

# Cancer and Your Finances

*A guide for people with cancer, their families and friends*



For information & support, call **13 11 20**

## **Cancer and Your Finances**

A guide for people with cancer, their families and friends

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### **Note to reader**

Always consult your doctor about matters that affect your health, and your financial adviser or financial counsellor about matters concerning your finances, and a lawyer about legal matters. This booklet is intended as a general introduction to the topic and should not be seen as a substitute for medical, legal or financial advice. You should obtain independent advice relevant to your specific situation from appropriate professionals, and you may wish to discuss issues raised in this booklet with them.

All care is taken to ensure that the information in this booklet is accurate at the time of publication. Please note that laws, regulations and entitlements that affect people with cancer may change. Cancer Council Australia and its members exclude all liability for any injury, loss or damage incurred by use of or reliance on the information provided in this booklet.

### **Cancer Council**

Cancer Council is Australia's peak non-government cancer control organisation. Through the 8 state and territory Cancer Councils, we provide a broad range of programs and services to help improve the quality of life of people living with cancer, their families and friends. Cancer Councils also invest heavily in research and prevention. To make a donation and help us beat cancer, visit [cancer.org.au](http://cancer.org.au) or call your local Cancer Council.



*Cancer Council acknowledges Traditional Custodians of Country throughout Australia and recognises the continuing connection to lands, waters and communities. We pay our respects to Aboriginal and Torres Strait Islander cultures and to Elders past, present and emerging.*

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# About this booklet

Cancer and its treatment can affect many areas of a person's life. This booklet has been prepared to help you manage the financial impact of a cancer diagnosis and treatment.

Depending on your situation, you may need to find ways to deal with reduced income and extra costs, and you may have to change your financial plans and goals.

You may be having difficulties with your budget for the first time in your life, and not know where to go for help and advice. We hope this information will answer some of your questions and help you find a solution that suits your situation.

Some financial terms that might be unfamiliar are explained in the glossary (see page 45). You may also like to pass this booklet to your family and friends for their information.

**How this booklet was developed** – This information was developed with help from legal, financial and health professionals; legal and financial support staff at Cancer Council; and people affected by cancer.



If you or your family have any questions or concerns, call **Cancer Council 13 11 20**. We can send you more information and connect you with support services in your area. You can also visit your local Cancer Council website (see back cover).

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## Key to icons

Icons are used throughout this booklet to indicate:



More information



Alert



Personal story



Tips

### Is this Cancer Council booklet helpful?

Please follow this QR code for a quick 3-minute survey, or call 13 11 20 to provide your feedback.



SCAN ME

# Key questions

## Q: How much does cancer cost?

**A:** There are many different types of costs that can add up during diagnosis, treatment and recovery. These will vary depending on cancer type, stage and treatment options, and whether you have treatment as a public or private patient.

Out-of-pocket costs cancer patients may need to pay can range from a few hundred dollars to more than \$10,000. Out-of-pocket costs are those not covered by Medicare or your health fund.

At a time when you need to focus on your treatment and recovery, these expenses can be a source of stress and worry. Out-of-pocket costs may include:

- general practitioner (GP) and specialist gap payments
- scans or tests outside the public health system
- day surgery, hospital accommodation or operating theatre fees
- over-the-counter and prescription medicines and dressings
- medical appliances and devices such as breast prostheses or compression garments
- visits to allied health professionals (e.g. physiotherapist, dietitian) and complementary therapists (e.g. acupuncturist)
- travel, parking and accommodation
- child care and home help.

At the same time, cancer may mean a loss of income if you or your carer has to take time off work. You can talk to your doctor, social worker or cancer nurse about these costs and whether you may need time off work. You can also call Cancer Council 13 11 20.

## Q: How can I avoid unexpected costs?

**A:** You have a right to know how much you will have to pay for your treatment. Your doctors and other health care providers must talk to you about likely out-of-pocket costs before treatment starts. This is called informed financial consent. It might seem like a lot of effort to get cost estimates before you start treatment, but it gives you the chance to discuss ways to reduce the costs or get financial support.

Before you decide whether to have treatment as a private or public patient, ask the doctor, hospital or service provider how much you will have to pay (see page 44 for a question checklist).

- ▶ See our *Cancer Care and Your Rights* booklet or visit [cancer.org.au/financialconsent](http://cancer.org.au/financialconsent).

## Q: What is a gap payment?

**A:** A gap payment is the difference between how much a doctor charges you and how much Medicare or your health fund will give you back. If you have private health insurance, contact your health fund to check that your treatment in hospital is covered and to ask about your gap cover.

Gap cover is the arrangement some health funds make with individual doctors about gap payments. It can insure you against some of the difference between what a specialist charges you and what Medicare will give you back.

Choosing to use the doctors and hospitals that take part in your health insurer's medical gap scheme can help reduce out-of-pocket costs. Examples of out-of-pocket costs are on the opposite page. You will often have to pay these costs yourself.

## Q: How will my income be affected?

**A:** The way that cancer affects your income will depend on your situation. You may work on a casual, part-time or full-time basis, work from home or be self-employed. Or you may be retired and living on a pension, income from investments or your superannuation payments.

**Time off work** – Cancer may mean a loss of income if you or your carer need to take time off work. If you are working, ask your doctor how much time off you may need. Many people can continue working during treatment, although having some time off for treatment and recovery is common.

**Leave** – Talk with your employer about leave entitlements and flexible working arrangements. The types of leave you may be able to take include paid sick leave, annual leave, long service leave and unpaid leave. If you have a partner or carer, they can speak with their employer about what leave they may be entitled to – they may be able to take carer’s leave or unpaid leave to look after you and/or your children, if you have any. If you are self-employed, you may need to find some other sources of income (see pages 13–18).

**Insurance** – If you have income protection insurance (also called salary continuance insurance), you may be able to receive a portion of your income while you are unable to work. You might have taken out a policy yourself, or it could have been included with your superannuation or provided by your employer. See pages 14 and 17 for more information.

- ▶ For more information about managing your working life after a cancer diagnosis, see our *Cancer, Work and You* booklet.



## Q: How do I manage my finances?

**A:** The financial impact of cancer is different for each person and will depend on the cancer type, stage and treatment, as well as your financial situation before the diagnosis. Whether you have treatment as a public or private patient can also make a big difference to your costs.

If you are struggling financially, talk to your doctor about ways you could reduce your treatment costs. Your doctor can help you connect with a social worker or welfare officer who can provide more information about what financial and practical support is available. In some cases, if you have no other way to pay for treatment, you may be able to access your superannuation early (see pages 15–17).

**Make a budget** – An important step in managing your finances is to fully assess your financial situation. A budget helps you understand how much money you have, how much you spend, and how much you need to cover your expenses (see next page).

**Take action** – If you're experiencing financial hardship, take action early to deal with the situation. The longer you wait, the more worrying the debts will become. Let the organisations you owe money to (your creditors) know about your diagnosis and financial situation. Often they will try to help you (see pages 19–39).

**Get help** – Dealing with financial issues can affect your wellbeing and your relationships (see page 10). Talking to a trusted family member or a professional adviser about your finances may help you understand your situation better and find solutions. Cancer Council provides some legal and financial support services. Call 13 11 20 for more information.

## How do I prepare a budget?

### Step 1: Track your spending



Keeping track of how much you spend for a couple of weeks will help you learn where your money goes. You can:

- jot down expenses in a notebook or spreadsheet
- look over bank statements, regular bills and receipts
- use an online tool such as [moneysmart.gov.au/budgeting/budget-planner](https://moneysmart.gov.au/budgeting/budget-planner)
- download a budgeting app to your mobile phone – visit the App Store or Google Play to see what is available
- check if your bank has a budget planner included in their app or on their website.

### Step 2: Choose a time frame



Decide if your budget time frame will be:

- weekly
- fortnightly
- monthly
- yearly.

It can be helpful to choose a time frame that matches your pay period.

