



# Cancer and Your Finances

A guide for people with cancer,  
their families and friends

Legal and  
financial

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. 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 eight 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.



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# Introduction

This booklet has been prepared to help you understand more about how to manage your finances after a cancer diagnosis.

Cancer and its treatment can affect many aspects of a person's life. Depending on your individual circumstances, you may need to adjust your budget to deal with reduced income and extra costs, and you could find that your financial plans and goals have changed.

You may be running into difficulties with your budget for the first time in your life, so you might not know what to do if you can't pay your bills or meet your repayments, or where to go for help. We hope this booklet helps you find a solution that suits you.

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, Cancer Council legal and financial support staff, and people using Cancer Council's services.

If you or your family have any questions, call Cancer Council **13 11 20**. We can send you more information and may be able to connect you with our Pro Bono Program for help with legal or financial issues. Turn to the last page of this booklet for more details.



**Cancer  
Council  
13 11 20**

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# Getting started

After a cancer diagnosis, many people worry about how they will manage the financial impact.

There are many different types of costs that could add up during treatment and recovery. You may have health-related expenses, such as medicines, equipment and specialist fees. As well as these costs, there can be extra costs for transport, accommodation, child care or complementary therapies. At the same time, cancer may mean a loss of income if you or your partner has to take time off work.

When you are diagnosed with cancer, it can be difficult to know where to start. Some of the key financial questions are outlined below. You can ask your doctor, social worker or cancer nurse to help you work through these, or call Cancer Council 13 11 20.

## **Q: How will my income be affected?**

**A:** If you are working, ask your doctor how much time off you are likely to need or whether you will be able to work throughout your treatment and recovery. Check with your employer about leave entitlements and flexible working arrangements. If you have a partner or carer, they should check with their employer as well. Find out whether they can take carer's leave to look after you and/or your children.

Check whether you have any income protection insurance (also known as salary continuance insurance). You might have taken out a separate policy, or it could have been provided by your employer or attached to your

superannuation (see page 34). If you do have this insurance, find out whether it covers your situation, and whether there is a waiting period before you can make a claim.

“ My income was reduced when I cut back my working hours, but I was able to scrape by. I saved up some money during my paid sick leave. ” Sarah

## Q: How much will treatment cost?

**A:** Knowing all the costs before agreeing to treatment is called informed financial consent. Before you decide whether to have treatment as a private or public patient, ask the doctor and hospital how much consultations and treatment will cost, if there will be any up-front or out-of-pocket (gap) expenses, and whether they offer flexible repayment plans. If you have private health insurance, ask the insurer about your gap cover.

If you are struggling financially, talk to your doctor. They may suggest ways to reduce your treatment costs, or they might be able to keep seeing you as a public patient. Your doctor can refer you to a social worker or welfare officer for additional advice. In some cases, if you have no other resources to pay for treatment, you may be able to access your superannuation (see page 35).

Check where you can have the treatment. If you need to travel away from home, there will be transport and accommodation costs, although some help is available (see pages 26–27).

## **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.

An important step in managing your finances is to fully assess your situation (see *Preparing a budget* on pages 8–9). If you are experiencing financial hardship, take action early. The longer you wait, the more worrying the debts will become. Explain your circumstances to your creditors and service providers, and often they will try to help you.

Sorting out finances can place strain on your wellbeing and on your relationships (see page 32). Talking to a trusted family member or a professional adviser about your finances may help you to see your situation clearly and find solutions.

There are a number of specialist financial and support services available. Cancer Council's Pro Bono Program may be able to help (see box opposite), or you can get in touch with the organisations listed on pages 41–42.

## **Q: Financial counsellor or planner?**

**A:** When cancer changes your financial plans, it can be a good idea to seek guidance from a professional. Whether you should see a financial counsellor or financial planner will depend on your circumstances. To find a financial counsellor or financial planner, see page 41.

- **Financial counsellors** – provide practical advice to help people managing their personal budget and finances; work closely with community organisations that assist people in financial difficulty, especially those on low incomes; will act as a negotiator and advocate for people who are at financial risk; and provide a free service to their clients (they are not allowed to charge fees or commissions).
- **Financial planners** – provide investment advice to help people manage their assets and achieve their financial goals; work for businesses with an Australian financial services licence; and charge fees (i.e. do not provide a free service).

