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

Kris, 48, Service user

Being told 'you have cancer' can affect so much more than your health - it can also affect your family, your job, even your ability to pay the bills. But you're still you. We get that. And, after over 100 years of helping people through cancer, we get what's most important: that you're treated as a person, not just a patient.

It's why we'll take the time to understand you and all that matters to you, so we can help you get the support you need to take care of your health, protect your personal relationships and deal with money and work worries.

We're here to help you find your best way through from the moment of diagnosis, so you're able to live life as fully as you can. For information, support or just someone to talk to, call 0808 808 00 00 or visit macmillan.org.uk



Macmillan Cancer Support, registered charity in England and Wales (261017), Scotland (SC039907) and the Isle of Man (604), Also operating in Northern Ireland, MACXXXXX



Macmillan Benefits Advice Service in Dudley, Sandwell and Walsall A benefits advice service for people affected by cancer



MONEY WORRIES? WECAN HELP

In partnership with



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

Too often, money worries just get out of control. But we're here to help. Macmillan Cancer Support and Citizens Advice Dudley Borough are working together to give you the support and advice you need.

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

We are benefits advisers

Our benefits advisers can support you by working out the financial help you may be entitled to and helping you to access it. They have specialist knowledge of benefits, tax credits and grants and can offer you up-to-date, invaluable advice.

Working in partnership with Citizens Advice Dudley Borough, we provide free face-to-face benefits advice to people affected by cancer across Dudley, Sandwell and Walsall.

We can:

- · provide advice on what benefits you could claim if you cannot work, if you are experiencing health problems as a result of treatment, or if you have a low or reduced income
- help you with applications for benefit making calls or filling in forms
- help you apply for one-off grants eg to help with fuel costs, to pay for a convalescent holiday or a new household item
- · assist you with appealing against decisions on your benefit entitlement.

Some of the questions we're asked

I am struggling to pay my bills as a result of my cancer diagnosis - is there any help I can get?

I have received a very complicated form about my benefits - can you help me with it?

My employer wants to sack me because I am sick – can they do that?

The cost of travel to my treatment and car parking is very high – where do I get help?

We are behind with the mortgage – what shall we do?

- guide you through difficult pension decisions, such as taking early retirement
- · review your mortgage and help you work out your options if you're struggling to keep up repayments

Or for useful tips, and guidance on everyday finances, use our short and confidential online guide at macmillan.org.uk/financeguide

- Financial Guidance series

available.

How to contact us

01384 817721

email advice@dudleycabx.org

and a member of the team will get in touch with you ask your Macmillan or specialist nurse to make a referral to us and we will get in contact with you



Citizens Advice Dudley Borough Hollowav Chambers, 28 Priory Street **Dudley DY1 1HA**

Further help from the Macmillan Support Line

We will sometimes suggest you contact the Macmillan Support Line for extra financial guidance. The advisers there understand how cancer can affect your finances and can:

 help you understand your insurance policy and explain your options • support you through day-to-day banking concerns such as

- savings and borrowing
- explain jargon to make finance easier to understand. To speak to a financial guide, call the Macmillan Support Line on 0808 808 0000.

Further information from Macmillan

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

- · Help with the cost of cancer
- Managing your debt
- Keeping warm without the worry

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

You can also find a lot of information on our website as well as handy tools to help you understand your options, such as a budget planner. Find out more at finance.macmillan.org.uk