If there are expenses you only pay once a year:

- divide by 52 to work out the weekly cost
- divide by 26 to work out the fortnightly cost
- divide by 12 to work out the monthly cost.

### Step 3: Write down your income



Your income is all the money you have coming in. Examples include:

- take-home (after tax) pay and bonuses
- income from investments, shares or property
- government benefits, such as Centrelink payments
- child support payments
- repayments from anyone who owes you money (debtors)
- any other income.

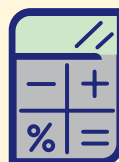
## Step 4: Write down your expenses



Your expenses are all the things you spend money on. Examples include:

- housing – rent or mortgage, council rates, strata fees
- food, groceries, alcohol
- loan repayments – car loan, personal loan, credit cards
- utilities – electricity, gas, water, phone, mobile, internet, pay TV, streaming services
- insurance – home and contents, car, private health, life
- health – medical, dental, optical
- transport – petrol, registration, repairs, fares, parking fees
- education – child care, school fees, uniforms, textbooks, HECS–HELP repayments
- clothing and shoes
- personal care (e.g. haircuts)
- entertainment, holidays, gifts
- child support payments
- unpaid fines
- incidentals (pocket money)
- memberships (e.g. gym, clubs).

## Step 5: Work out the difference



To work out the difference between your income and expenses:

- add up all your income (Step 3)
- add up all your expenses (Step 4)
- take away your expenses from your income.

If you spend more than you earn, that is, your expenses are greater than your income, see if there are ways you can increase your income (see pages 13–18) or reduce your expenses (see pages 19–39).

Once you have prepared your budget, review it regularly, as your income and expenses may change.

If you need help preparing a budget, talk to a financial counsellor. Moneysmart, a Federal Government website, has more information on how to prepare a budget at [moneysmart.gov.au/budgeting/how-to-do-a-budget](https://moneysmart.gov.au/budgeting/how-to-do-a-budget).

## How do I manage financial stress?

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Money worries are the leading cause of stress for Australians.<sup>1</sup> It is very common for people to struggle with the financial impact of cancer. It's also common for people to feel too embarrassed to ask for help.

This may be the first time you have ever needed financial help or had difficulty balancing your budget and you don't know where to start.

A good first step is to talk to a member of your treatment team or call Cancer Council 13 11 20. They will be able to let you know about the services that can help.

Financial stress can add to the worry of being diagnosed with cancer. It may feel overwhelming and, for some people, it can lead to depression, anxiety, and conflict with family members.

Getting help with your finances can ease a lot of the stress, but if you are finding it hard to cope emotionally, there are several options to consider:

- Talk to your GP, as counselling and/or medicine – even for a short time – may help. Some people can get a Medicare rebate

for counselling sessions with an accredited counsellor or a psychologist (see pages 33–34). Ask your doctor if you are eligible.

- Check whether you can talk to a psychologist or social worker at your cancer care centre.
- Call 13 11 20 to see if your local Cancer Council runs any counselling programs.
- Manage your overall stress by doing regular physical activity and exercise, eating healthy food, and using meditation and relaxation techniques.

If you have continued feelings of sadness, have trouble getting up in the morning or have lost motivation to do things that previously gave you pleasure, you may be experiencing depression. This is quite common during and after treatment among people who have had cancer.

For information about coping with depression and anxiety, contact Beyond Blue on 1300 22 4636 or visit [beyondblue.org.au](http://beyondblue.org.au). For 24-hour crisis support, call Lifeline on 13 11 14 or visit [lifeline.org.au](http://lifeline.org.au).

- ▶ See our *Emotions and Cancer* booklet and listen to our *Finding Calm During Cancer* podcast.

## Q: Which professionals can help?

**A:** When cancer affects your finances, seeing a qualified professional for advice can help. Whether you should see a financial counsellor or financial adviser will depend on your circumstances.

**Financial counsellors** – They provide practical suggestions to help people manage their personal budget and finances, especially those on low incomes. They can refer people for legal advice and other services. They provide a free service to their clients and cannot charge fees or commissions. A financial counsellor can also negotiate and advocate for people at financial risk. To talk to a financial counsellor, phone the National Debt Helpline on 1800 007 007 or visit [ndh.org.au](http://ndh.org.au), which also has a search tool to help you find a financial counsellor.

**Financial advisers (also called financial planners)** – They provide advice to help people manage their assets and financial affairs to achieve their personal and financial goals. Financial advisers must have an Australian Financial Services Licence (AFSL) or work for businesses with an AFSL. Financial advisers usually charge fees – some receive commissions for selling financial products, and others do not receive commissions and are not linked with any specific products. To find a financial adviser, visit [moneysmart.gov.au](http://moneysmart.gov.au) and search for the financial advisers register.



If you are unable to look after your own financial affairs, you can legally appoint someone to make financial or legal decisions for you. This is known as an enduring power of attorney or the appointment of a substitute decision-maker. Talk to a lawyer to get specific advice about your situation. Cancer Council may be able to connect you with someone who can provide legal advice. Call 13 11 20.



## Sandra's story

*Receiving a cancer diagnosis was challenging on its own. But along with the diagnosis I felt a lot of financial pressure.*

*I can see how people get caught in the credit trap. Before the diagnosis I was on JobSeeker and I usually topped up my budget with relief work. But after my diagnosis, there was no chance of me earning extra money.*

*Not being able to earn any money was a blow to my self-esteem, as I felt like I wasn't contributing to the household budget.*

*Although I was on JobSeeker, because of the treatment I was having I couldn't look for work. It was such a relief when Centrelink told me that I had qualified for the Disability Support Pension.*

*Living about 50 km away from the hospital put a lot of pressure on the budget. Fuel costs were a concern, especially when I had to drive to appointments 3 days in a row.*

*However, I sorted that out by talking to the staff about having all the appointments on the one day.*

*The car is also being used a lot more, so it needs more servicing which is an added cost. And I worry about finding the money to pay for repairs if something wears out.*

*It's important to speak up and let treatment staff know if there are things you can't afford to do, so they can try and help.*

***“I learnt to speak up and let people know when I needed help.”***

# Finding other income

If you are having difficulty paying your living expenses, you may want to look at ways you can increase your income. This can help reduce the pressure and stress of having to cut your expenses. This chapter discusses some options for adding to your income.

## Centrelink benefits

The Australian Government provides a range of payments through Centrelink which may be available to people with cancer and their carers. These include:

- Age Pension
- Carer Payment and Carer Allowance
- Disability Support Pension
- JobSeeker Payment
- Bereavement Payment.

You may also be eligible for Rent Assistance, the Pensioner Concession Card or the Health Care Card, which can help reduce your medical and other expenses (see page 35).

Centrelink benefits may depend on your income and assets or have other eligibility requirements. To check if you are eligible, and for information about how to apply, visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au) or ask your social worker.

You can claim payments online through myGov (visit [my.gov.au](http://my.gov.au) to set up an account). Visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and search for the payment and service finder to see what payments you may be able to get.

## Insurance claims

Review all your insurance policies to see if they cover your situation. This may include income protection, private health, travel, trauma, consumer credit, total and permanent disability (TPD), mortgage and life insurance. It is important to make insurance claims as soon as possible because time limits may apply.

Check whether you have any insurance attached to your superannuation (see page 17) or provided by your employer. If you are thinking of resigning from your job, check your insurance coverage first, because leaving work may affect your entitlements.

If you are not sure whether you are covered, contact the insurer. If you think you should be covered but your claim is denied, contact the Australian Financial Complaints Authority (see page 42 for contact details). Cancer Council may be able to connect you with a lawyer for assistance. Call 13 11 20.

► See our *Insurance and Cancer* fact sheet.

## No interest loans

No Interest Loan Schemes (NILS) provide people on low incomes with interest-free credit. You can borrow up to \$2000 for essential items such as furniture and whitegoods, computers, some medical services and car registration. You can borrow up to \$3000 to pay bond, rent in advance and rates.

