

The Cancer Cost...

is more than just your health

Before being privileged enough to help someone with their hair, I had no appreciation of the financial battle many cancer sufferers face and have been left overwhelmed by the bravery and strength of so many ladies facing not just a health battle, but also an emotional and financial one. Most people know that the treatment and side effects are tough, but the financial issues are less understood and while this is certainly not a comprehensive resource and may not be accurate, it is compiled with information gathered directly from those of my clients who have first-hand experience. My hope is that you will find something of value within it.

Your first steps should always be to find out what major financial help you are entitled to:

Macmillan are amazing with financial and legal help. Call **0808 8080000** and they will go through your finances and fill out PIP forms (see below). They have a grant for around £1000 that you can use for financial help. Some of my clients have used it for wigs and travel to and from appointments, for example.



Personal Independent Payment (PIP)

Start looking into Personal Independent Payment (PIP). I have been told you can claim this even though you are still being paid by your employer. Maximum entitlement is £520 per month. It's not means tested, instead it's a points based system and you need 12 points to get the maximum benefit. As mentioned above, MacMillan will assist you in filling out this rather daunting form. Following the form submission there is a one hour telephone call. This allowance is not back dated and can take several weeks to process so claim asap. If you qualify for PIP you may qualify for a blue badge.

Employment and Support Allowance (ESA)

Next investigate Employment and Support Allowance, ESA. This is awarded when you can't work and are no longer being paid by your employer. To be eligible you must also have less than 20k in savings. This is an additional benefit to PIP. If you already qualify for PIP, accessing this additional allowance will be much easier. You need to talk to Work and Pensions to organise this and they can help you complete the forms. Don't leave it too late as it can take quite a while to arrange. The website to go to is www.gov.uk

Other useful information

For Free Legal Advice, which will be useful to check out your mortgage, work issues and other entitlements, as well as possibly reduce how much council tax you pay, you can contact the following:

DLS

dls.org.uk

Scope

Call for free on **0808 8003333**

Citizen's Advice

Speak to your local Citizen's Advice about local charities and help available as it's different for each area and there may be additional grants etc.

Mortgage providers

Your Mortgage company may offer deferment or reduce your payments.

Energy Bills

There are several Grants and Awards available to help with your Energy Bills:

<http://www.charisgrants.com/individuals-families/>

Great info here about Travel Cost Reimbursement to Hospital Appointments

<http://www.macmillan.org.uk/information-and-support/organising/benefits-and-financial-support/help-with-transport-and-parking/travel-parking-hospital.html>

Hospital Transport

Transport Service for Patients (NHS) offers free transport to and from hospital appointments, subject to conditions.

0300 100 0015

Carers UK

Contact Carers UK on Freephone **0808 8087777** or carersuk.org and they will be able to give help regarding becoming a carer or getting assistance with care.

Other financial help

Yestolife offer financial assistance to those with cancer seeking to pursue approaches that are currently unavailable on the NHS.

Yestolife.org.uk

Penny Brohn

Penny Brohn is a charity with hubs all over the country that offer lots of Complimentary Treatments. In particular they do a 'Living with Cancer' course which is completely free of charge (you can donate as and when you are able to) and offers a 2/3 night stay where you learn about meditation, mindfulness and healthy eating. The food they prepare for you is sugar free, non-processed, non-refined and very healthy! You also have free therapies alongside treatment.

Household quotes

For other Benefits and Grants information, this is a good web page householdquotes.co.uk/benefits-and-grants-cancer/

Benefits and Work

A really useful website is benefitsandwork.co.uk who offer 5* help.

Unions & HR

Are you a member of your Work Union? If so, get in touch with them.

Many larger companies will have HR Schemes and charities that provide help during your treatment.

Access to Work

Access to Work offer help for people needing support for work, due to long term conditions. Call **0208 426 3110** or email atwosu.london@dwp.gsi.gov.uk

Occupational Therapy

Speak to Occupational Therapy at your Local Council if you need any specific things (such as modifications to bathrooms, steps etc.) It's good to bear in mind should you need anything.

Local Info

Money Advice MK offer free advice for people facing financial difficulties:

The Ridgeway Centre,
Featherstone Road,
Wolverton Mill South MK12 5TH
[01908 226049](tel:01908226049)

Housing Benefit & Council Tax Reduction Scheme helps tenants on low incomes to pay rent and council tax:

MK Council
1 Saxon Gate East, MK9 3EJ
[01908 253100](tel:01908253100) / [01908 252770](tel:01908252770)
Email benefits@milton-keynes.gov.uk
mkweb.co.uk/benefits

Citizens' Advice MK offer free advice on financial, legal and other practical issues:

Acorn House,
361 Midsummer Bvd MK9 3HP
[01908 604475](tel:01908604475)
Email advice@mkcab.org.uk
miltonkeynescab.org.uk

Prescription Service (NHS) collect and deliver prescriptions for free:

39 Carters Lane, MK11 3HL
[01908 803499](tel:01908803499)

MK Community Car Service provide volunteer drivers for medical appointments etc and cover numerous areas in MK.
[01908 670309](tel:01908670309)

Leon Barwell Foundation fund trips and holidays for parents in Northampton area wanting to create lasting memories with their children:
leonbarwellfoundation.org/faqs/