## Cancer Council Pro Bono Program

Cancer Council's Pro Bono Program may be able to help if you or someone in your family has cancer, and you need financial, legal or workplace advice. We can connect you with professionals to assist you with:

- early access to superannuation
- credit and debt issues
- mortgage hardship variations
- budgeting
- insurance claims and disputes
- transitioning to retirement
- drafting wills
- managing workplace issues.

The assistance is free for eligible clients who pass a means test. If you do not satisfy the means test, you can still choose to get paid assistance. Call Cancer Council **13 11 20** to find out if this program is available in your area.

## Preparing a budget

Keeping track of your money will help you gain more control over your finances. Preparing a budget will help you understand how much money you have and how much you need to meet your expenses.

To prepare a budget, begin by writing down all your income and expenses and then calculate the difference. To track your expenses, try keeping a daily spending diary for a couple of weeks and write down where all your money goes. Another way to record your expenses is to download an app on your mobile phone (see *Online tools* box opposite).

If you are not sure where to start or your finances are complex, you can ask a financial counsellor or financial planner for assistance (see pages 6–7). Once you have prepared your budget, review it regularly, as your circumstances change.

1

### Choose a time frame

Decide if your budget will be:

- weekly
- fortnightly
- monthly
- yearly.

Many people choose the time frame that matches their pay period.

2

### Write down your income

- take-home (net) pay
- 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

### 3 Write down your expenses

- **housing** – rent/mortgage, council rates, strata fees
- **loan repayments** – car loan, personal loan, credit cards
- **utilities** – electricity, gas, water, phone, internet, pay TV
- **insurance** – home and contents, car, private health, life
- **health** – medical, dental, pharmaceuticals, optical
- **transport** – petrol, registration, repairs, fares, parking fees
- **education** – child care, school fees, excursions and uniforms, HECS/HELP
- food and groceries
- clothing and shoes
- personal care (e.g. haircuts)
- entertainment, holidays, gifts
- unpaid fines
- tobacco and alcohol (if used)
- incidentals (pocket money)

### 4 Calculate the difference

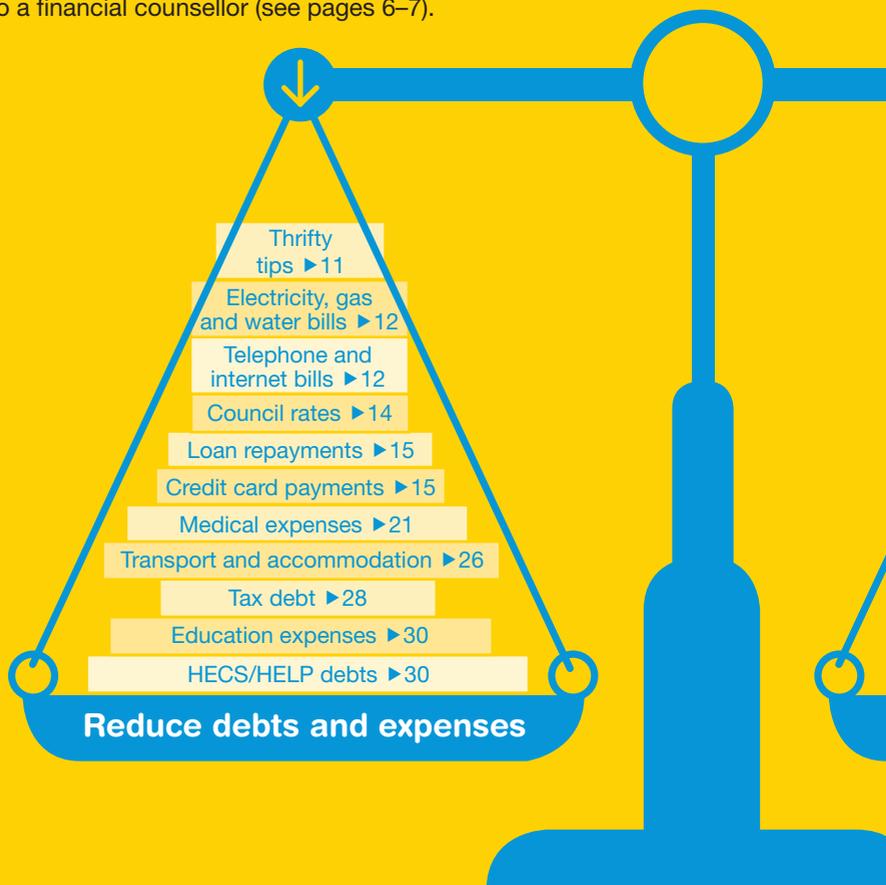
Work out the difference between your income and expenses. If your expenses are greater than your income, see *How to balance your budget* on the next page.