Most of these loans will need to be repaid over 1-2 years. NILS loans are provided by several charitable organisations. To see if you are eligible, or to find a NILS provider near you, call Good Shepherd on 13 64 57 or visit [goodshep.org.au/services/nils](http://goodshep.org.au/services/nils).



## Property and other assets

You may be able to sell an asset, such as a house, car or investments, to give you more cash to cover expenses or repay debts. It's a good idea to speak to a financial adviser about which assets to keep and which to sell. If you are considering selling an asset, such as property or shares, or cashing in superannuation or other similar policies, make sure you get advice that explains any tax issues and maximises your return.

If a lender has a court order to sell your property to recover a debt, ask them in writing to postpone enforcement of the order so that you can sell your asset privately. You will probably get a better price if you arrange the sale yourself or through an agent.

## Superannuation

In Australia, you can access your superannuation (super) after reaching the age of 60 years old. You will usually need to be retired if under 65. You can, however, access your super early in particular circumstances, such as to pay for medical treatment or due to severe financial hardship. These are the conditions for accessing your super.

**Aged 65 or over, working or retired** – Once you have reached the minimum age set by law (your preservation age), you can access your super as a lump sum or an income stream.

**Aged 60–64 and retired** – The same conditions as above apply.

**Aged 60–64 and still working** – You can access some of your super to top up your salary if you are working reduced hours. Called transition to retirement (TTR), this scheme provides an income stream from your superannuation savings. There are conditions applied to TTR.



If you're not sure where all your superannuation is held, call the ATO's lost super search line on 13 28 65 to find any lost or unclaimed superannuation.

**Aged under 60** – You can access your super early only in some circumstances, including if you:

- need the money to pay for medical treatment, or transport to and from medical treatment for yourself or a dependant
- need the money for home loan repayments to prevent the bank from selling your house to pay off the debt (foreclosure)
- have a disability and need to make your home or car more accessible
- need to pay palliative care, funeral, burial or cremation costs
- have a terminal illness with a life expectancy of 2 years or less
- are unable to ever return to work (called permanent incapacity)
- have been receiving a Centrelink payment for 26 weeks continuously and cannot pay your living expenses
- have a low super balance of less than \$200.

## How to access super early

To access your superannuation early, you need to apply to the Australian Taxation Office (ATO) or directly to your super fund, depending on why you are applying. There are also tax issues to consider. If you want to know more about accessing your superannuation early, you can visit [ato.gov.au](http://ato.gov.au) and search for early access to super; contact your super fund; or talk to a financial counsellor.

## Super, insurance and terminal illness

People accessing super early because of a terminal illness might also be able to claim on their super's life insurance (see opposite page).

Before you decide to access your super early, find out whether doing so would affect your insurance entitlements.

Premiums for life insurance are often deducted directly from the super's lump sum (preserved amount). If you withdraw all your super, you will no longer be up to date with the insurance premiums, so insurance cover may be cancelled. You may be able to leave some of your super in the fund so insurance premiums continue to be paid. Insurance can also be cancelled if super funds are inactive for more than 16 months.

You will need to check the qualifying time frame – superannuation law allows people to withdraw all their super if their life expectancy is 2 years or less, but many life insurance policies allow payouts only when life expectancy is one year or less. To find out more about your super, talk to your super fund or a financial adviser.

► See our *Superannuation and Cancer* and *Insurance and Cancer* fact sheets.

## Do you have insurance through your super?

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People often don't realise that they may have insurance attached to their super. Many industry super funds, as well as some retail funds, offer insurance by default. In many cases, you will be covered if you did not choose to opt out.

Types of insurance offered through super funds include:

- life insurance (may be called death cover) – this is paid to nominated beneficiaries when the policyholder dies. Some policies will pay the insured amount if the

policyholder is diagnosed with a terminal medical condition

- total and permanent disability (TPD) insurance – this is usually paid as a lump sum. Each insurer can have a different definition of what it means to be totally and permanently disabled from illness or injury
- income protection insurance – this is paid if you're unable to do your usual job due to sickness or injury.

For more details, contact your superannuation fund.

## Workers compensation

In Australia, about 5000 people are diagnosed with work-related cancers each year.<sup>2</sup> Work-related cancers can be caused by:

- ultraviolet (UV) radiation from the sun (e.g. labourers, wharf workers, postal service workers)
- toxic dusts and chemicals, including asbestos, diesel exhaust, heavy metals, solvents and pesticides (e.g. construction workers, painters, armed services personnel, forestry workers)
- ionising radiation (e.g. miners, nuclear energy workers).

Workers compensation covers workers and their employers in the event of a work-related injury or illness. If you have been diagnosed with a work-related cancer, you may be entitled to workers compensation.

This could be paid weekly, as a lump sum and/or used to pay medical bills. If a person dies because of a work-related cancer, their dependants may be able to claim a lump sum amount.

It's important to obtain legal advice from a lawyer who specialises in workers compensation matters. To make a claim, notify your state or territory workers compensation authority about your cancer and why you think it is work related. A time limit may apply for making a claim.

Contact the Law Society in your state or territory to find a lawyer near you. Depending on where you live, Cancer Council 13 11 20 may be able to connect you with a lawyer.

# Reducing debts and expenses

One way to help balance your budget is to look at all your debts and expenses, and explore ways to reduce them. Although it can feel overwhelming to deal with many bills, there are options available if you are having trouble paying them.

You may find it helpful to ask a trusted family member or friend to help make phone calls or fill out forms, particularly if you are dealing with the side effects of cancer treatment. Some organisations may ask you to provide proof of why you are in hardship, such as a letter from your hospital, GP or treatment team confirming your diagnosis.

## Council rates

Councils can charge interest on the amount you owe if you have not paid your rates on time. If you are concerned that you may not be able to pay your rates, talk to your council before your rates are due.

Many local councils have a rate assistance or rebate policy for people in financial hardship. You may be able to:

- claim a concession rate – these are available to holders of some concessions; the concession rate varies in each state and territory
- negotiate a payment plan to pay your rates in smaller instalments
- write off interest charges on overdue rates
- defer part or all of your rates and charges for a set period of time.

Contact your local council to find out about the help they offer to ratepayers. Most councils will ask you to put your request in writing.

## **Income tax**

If you owe tax and are concerned about being able to pay it on time, call the Australian Taxation Office (ATO) on 13 11 42 as soon as possible. It is still important to lodge your tax return or business activity statements (BAS) on time, even if you know you can't pay the tax. This avoids late lodgement penalties and shows that you are trying to meet your obligations. Depending on your circumstances, the ATO may decide to give you more time to pay or agree to one of the following measures.

### **Pay your tax debt by instalments**

If you have a tax debt and you cannot pay it in full, you may be able to pay in weekly, fortnightly or monthly instalments. This is called a payment plan.

Depending on the amount you owe, there are different ways to set up a new payment plan with the ATO (see table on next page). The ATO's online payment plan estimator can help you work out how to pay your debt. Visit [ato.gov.au](http://ato.gov.au) and search for payment plan estimator, or ask a financial counsellor for help.

### **Ask for interest charges to be reduced**

The ATO charges interest on unpaid tax debts. This general interest charge (GIC) starts from the original due date, even if you enter into a payment plan. If you are experiencing financial difficulties because of cancer, you can ask to have some or all of the GIC reduced or cancelled. This is known as the remission of GIC.

Contact the ATO on 13 11 42 and explain why your payment was delayed and any steps you took to avoid the delay. For larger amounts, you may be asked to put your request in writing.

