, or who get certain benefits.

Pages 193 to 196 of [Help with the cost of cancer](#).

Healthcare Travel Costs Scheme

Refunds on travel costs for people who have to go to hospital for planned tests or treatments. For people on a low income or people who get, or have a partner who gets, certain benefits.

Pages 182 to 183 of [Help with the cost of cancer](#).

Highlands and Islands Travel Scheme

For people in the former Highlands and Islands Development Board area that have to travel certain distances to hospital for planned tests or treatments.

Page 190 of [Help with the cost of cancer](#).

Hospital parking

Free parking at hospitals in Scotland and Wales. Some free parking in England. Free parking in Northern Ireland for some people.

Page 184 of [Help with the cost of cancer](#).

Isles of Scilly Travel Cost Scheme

For Isles of Scilly residents to get to and from the mainland to hospital for planned tests or treatment.

Page 191 of [Help with the cost of cancer](#).

Motability Scheme

Help to hire a car, scooter or powered wheelchair using part of your payment from certain benefits.

Page 199 of [Help with the cost of cancer](#).

Patient Transport Services

Free transport services available at some hospitals, for people with certain needs.

Page 190 of [Help with the cost of cancer](#).

Road tax exception

Free or reduced road tax for some Disabled people who meet the criteria.

Page 198 of [Help with the cost of cancer](#).

Travel Discount Schemes

Help with travel or travel costs through different schemes or services.

Pages 186 to 191 of [Help with the cost of cancer](#).

You can talk to one of our money advisers for free on the Macmillan Support Line. Call **0808 808 00 00**.



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I need help with childcare costs

Child Benefit

For people raising a child up to a certain age.

Page 168 of [Help with the cost of cancer](#).

Child Disability Payment

For people in Scotland who have a child with a disability.

Page 173 of [Help with the cost of cancer](#).

Disability Living Allowance: Children

For people in England, Wales or Northern Ireland who have a child with a disability.

Pages 171 to 172 of [Help with the cost of cancer](#).

School and education

Help with costs for school meals, clothing and travel for some people.

Pages 175 to 179 of [Help with the cost of cancer](#).

Scottish Child Payment

For people in Scotland claiming certain benefits, who care for a child.

Page 174 of [Help with the cost of cancer](#).

Universal Credit: Child or Childcare

Extra payments for people that have children and get Universal Credit.

Page 169 of [Help with the cost of cancer](#).

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I am a carer

Carer's Allowance

For carers in England, Wales or Northern Ireland.

Pages 95 to 100 of [Help with the cost of cancer](#).

Carer's Allowance Supplement

For carers in Scotland that are getting Carer's Allowance or Carer Support Payment.

Page 106 of [Help with the cost of cancer](#).

Carer's Credit

For carers who are not paying National Insurance because they are working reduced hours, to keep your right to a State Pension.

Pages 102 to 104 of [Help with the cost of cancer](#).

Carer Premium

Extra payments that can be added to some benefits.

Page 101 of [Help with the cost of cancer](#).

Carer Support Payment

For carers in Scotland.

Pages 95 to 100 of [Help with the cost of cancer](#).

Pension Credit: Carer

Extra payments for carers who get Pension Credit.

Pages 118 to 121 of [Help with the cost of cancer](#).

Universal Credit: Carer

Extra payments for carers who get Universal Credit.

Pages 38 to 45 of [Help with the cost of cancer](#).

My partner has died

Bereavement Support Payment

For people whose partner has died.

Pages 107 to 111 of [Help with the cost of cancer](#).

Funeral costs

Help with funeral costs for people who get certain benefits.

Page 111 of [Help with the cost of cancer](#).

You may find our booklet [After someone dies: coping with bereavement](#) helpful. Order it free at orders.macmillan.org.uk or call **0808 808 00 00**.

Call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm.



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This is a navigational tool to help you understand what money help or benefits may be available to you. It is meant to be used alongside the Help with the cost of cancer booklet.

You can use this list to find what benefits or help may be available to you, depending on your circumstances. Then you can go to the right part of the [Help with the cost of cancer](#) booklet for more information.

At Macmillan we know cancer can disrupt your whole life. We'll do whatever it takes to help everyone living with cancer in the UK get the support they need right now, and transform cancer care for the future.

For information, support or just someone to talk to, call **0808 808 00 00** 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 Relay UK on **18001 0808 808 00 00**, or use the Relay UK app.

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