#### Online tools

- Find a budget planner online. Try [moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner](https://moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner).
- You can record spending with a mobile phone app – visit the App Store (Apple phones) or Google Play (android phones) to see what is available. For example, TrackMySPEND is a free, easy-to-use app provided by the Australian Government.

## How to balance your budget

Sometimes people find they spend more than they earn, that is, their expenses are greater than their income. If this is the case for you, you may want to explore ways to reduce your expenses and/or supplement your income. The diagram below lists some possibilities, but whether they are available to you will depend on your individual circumstances. You can read more about each option on the page listed, or talk to a financial counsellor (see pages 6–7).





Centrelink benefits ▶33

No interest loans ▶33

Insurance claims ▶34

Early access of superannuation ▶35

Property and other assets ▶37

Compensation for  
work-related cancer ▶38

## Find other income



### Thrifty tips

- Plan your meals for each week or fortnight and shop with a list; buy in bulk and avoid buying on impulse.
- Go shopping after a meal – hunger can prompt you to buy more food than you need.
- Think about how much you might be spending on coffee, alcohol, tobacco, takeaway food and eating out – all these expenses can add up.
- Take a packed lunch rather than buying it.
- Reconsider any regular payments or subscriptions (e.g. pay TV, magazines, online services).
- Borrow books and DVDs from the library.
- Close curtains at night and use a door snake (draught excluder) to cut heating costs.
- Use energy-efficient devices.



# Reducing your debts and expenses

The first step in balancing your budget is to look at all your debts and expenses and investigate ways to reduce them. It can feel overwhelming to face a pile of bills, but if you are having trouble paying, assistance is available.

## Utility bills

If you are finding it difficult to cover the cost of your utilities, such as electricity, gas, water, phone or internet, you can explore the following options.

### Apply for hardship programs

Most essential service providers are required to assist customers who are having trouble paying their bills. Check whether your utility companies have hardship programs that allow for flexible payment options. How a hardship program works will vary according to the individual service provider. The details are usually available on the company's website, or you can call them and ask for a copy to be sent to you.

Once you register with a hardship program and are actively participating (e.g. by paying something off your bill), your supply cannot be disconnected.



To register with a hardship program, contact your service provider to tell them that you are having trouble paying. They will try to help by setting up a payment plan that may allow you to pay later (deferring the payment) or to pay several smaller amounts over a period of time (paying by instalments).

“ 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. I’m now on the mend and the future looks good. ” *George*

### **Check if you can get a rebate or concession**

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 some concession card holders. Special rebates and concessions may be available to customers who are medically unable to regulate their body temperature, or who use an eligible life support machine (such as a dialysis machine) at home.



Contact your provider to apply for a rebate or concession on your electricity, gas or water bill.

### **Ask about 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 distributed through community welfare agencies such as the Salvation Army, or directly by the relevant state or territory government department.



Get in touch with a participating community organisation or the relevant government department – for contact details, see the list of rebates and vouchers at [moneysmart.gov.au](http://moneysmart.gov.au) (type ‘utility bills’ into the search bar).

## Register for an energy efficiency program

If you use less power and water, you will also reduce your bills. Some states and territories offer free energy and water efficiency assessments to help customers reduce their usage. They may also offer assistance with energy-saving or water-saving repairs and modifications, such as a reduced fee for a plumber to fix your leaking taps.



Visit [yourenergysavings.gov.au](http://yourenergysavings.gov.au) for energy-saving tips and to see what assistance is available in your state or territory.



For more information on rebates, concessions, vouchers, grants and energy efficiency programs that are available in your state or territory, check whether your local Cancer Council website has a fact sheet on *Help with bills*, or call Cancer Council **13 11 20**.

## Council rates

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

- claim a concession rate – available to holders of a Centrelink Concession Card or Department of Veterans' Affairs Gold Card
- negotiate a payment plan – you may be able to pay your rates by instalments.