## How to set up a payment plan with the ATO

For income tax debt, have your tax file number (TFN) ready. For business activity statement (BAS) debt, have your Australian business number (ABN) ready.

|                                            |                      |                                                                                                                                                                                                                    |
|--------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Use the online service</b>              | debt under \$200,000 | Visit <a href="http://my.gov.au">my.gov.au</a> and link your myGov account to the ATO. myGov is a secure way to connect with various government services. You can create an account if you don't have one already. |
| <b>Call the automated phone service</b>    | debt under \$200,000 | Call 13 28 65 (individuals) or 13 72 26 (businesses) and follow the prompts. You can suggest a payment arrangement. If this is accepted, the ATO will send you a confirmation letter.                              |
| <b>Speak to a customer service officer</b> | debt over \$200,000  | Call 13 11 42 to speak to someone at the ATO. They will ask about your financial situation, such as why you haven't been able to pay and how you plan to pay the debt.                                             |

## Apply for a release of your tax debt

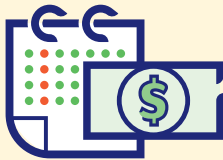
You can apply to have some types of tax debt permanently removed (released). You will need to show that paying the debt would cause you serious hardship. This means you would be unable to provide food, housing, medical care or other essentials for yourself or your family.

Use the ATO's debt release tool to work out if you are eligible to apply for a release of your tax debt and to get the application form – visit [ato.gov.au/calculators-and-tools/payments-debt-release-tool](http://ato.gov.au/calculators-and-tools/payments-debt-release-tool). You will need to provide pay slips and bank statements. You can also call 13 11 42 to discuss your options.

## Utility bills

Utilities include services like electricity, gas, water, phone and internet. If you need help paying for your utilities, you have some options.

### Hardship programs



Most utility providers are required by law to offer payment options to customers who are having trouble paying their bills. This is called a hardship policy, and how this works varies from provider to provider.

You may be able to set up a payment plan that will allow you to pay later (defer the payment) or pay several smaller amounts over a set period (pay by instalments). Once you register with a hardship program and are regularly paying something off your bill, your utility provider cannot cut off your supply. To find out more about individual hardship programs, contact your service provider.

### Rebates and concessions



Rebates and concessions can reduce the amount you owe on your utility bills. They are usually available to customers on low incomes, people receiving certain Centrelink payments and holders of some concession cards.

Special rebates may be available to customers who are medically unable to regulate their body temperature, or who need to use certain essential medical equipment (such as an oxygen concentrator) at home.

### Payment vouchers and grants



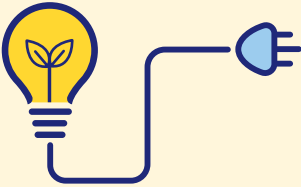
In most states and territories, customers in financial hardship can receive payment assistance vouchers or grants to put towards their utility bills.

These may be available through community welfare agencies such as the Salvation Army, or directly by the relevant state or territory government department.

To find organisations and government departments that provide rebates and vouchers visit [moneysmart.gov.au](http://moneysmart.gov.au) and search for problems paying your bills.



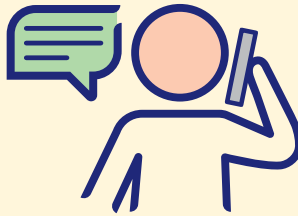
## Energy efficiency programs



Changing how you use energy may reduce your bills. Some states and territories offer free energy and water efficiency assessments to help customers find ways to use less energy and water. They may also help with energy-saving or water-saving repairs and alterations, such as offering a reduced fee for a plumber to fix your leaking taps.

Visit [energy.gov.au](http://energy.gov.au) for energy-saving tips, and to find assistance in your state or territory. Download the Light Bulb Saver app from the App Store or Google Play to see how much money you can save by using energy-efficient alternatives.

## Support and disputes



Don't be afraid to ask for help. Family members or friends might be able to help you find information or talk to a financial counsellor. Cancer Council 13 11 20 can sometimes help you find a financial counsellor.

Independent services can help you resolve disputes with your utilities provider. If you need help with a dispute about phones or the internet, the Telecommunications Industry Ombudsman may be able to assist – call 1800 062 058 or visit [tio.com.au](http://tio.com.au).

For disputes with water or gas providers, contact your state or territory's energy and water ombudsman. For a list of ombudsman schemes, go to the Australian Energy Regulator ([aer.gov.au](http://aer.gov.au)) and search for useful contacts.

*“I was embarrassed to ask for help, but it was a bad time for me to get sick. Getting help paying my water rates was much appreciated.”* GEORGE



Try to avoid using credit cards to pay your bills and other living expenses. Credit cards often charge high rates of interest, which means that if you don't pay them off each month, the amount you owe will keep getting bigger.

## Education expenses

If cancer has caused you financial hardship, you may be able to come to some arrangement regarding school fees or it may be possible to delay (defer) repayment of your education (HECS-HELP) debt. Special grants can help young people to continue their education.

### Negotiate school fees

Fees are not compulsory in public schools, but it's a good idea to contact the school to discuss payment of voluntary contributions. Many private and independent schools are willing to make arrangements for parents experiencing unexpected hardship who cannot pay school fees in the short term. Ask for written confirmation of any changes you negotiate.

Once you become aware that your financial situation has changed, get in touch with the school principal straightaway to discuss your options. These may include:

- investigating scholarships or bursaries that cover school fees and other expenses
- negotiating a payment plan
- requesting a temporary suspension of your fees.

*“You hear that once people are in the credit trap, they can't get out of it. I called Cancer Council and ended up speaking to a financial counsellor. She helped me sort things out with the bank.”* VINCENT

## Apply for an education grant

Young people affected by cancer may be able to apply for special grants to help them pay for education and training. Here are some organisations that provide grants:

- Redkite provides grants to young people aged up to 18.  
Visit [redkite.org.au/service/financial-assistance-program](http://redkite.org.au/service/financial-assistance-program).
- Ronald McDonald House Charities offers the Charlie Bell Scholarship program each year to people aged 15–20.  
Visit [rmhc.org.au/charlie-bell-scholarships](http://rmhc.org.au/charlie-bell-scholarships).
- Young Carers Network, part of Carers Australia, provides the Young Carer Bursary Program for carers aged 12–25.  
Visit [youngcarersnetwork.com.au/bursary](http://youngcarersnetwork.com.au/bursary).

## Defer HECS–HELP debts

You may have a HECS–HELP debt under the Higher Education Contribution Scheme (HECS) or the Higher Education Loan Program (HELP). If you are having trouble repaying the debt, you can apply to the ATO to defer or reduce your repayments.

You will need to show that making the repayments would cause serious hardship (e.g. would leave you unable to provide food, accommodation, clothing, medical treatment or other necessities for you or your family) or that there are other special reasons such as having a serious illness.

The ATO may also ask you to provide details of your income and expenses as well as a copy of your most recent pay slip. If your application is successful, you will not need to make any repayments until the next financial year. If you want to defer your repayments for another year, you will need to reapply. There are time limits that apply. To defer your HECS–HELP repayments, download and complete an application form. Call 1300 650 225 or visit [ato.gov.au](http://ato.gov.au).

## Loans and credit cards

If you are worried about keeping up with repayments on your loans (such as home or car loans) or credit cards, don't wait until you have fallen behind. Take action early, before a lender or credit card provider begins legal proceedings. If debt collectors are contacting you, ask a financial counsellor for advice (see page 11).

### Talk to your loan provider

Let the organisation you owe money to (the creditor) know that you are experiencing financial hardship because you or a family member has cancer. The creditor may agree that you can:

- stop making repayments for a short time, such as 6–12 months
- make lower repayments for a short time
- change to interest-only repayments for a specified period
- pay by instalments
- reduce the total amount owing
- extend how long you have to pay the loan (the loan term).

Making a payment arrangement as soon as possible can protect your credit rating. If you apply for a loan in the future, the lender will usually check your credit report before approving the loan.

Contact the creditor to make a payment arrangement. Make sure you get any agreement in writing, and check what interest and fees you will need to pay. Speak to a lawyer or financial counsellor if you need help understanding the documents.



A credit report details your credit history and rating, including every time you have applied for credit or not made a repayment on time (defaulted). It is held by a credit reporting agency. Your credit rating helps a lender assess the risk of lending to you.

## Apply for a hardship variation

If you are finding it hard to repay loans and credit cards, you can apply for a hardship variation. This is usually a temporary arrangement to help you manage short-term financial difficulties. It is a formal process where you ask your credit provider to change the terms of your loan contract. It is usually only offered by lending institutions and banks.

