

# Help with money

This brochure provides tips for help with money problems.

Cancer can affect your life in many ways, you may need:

- time off work
- to stop working
- to visit a hospital regularly and wait for clinic appointments
- more medicines
- to have treatment away from your home and pay for transport and accommodation.

These changes can mean you have less money. This can add to the worry of being diagnosed with cancer.

## Hardship programs

If you can't afford to pay for health care or services such as electricity, gas, water, phone or internet, you may be able to get help. Ask the company that provides these services if they can set up a payment plan so you can pay later or pay the amount over a period of time (pay by instalments). This is called a hardship variation.

**Who can get it?** Anyone who is having trouble paying their phone, electricity, water or gas bill.

**How to get it?** Call the company that provides your gas, water, phone or internet service to tell them you are having trouble paying.

## Rebates or concessions

**Who can get it?** People on low incomes, people receiving certain Centrelink payments and some concession card holders. Special rebates and concessions may be available to customers who need special equipment to regulate their body temperature or who use a life support machine (such as a dialysis machine) at home.

**How to get it?** Call the company that provides your gas, water, phone or internet service to check if rebates are available.



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**Salvos No Interest Loans**

The Salvation Army provides No Interest Loans for up to \$1500 to spend on health items or medical equipment. Loans need to be repaid over 12-18 months.

**Who can get it?** People who don't earn a lot of money, for example, receive a Centrelink payment or have a Health Care card.

**How to get it?** Contact the Salvation Army in your state or territory.

**Patient transport claim**

Every state and territory has a patient transport scheme for people who have to travel a long way for treatment not available near their home. Many schemes also cover accommodation.

**Who can get it?** The rules are different in each state and territory, but usually you must live more than 50km from your local hospital.

**How to get it?** You and your doctor will need to fill in the form available from your state or territory health department. You need to do this before travelling to another hospital.

See your local Aboriginal Health Service or medical professional for help. Many can access My Aged Care and/or Commonwealth Home Support Programme to help support you.

**Superannuation**

If you have superannuation (super), you usually need to be at least 55 years old and retired before you are allowed to access your it. However, you can apply to access some or all of your super if you need to pay for medical treatment or are facing severe financial hardship. Your super may also have Total Permanent Disability Cover. This can take the pressure off you financially if you suffer an injury.

Cancer Council offers programs and services to help such as financial assistance, face to face or telephone counselling, and can help you find accommodation.

**For more information**

- Call Cancer Council 13 11 20
- Call your nearest hospital
- Call your local council
- Visit [cancercouncil.com.au](http://cancercouncil.com.au)
- Visit [menzies.edu.au/cancer](http://menzies.edu.au/cancer)