To be eligible to apply for a hardship variation, you will usually need to meet the following criteria, although these can change between lenders:

- the loan is for a personal reason (e.g. home loans, personal loans or car loans), not a business loan
- you can reasonably repay the adjusted amounts agreed under a varied loan contract – maybe you are planning to go back to work after treatment, or you can pay off your debt over a longer term
- you can't make your repayments at the moment because of illness, unemployment or some other reasonable cause.

Even if you don't meet the above criteria (e.g. your loan is a business loan), your credit provider may still be willing to help you, although it won't be called a hardship variation.

To apply for a hardship variation, write to or call your credit provider and explain your situation. You can also ask a financial counsellor to negotiate for you. If you ask someone else to negotiate on your behalf, you will probably need to fill in a form, usually called a third party authority form. This authority confirms that you have authorised this person to act on your behalf.

You can ask for reduced repayments or a complete hold on repayments for a specific period of time or until your situation has improved.

The credit provider will usually continue to charge interest on the loan even if repayments are reduced or on hold. This means that the loan balance may increase, which could increase your instalment payments once your period of hardship variation ends. Check with your creditor about the terms that apply to you.

Your credit provider may ask you for more information about your finances to help them with the decision. Work out what you can afford to pay before you talk to creditors. Once you agree to an amount, it may be difficult to change it. You can usually pay more if you find you can afford to. Remember, the creditor is focused only on the amount you owe them.

Getting a hardship variation may protect your credit rating if you get a variation agreement early and you stay up to date with the lower repayments. Sometimes credit providers are required to report any defaults on loan repayments immediately, which can affect your credit rating. If you have a hardship variation agreement and think you might miss a payment, tell your credit provider straightaway.

If your application for a hardship variation is refused, the credit provider must give written reasons. If you think the reasons provided are unfair, you can complain through an external dispute resolution scheme (see page 30). Sometimes, your credit provider will ask for more information. Make sure you respond by the date set by your credit provider so your hardship variation request can be assessed.



The credit provider is required by law to respond to your request in writing, usually within 21 days. If you do not hear back, you can lodge a request for a reply with the credit provider's internal dispute resolution team.

If you think you will not be able to reasonably repay the loan, you may need to consider other options. These may include a debt release on compassionate grounds (see pages 30–31), selling assets (see page 15) or, as a last resort, bankruptcy (see page 40).

## How to refinance your loans

Rolling all your loans into one can make it easier to manage the repayments. This is called debt consolidation or refinancing. Before you refinance, follow these important steps:

|                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Compare interest rates, fees and charges</b> | Make sure you will be paying less for your new loan and check whether your current provider will charge any exit or penalty fees.                                                                                                                                                                                                                                                                                                                                                      |
| <b>Check the time frame</b>                     | Some providers offer debt consolidation with competitive interest rates for a short time only (e.g. 6 or 12 months).                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Check the company is licensed</b>            | To find out if a lender or broker is licensed, search the Australian Securities and Investments Commission (ASIC) professional register at <a href="http://connectonline.asic.gov.au">connectonline.asic.gov.au</a> .                                                                                                                                                                                                                                                                  |
| <b>Avoid predatory lenders</b>                  | Some businesses take advantage of people in financial difficulty by offering options that can lead to more problems. They may charge very high establishment fees and interest rates, and make the loan term very short, even for a big loan. This is called predatory lending. If you think you have a loan with a predatory lender, it's important to get legal advice immediately. Search for your nearest community legal centre at <a href="http://clcs.org.au">clcs.org.au</a> . |
| <b>Get independent advice</b>                   | See a financial adviser or financial counsellor (see page 11).                                                                                                                                                                                                                                                                                                                                                                                                                         |

## How to resolve credit disputes

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Almost all credit providers have an external dispute resolution (EDR) scheme. An EDR scheme allows you to have a dispute resolved by an independent party for free and without going to court.

Many credit providers have internal dispute resolution (IDR) schemes. Ask your credit provider about their complaints processes.

The Australian Financial Complaints Authority (AFCA) provides EDR for all financial services in Australia. To check if your credit provider is a member and for more details about making a complaint, call AFCA on 1800 931 678 or visit [afca.org.au](http://afca.org.au).

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## Ask about credit card repayment protection

When you applied for a credit card, you may have taken out credit card repayment protection. This will help cover repayments if you're unable to work due to illness, permanent disability or death. There is usually a waiting period before you can make a claim. Also, conditions apply for using credit card repayment protection. Speak to your credit card provider to see if you have repayment protection.

## Ask if you're eligible for debt release

In some limited circumstances, your creditor can decide to write off (waive) your debt altogether. This is known as debt release on compassionate grounds, and it is rare. It is usually an option only for people who have been on Centrelink benefits for a long time and have no assets except household goods and tools of trade.

If you think you may be eligible, ask a financial counsellor or a community legal centre (see pages 41–42) to help you apply to have



your debts released. Debt release can affect your credit rating, so find out what this means before going ahead.

## Check if the debt is secured or unsecured

When you owe money, the debt may be secured or unsecured. The type of debt affects what action the lender (creditor) can take to get their money back if you stop making repayments.

**Secured debt** – This is a debt that is backed against a particular asset. When a bank lends you money, they may take security for the debt. This means that if you stop making repayments, the bank can take certain property (called the security property) and sell it to get back the amount you owe. Home mortgages and car loans are secured debts.

**Unsecured debt** – With this type of debt, if you stop making repayments, there is no particular asset the creditor can take and sell. If you can't pay the debt, you may be able to agree on a hardship variation (see pages 27-29) or get help from Australian Financial Complaints Authority (AFCA) to resolve the dispute. Otherwise, the creditor must go to court and get an order for you to pay the debt.

Sometimes, the creditor may be able to take some of your income or assets to repay what you owe. For more information about going to court, see the next page. Credit cards and personal loans are usually unsecured debts.

*“When I got cancer, I was too sick to work. I thought I'd be able to go back to work once I was fixed up, so I kept using my credit card. That's how I got caught in the credit trap.”* VINCENT

## What to do if a creditor takes you to court

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### Get professional advice

**straightaway** – If you receive an official court document, such as a statement of claim, you will have only a limited time (usually 21 or 28 days) to file a formal response at court.

A statement of claim sets out what your creditor thinks you owe them. If you disagree with the claim, you need to lodge a defence with the court.

If you need legal help, you can search for your nearest community legal centre at [clcs.org.au](http://clcs.org.au) or ask your financial counsellor to refer you to a lawyer. You can also call the National Debt Helpline on 1800 007 007 or visit [ndh.org.au](http://ndh.org.au) for more information.

**Ask whether you can set up a payment plan** – If you agree you owe the amount in the claim but are not in a position to pay it, you can try to negotiate a payment plan with the creditor.

You may also have the right to get the statement of claim put on hold and use an external dispute resolution (EDR) scheme (see page 30). This may give you an opportunity to

set up a payment plan with your creditor. Seek advice from a financial counsellor or lawyer if you think the dispute could be referred to an EDR scheme, or if you are unsure.

### Don't ignore a statement of claim –

If you don't file a formal response or appear at the hearing, the creditor can get a default judgment against you. This means that the court will order you to pay the money owed to the creditor.

If you don't pay, the creditor may be able to take (repossess) some of your income or assets and sell them to get the money you owe.

**Check that a statement of claim is genuine** – Some debt collectors may give you documents that look like a statement of claim but haven't actually been issued by a court. This is fraud and is against the law.

If you are not sure whether the statement of claim you have received is genuine, check with a lawyer.

## **Medical and pharmaceutical expenses**

The Australian Government offers several benefits that can help you pay less for medical treatments, tests, prescription medicines and other medical supplies.

### **Register for the Medicare Safety Net**

A cancer diagnosis often involves many medical appointments for tests and treatment. Medicare will usually cover part of these expenses, but you may need to pay the difference yourself.

The Medicare Safety Net applies to out-of-hospital costs. Once your out-of-pocket costs go over a certain amount (called the threshold), Medicare will pay you a higher benefit for many services until the end of the calendar year. This may mean you receive more money back from Medicare for your appointments and tests.

If you are an individual, you do not need to register for the Medicare Safety Net as Medicare automatically keeps a record of your expenses. A couple or family will need to register even if you are all listed on the same Medicare card. To download the registration form, visit Services Australia at [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and search for Medicare Safety Net, or call Medicare on 132 011.

### **Receive Medicare benefits for allied health services**

If you have a chronic health condition – one that lasts for at least 6 months – you may be able to get Medicare benefits for allied health practitioners (e.g. physiotherapists, dietitians and psychologists) to help manage your condition.

If your GP refers you to any allied health professionals, you may receive a Medicare rebate for up to a total of 5 visits per calendar year.

Talk to your GP about whether seeing allied health practitioners would be helpful for your condition. If so, your GP will prepare a GP Management Plan and Team Care Arrangement. They can then refer you to the allied health practitioners who are listed in the Team Care Arrangement.

## Get a PBS Safety Net card

The Pharmaceutical Benefits Scheme (PBS) subsidises the cost of many prescription medicines for people with a current Medicare card. The PBS Safety Net further reduces the cost of prescription medicines once you or your family have spent a certain amount on them each calendar year. This amount is known as the PBS Safety Net threshold.

There are 2 PBS Safety Net thresholds – one for general patients and one for concession card holders. Once you or your family reach the threshold, your pharmacist can give you a PBS Safety Net card. With this card, your prescription medicines for the rest of the year will be discounted (or free if you have an eligible concession card). You will still need to pay full price for medicines not listed on the PBS.

To get a PBS Safety Net card, keep a record of any PBS medicines you or your family buy. You can use a Prescription Record Form, which you can get from your pharmacy. For more information, call the PBS Information Line on 1800 020 613, or visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and search for PBS Safety Net.



Medicines not on the PBS are usually expensive. You may be able to get them as part of a clinical trial or at a reduced cost through a compassionate access or cost-share program offered by the pharmaceutical company. Talk to your health care team for more information.

## **Use a concession card**

Centrelink provides concession and health care cards to help reduce the cost of medical expenses and medicines for eligible people. These include the Pensioner Concession Card, Commonwealth Seniors Health Card, and Health Care Card.

The Department of Veterans' Affairs Veteran Card also helps with these costs. The benefits you receive with a Veteran Card depend on its colour (visit [dva.gov.au](http://dva.gov.au) for more information).

These cards may also mean you can get cheaper medicines through the PBS; free medicines once you reach the PBS Safety Net threshold (see opposite page); and refunds for medical expenses through the Medicare Safety Net (see page 31). If you have an eligible card, show your pharmacist when you get your prescription filled. Some doctors bulk-bill concession card holders, although this is up to the doctor. Talk to your GP about whether they bulk-bill.

## **Use the Pharmaceutical Allowance**

The Pharmaceutical Allowance is a small amount that helps eligible people cover the cost of medicines. It is automatically included if you receive certain Centrelink payments. For people receiving the Disability Support Pension, Age Pension or Carer Payment, the allowance is included as part of their payment each fortnight.

You do not need to apply for the Pharmaceutical Allowance as Centrelink will automatically assess your eligibility and pay you with your regular fortnightly payments if you qualify. You may be able to get the Pharmaceutical Allowance as an advance payment. For more information, go to [servicessaustralia.gov.au](http://servicessaustralia.gov.au) and search for Pharmaceutical Allowance.

## Receive help with the cost of continence aids

The Australian Government's Continence Aids Payment Scheme (CAPS) helps cover the cost of continence products. If cancer or its treatment has left you with permanent or severe incontinence (difficulty controlling your bladder or bowel movements), you may be eligible for CAPS.

For most cancers, this payment is available only if you also hold a Pensioner Concession Card. For a small number of neurological conditions, including brain and spinal tumours, you can receive the payment without a Pensioner Concession Card.

To find out more about CAPS, call the National Continence Helpline on 1800 33 00 66. To download the application form, go to [health.gov.au](http://health.gov.au) and search for Continence Aids Payment Scheme. If you want help completing the form, call the CAPS team on 1800 239 309.

## Be reimbursed for external breast prostheses

Medicare's External Breast Prostheses Reimbursement Program helps with the cost of new or replacement breast prostheses. If you have a Medicare card and have had a full or partial mastectomy because of breast cancer, you can claim up to a set amount for a new prosthesis every 2 years. If you've had a bilateral mastectomy, you can be reimbursed for 2 breast prostheses. You will need to pay the upfront cost of the prosthesis in full and get reimbursed later.

As policies can change, check what assistance is available before you buy a new prosthesis. Call Medicare on 132 011 or visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au) to check if you're eligible for the program and to get a claim form. You will need to send the completed form with a copy of the original receipt for the prosthesis to Medicare.

► See our *Breast Prostheses and Reconstruction* booklet.

## Receive free stoma supplies

After surgery for bladder, bowel or anal cancer, you may need a temporary or permanent stoma. This is an opening in the abdomen that allows urine (wee) or faeces (poo) to be collected in a bag.

The Australian Government's Stoma Appliance Scheme (SAS) provides free stoma supplies for people with a temporary or permanent stoma. To apply for the scheme, you must hold a Medicare card and be a member of a stoma association. These associations usually charge a small annual membership fee that gives access to free stoma appliances and products. For more information go to [health.gov.au](http://health.gov.au) and search Stoma Appliance Scheme, or visit the Australian Council of Stoma Associations at [australianstoma.com.au](http://australianstoma.com.au).

## Rent

If you are worried about paying your rent, don't wait until you have fallen behind. Talk to your landlord or real estate agent to see if you can negotiate a reduced rent, a temporary freeze on payments, or delay your rent payments for a set amount of time.

If you're unable to work, check with Centrelink to see if you are eligible for any benefits. If you already receive Centrelink benefits such as the Age Pension, Carer Payment or Disability Support Pension, you may be able to get Rent Assistance. To check eligibility requirements, visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au).

You can also contact your local housing office or tenants advice service for information about assistance that may be available. You may find it helpful to talk to a financial counsellor or contact a community legal centre.

## Travel costs

Having cancer treatment can mean a lot of travel to and from your medical appointments. There are several ways to save on travel costs.

### Make a patient transport claim

People who need to travel away from home for treatment may have extra expenses. There is financial help available for transport and accommodation costs.

Every state and territory has Patient Assisted Travel Schemes (PATS) for people who need to travel long distances for specialist medical treatment that is not available in their local area. Many schemes also help with the cost of accommodation, if it is needed. The eligibility rules are different for each state and territory. In general, you must be a permanent resident of the relevant state or territory and also need to travel a significant distance to the closest available specialist treatment.

Most patient transport assistance schemes are subsidy schemes – they pay a part of your travel and accommodation costs, but you need to pay the rest. Usually, you will need to cover the upfront costs in full and get reimbursed later. If you have a concession or health care card, you may be able to apply for assistance before you spend the money.

If you meet the eligibility criteria, you and your doctor will need to complete a form. You may also need to provide original tax receipts and medical certificates to support your application.

To find out about the transport support offered in your state or territory, visit [healthdirect.gov.au](http://healthdirect.gov.au) and search for PATS. Cancer Council can help you find transport to treatment. Call 13 11 20.



## **Use your Pensioner Concession Card**

If you receive certain payments from Centrelink, you will automatically receive a Pensioner Concession Card. This will mean you can get lower fares or free travel on public transport and discounts on car registration.

Carry your card with you and ask for the concession fare when you use public transport. When renewing your car registration, claim the concession rate if you are eligible. To see what concessions are available, visit Services Australia ([servicesaustralia.gov.au](https://servicesaustralia.gov.au)) and search for Pensioner Concession Card benefits.

## **Check if you're eligible for the Mobility Allowance**

If the type of cancer or treatment you have makes it hard for you to use public transport and you receive certain Centrelink payments, you may be eligible for the Mobility Allowance.

This allowance only applies if you are travelling to work (paid or voluntary), study or training, or travelling to look for work. It is a regular extra amount that is paid with your main Centrelink payment each fortnight. To check if you are eligible, or to submit an online claim, visit Services Australia ([servicesaustralia.gov.au](https://servicesaustralia.gov.au)) and search for Mobility Allowance.

## **Ask about parking concessions**

Reduced parking fees are often available to help cover the cost of parking for people who are having ongoing cancer treatment, hold pension cards (e.g. Pensioner Concession Card, Health Care Card) or are in financial hardship. If you will be driving to treatment – or someone will be driving you – ask your treatment centre or the hospital social worker about whether discounted parking rates are available, and how to get them.



# Bankruptcy

If you're unable to pay your debts and cannot come to suitable payment arrangements with your creditors, you can apply to become bankrupt. Bankruptcy is a legal process that releases you from most debts, relieves you from the stress of dealing with debt collectors and lets you start over.

Bankruptcy can have serious long-term consequences and may make it harder to borrow money in the future. Before applying, it is important to get advice from a qualified financial counsellor or bankruptcy lawyer. They will look at whether you have any other options, and will explain what bankruptcy will mean for you. For more information on bankruptcy, call the Australian Financial Security Authority (AFSA) on 1300 364 785 or visit [afsa.gov.au](http://afsa.gov.au).

## What happens if I become bankrupt?

Bankruptcy generally lasts for 3 years. When you become bankrupt, a trustee is appointed to control most of your financial affairs. The trustee tells creditors of your bankruptcy and your creditors will deal with your trustee instead of you to have their debts repaid.

To pay your creditors, the trustee will sell your assets (which may include your home); take some of your income once you are earning over a certain amount; and recover any property or money that you may have transferred to someone else for less than market value.

You will usually be able to keep essential household goods, your computer and clothing. You will also be able to keep your superannuation as long as it stays in your superannuation fund.

# Support and information

## Useful organisations

### Financial help

|                                                                                                                                                  |                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <p><b>Cancer Council</b><br/>Your local Cancer Council may be able to provide financial counselling or connect you with a financial planner.</p> | <p>13 11 20</p>                                                                                                 |
| <p><b>Financial Information Service (FIS)</b><br/>Free, confidential service from Services Australia.</p>                                        | <p>132 300<br/><b>servicesaustralia.gov.au</b><br/>(type “Financial Information Service” in the search box)</p> |
| <p><b>Financial Advice Association of Australia (FPA)</b><br/>Information about financial planning and help to find a financial planner.</p>     | <p>1300 337 301<br/><b>faaa.au</b></p>                                                                          |
| <p><b>Financial Rights Legal Centre</b><br/>Information about a variety of topics related to financial services.</p>                             | <p><b>financialrights.org.au</b></p>                                                                            |
| <p><b>Insurance Law Service (ILS)</b><br/>An insurance helpline for consumers.</p>                                                               | <p>1300 663 464<br/><b>financialrights.org.au</b></p>                                                           |
| <p><b>Mob Strong Debt Help</b><br/>Advice service about money issues for Aboriginal and Torres Strait Islander peoples.</p>                      | <p>1800 808 488<br/><b>financialrights.org.au/mob-strong-debt-help</b></p>                                      |
| <p><b>Moneysmart</b><br/>Financial and budgeting tips. Includes the Financial Advisers Register.</p>                                             | <p><b>moneysmart.gov.au</b></p>                                                                                 |
| <p><b>National Debt Helpline</b><br/>Help with debt problems and assistance finding a financial counsellor.</p>                                  | <p>1800 007 007<br/><b>ndh.org.au</b></p>                                                                       |

## Bankruptcy

Australian Financial Security Authority (AFSA)  
Information about bankruptcy and personal insolvency agreements.

1300 364 785  
[afsa.gov.au](http://afsa.gov.au)

## Dispute resolution

Australian Financial Complaints Authority (AFCA)  
National dispute resolution scheme for all financial services complaints.

1800 931 678  
[afca.org.au](http://afca.org.au)

Telecommunications Industry Ombudsman (TIO)  
National complaints resolution scheme for phone and internet services.

1800 062 058  
[tio.com.au](http://tio.com.au)

## Government benefits

Pharmaceutical Benefits Scheme (PBS)  
Help with the cost of prescription medicines.

1800 020 613  
[pbs.gov.au](http://pbs.gov.au)

Services Australia  
Includes Centrelink and Medicare; financial support for people in need.

[servicesaustralia.gov.au](http://servicesaustralia.gov.au)

## Legal advice

Cancer Council  
Your local Cancer Council may be able to connect you with a lawyer.

13 11 20

Community Legal Centres Australia  
Provides links to local community legal centres across Australia.

[clcs.org.au](http://clcs.org.au)

## Taxation

Australian Taxation Office  
Tax and superannuation information.

13 28 65 (individuals)  
13 72 26 (businesses)  
[ato.gov.au](http://ato.gov.au)

## Support from Cancer Council

Cancer Council offers a range of services to support people affected by cancer, their families and friends. Services may vary by location.

### Cancer Council 13 11 20



Our experienced health professionals will answer any questions you have about your situation and link you to local services (see inside back cover).

### Information resources



Cancer Council produces booklets and fact sheets on more than 40 types of cancer, as well as treatments, emotional and practical issues, and recovery. Call 13 11 20 or visit your local Cancer Council website.

### Legal and financial support



If you need advice on legal or financial issues, we may be able to refer you to qualified professionals. These services are free for people who can't afford to pay. Financial assistance may also be available. To find out more, call Cancer Council 13 11 20.

### Practical help



Cancer Council can help you find services or offer guidance to manage the practical impacts of cancer. This may include helping you access accommodation and transport services.

### Peer support services



You might find it helpful to share your thoughts and experiences with other people affected by cancer. Cancer Council can link you with individuals or support groups by phone, in person, or online. Call 13 11 20 or visit [cancercouncil.com.au/OC](http://cancercouncil.com.au/OC).

## Question checklist

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Asking your health care providers questions will help you make an informed financial choice. You may want to include some of the questions below in your own list.

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### Treatment costs

- How much will I have to pay for consultations?
  - How much will I have to pay for imaging scans or other tests?
  - Can you give me a written estimate of treatment costs?
  - Are there other effective treatments that cost less?
  - Who else will care for me and how can I find out what their fees will be?
  - Are there any out-of-pocket costs not covered by Medicare or my private health cover?
  - Will there be any upfront payments?
  - Do you bulk-bill?
  - Can I be treated as a public patient?
- 

### Health fund

- Am I covered for this surgery?
  - Do I have to pay an excess or co-payment?
  - Do you have a gap scheme?
  - Is my hospital or doctor covered by your gap scheme?
- 

### Financial impacts of treatment

- Are the costs negotiable? Can the cost be reduced if I can't afford it?
  - When will I have to pay? Do you offer flexible repayment plans? Do you charge interest?
  - Will I be able to work while having treatment?
- 

### Financial help

- What Centrelink or Medicare benefits am I able to claim?
  - Who can I talk to about my financial situation?
  - What financial support is available to me?
  - Am I eligible for patient travel assistance? How do I apply?
-

# Glossary

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## **asset**

Something you own. It may include financial items such as money, bonds, shares or a bank account, or physical items such as a house, land or a car.

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## **bankruptcy**

A process for individuals to be legally declared as being unable to pay their debt obligations.

## **budget**

A detailed plan that shows how much money you have coming in and how much money you spend during a set time period.

## **bulk-bill**

When a doctor bills Medicare directly and accepts the Medicare benefit as full payment.

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## **creditor**

A person or business you owe money to. May also be known as a lender.

## **credit provider**

A company or institution, such as a bank, building society, department store or car dealer, that offers to lend you money. Also called lender or creditor.

## **credit rating**

An estimate of your ability to fulfil financial commitments, based on your borrowing and repayment history.

## **credit report**

A report that details your credit history and rating, including every time you have applied for credit or not made a repayment on time (defaulted). It is held by a credit reporting agency.

## **credit reporting agency**

An organisation that collects credit information on individuals and companies.

## **debt**

Money you owe.

## **debt consolidation**

When several debts are combined into one, with the aim of reducing repayments. Also known as loan consolidation.

## **debtor**

A person or business that owes you money.

## **debt release**

The cancelling of a debt, in whole or in part. Also called debt relief or debt waiver.

## **default judgment**

Automatic judgment made when you don't respond to a statement of claim or appear at a court hearing. Without a hearing and without notifying you, the court will order that you must pay the money claimed by the creditor.

## **deferred payment**

When a debt does not need to be repaid until some point in the future.

## **diagnosis**

Identifying and naming a person's disease.

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## **establishment fee**

A one-off fee that may be charged when you set up a personal or other type of loan.

## **external dispute resolution (EDR)**

A free independent scheme to help resolve disputes – an alternative to going to court.

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## **financial adviser**

A person or authorised representative of an organisation licensed by the Australian Securities and Investments Commission (ASIC) to provide advice on some or all of these areas: investing, superannuation, retirement planning, estate planning, risk management, insurance and taxation.

### **financial counsellor**

A person who gives free, confidential and independent assistance to people with financial problems.

### **financial hardship**

When you find it hard to pay your bills and loan repayments on time because of circumstances beyond your control.

### **financial planner**

See financial adviser.

### **foreclosure**

When a lender begins the legal process of recovering an unpaid home loan debt (mortgage) by forcing the sale of the house or land.

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### **gap fee**

The difference between the Medicare Benefits Schedule fee and the doctor's fee.

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### **hardship variation**

A formal process where you ask your credit provider to vary the terms of your loan contract because you are temporarily unable to make the loan repayments.

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### **income**

Money you receive through wages, investments (such as shares or property), superannuation or government benefits.

### **income protection insurance**

A type of insurance that can help you manage your expenses if you are unable to work for a certain amount of time. If you claim this type of insurance, you are usually paid a proportion of your salary for the period you are unable to work or a specified time. Also called salary continuance insurance.

### **income stream**

A series of regular income payments from your superannuation made directly to you by your fund.

### **instalments**

Small parts of a debt that are paid at set times, as agreed with your lender.

### **insurance**

A contract between a company and an individual that guarantees a payment in the case of covered loss, accidents or death.

### **interest rate**

The rate, usually shown as a percentage rate, that a lender charges a borrower for the use of the loan.

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### **means test**

An assessment of someone's financial situation to work out whether they are eligible for financial assistance.

### **minimum payment**

The lowest amount that must be paid in each repayment period on a loan, credit card or other debt.

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### **No Interest Loan Scheme (NILS)**

A community program that provides interest-free loans for people on low incomes.

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### **out-of-pocket costs**

The difference between what you are charged, and the amount Medicare or your health fund will pay.

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### **preservation age**

The age at which you can access the preserved amount of your superannuation. You do not have to be retired.

### **preserved amount**

The contributions you and your employer make to superannuation plus any interest earned on these amounts. You can usually access the preserved amount only once you are retired or have reached preservation age, but you may be able to access it earlier in special circumstances.



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**private health insurance**

An insurance policy that covers some medical expenses.

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**rebate**

A partial refund following a purchase or payment.

**refinance**

When you replace or extend an existing loan with funds from either the same or a different bank or financial institution.

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**secured debt**

A debt that is linked to (secured against) a particular asset. If you stop making payments, the lender may sell the secured asset to get its money back.

**statement of claim**

An official court document used to start a court case. You must respond to a statement of claim within a particular time frame.

**superannuation (super)**

Money that a person and their employer put into a special fund to provide the person with money to live on after they have retired.

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**trustee (bankruptcy)**

A company or person appointed to manage your bankruptcy.

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**undischarged bankrupt**

A person who is still under the period of their bankruptcy. They have obligations to their trustee and have various restrictions on their conduct.

**unsecured debt**

A debt that is not linked to a particular asset. If you stop making repayments, there is no particular asset the lender can take and sell.

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**Can't find a word here?**

For more cancer-related words, visit:

- [cancercouncil.com.au/words](http://cancercouncil.com.au/words)
  - [cancervic.org.au/glossary](http://cancervic.org.au/glossary)
- 

**References**

1. Australian Psychological Society, *Stress and wellbeing in Australia survey*, Melbourne, 2015.
2. L Fritschi, *Occupational Cancer in Australia*, Australian Safety and Compensation Council, Canberra, 2006.



# How you can help

At Cancer Council, we're dedicated to improving cancer control. As well as funding millions of dollars in cancer research every year, we advocate for the highest quality care for cancer patients and their families. We create cancer-smart communities by educating people about cancer, its prevention and early detection. We offer a range of practical and support services for people and families affected by cancer. All these programs would not be possible without community support, great and small.

**Join a Cancer Council event:** Join one of our community fundraising events such as Daffodil Day, Australia's Biggest Morning Tea, Relay For Life, Girls' Night In and other Pink events, or hold your own fundraiser or become a volunteer.

**Make a donation:** Any gift, large or small, makes a meaningful contribution to our work in supporting people with cancer and their families now and in the future.

**Buy Cancer Council sun protection products:** Every purchase helps you prevent cancer and contribute financially to our goals.

**Help us speak out for a cancer-smart community:** We are a leading advocate for cancer prevention and improved patient services. You can help us speak out on important cancer issues and help us improve cancer awareness by living and promoting a cancer-smart lifestyle.

**Join a research study:** Cancer Council funds and carries out research investigating the causes, management, outcomes and impacts of different cancers. You may be able to join a study.

To find out more about how you, your family and friends can help, please call your local Cancer Council.



# Cancer Council

## 13 11 20

Being diagnosed with cancer can be overwhelming. At Cancer Council, we understand it isn't just about the treatment or prognosis. Having cancer affects the way you live, work and think. It can also affect our most important relationships.

When disruption and change happen in our lives, talking to someone who understands can make a big difference. Cancer Council has been providing information and support to people affected by cancer for over 50 years.

Calling 13 11 20 gives you access to trustworthy information that is relevant to you. Our experienced health professionals are available to answer your questions and link you to services in your area, such as transport, accommodation and home help. We can also help with other matters, such as legal and financial advice.

If you are finding it hard to navigate through the health care system, or just need someone to listen to your immediate concerns, call 13 11 20 and find out how we can support you, your family and friends.



If you need information in a language other than English, an interpreting service is available. Call 131 450.



If you are deaf, or have a hearing or speech impairment, you can contact us through the National Relay Service. [accesshub.gov.au](http://accesshub.gov.au)

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*Cancer Council services and programs vary in each area.*

*13 11 20 is charged at a local call rate throughout Australia (except from mobiles).*

For information & support  
on cancer-related issues,  
call **Cancer Council 13 11 20**

## Visit your local Cancer Council website

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**Cancer Council ACT**  
[actcancer.org](http://actcancer.org)

**Cancer Council Queensland**  
[cancerqld.org.au](http://cancerqld.org.au)

**Cancer Council Victoria**  
[cancervic.org.au](http://cancervic.org.au)

**Cancer Council NSW**  
[cancercouncil.com.au](http://cancercouncil.com.au)

**Cancer Council SA**  
[cancersa.org.au](http://cancersa.org.au)

**Cancer Council WA**  
[cancerwa.asn.au](http://cancerwa.asn.au)

**Cancer Council NT**  
[cancer.org.au/nt](http://cancer.org.au/nt)

**Cancer Council Tasmania**  
[cancer.org.au/tas](http://cancer.org.au/tas)

**Cancer Council Australia**  
[cancer.org.au](http://cancer.org.au)

*This booklet is funded through the generosity of the people of Australia.  
To support Cancer Council, call your local Cancer Council or visit your local website.*