Contact your local council to find out how they might be able to help you manage payment of your rates.

## Loans and credit cards

If you are worried about keeping up with repayments on your loans (such as a home loan or car loan) or on your credit card, 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 chasing you, ask a financial counsellor for advice (see page 41).

### Talk to your loan provider

Tell the organisation you owe money to (the creditor) 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 the term of the loan.

Making a payment arrangement as soon as possible can protect your credit rating. Your credit history and rating are recorded in a 'credit report' by a credit reporting agency. If you apply for a loan in the future, the lender will usually ask your permission to check this credit report before approving the loan.



Contact the creditor to make a payment arrangement. Make sure you get it in writing and check what interest and fees you'll need to pay. Speak to a lawyer or financial counsellor if you need help understanding the documents. If you cannot reach an agreement, see *Apply for a hardship variation* on the next page.

## Apply for a hardship variation

Another option for repaying loans and credit cards is to apply for a hardship variation. This is a formal process where you ask your credit provider to vary the terms of your loan contract.

Depending on when and where you entered into the loan and the amount, you may be able to seek a hardship variation if:

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

When you apply for a hardship variation, you can ask for reduced repayments or a complete hold on repayments until your situation has improved. Your credit provider may ask you for further information about your finances to help them with the decision.

Work out what you can afford to pay before you talk to creditors. If you agree to an amount, it is difficult to go back and change it to a smaller amount, but you can always pay more if you find you can afford to. Remember the creditor is only focused on the amount you owe *them*. You may have other creditors to pay back as well.

Getting a hardship variation can protect your credit rating. If you get a variation agreement early and you are up to date with the lower repayments, the bank can't record it on your credit report.

If your financial hardship is long term and you won't be able to reasonably repay the loan, you may need to consider other options, such as a compassionate grounds debt release (see page 19), selling assets or – as a last resort – bankruptcy (see pages 39–40).



Write to or call your credit provider and explain that you are unable to meet the current repayments. You can also ask a financial counsellor to negotiate on your behalf. The credit provider must respond to your request, usually within 21 days. If your application is refused, the credit provider must give written reasons. If you think the reasons provided are unfair, you can complain via an external dispute resolution scheme (see box below).

### External dispute resolution schemes

Almost all credit providers belong to an external dispute resolution (EDR) scheme.

EDR schemes allow you to have disputes resolved by an independent party without any cost to you and without going to court.

Both the Financial Ombudsman Service (FOS) and the Credit and Investments Ombudsman (CIO) provide EDR, but you can only use the one that your

credit provider has joined. To check if your credit provider is a member, you can visit FOS at [fos.org.au/resolving-disputes/find-a-financial-services-provider](https://www.fos.org.au/resolving-disputes/find-a-financial-services-provider) or call them on **1800 367 287**, and visit CIO at [cio.org.au/members/search-members](https://www.cio.org.au/members/search-members) or call them on **1800 138 422**.

You can also find more information on the EDR process at [moneysmart.gov.au](https://www.moneysmart.gov.au).

“ 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*

### **Get advice before refinancing**

You may be considering rolling all your loans into one to manage your repayments. This is called consolidating or refinancing.

Be careful of businesses advertising debt agreements to avoid bankruptcy. Sometimes, unscrupulous lenders take advantage of people in financial difficulty. They might offer refinancing or debt consolidation deals that can lead to more problems. They 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.



Before you refinance, get independent advice from a financial planner or financial counsellor (see page 41). If you think you have a loan with a predatory lender, it’s important to seek legal advice immediately.

### **Ask about credit card repayment protection**

You may have credit card repayment protection, which will help cover repayments if you’re not able to work due to illness, permanent disability or death.



Check your credit card statement or speak to your credit card provider to find out if this applies to you.

## Ask if you're eligible for debt release

In some special circumstances, your creditor can decide to write off (waive) your debt altogether. This is known as debt release on compassionate grounds and is rare. It is usually an option only for people who have been on Centrelink benefits for a long time and who 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 page 42) to help you apply to have your debts released. Debt release can affect your credit rating, so discuss this with them before proceeding.

### Is the debt secured or unsecured?

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

#### Secured debt

This is a debt that is secured against a particular asset. When a bank lends you money, they may take 'security' for the debt. That means that if you stop making repayments, the bank can take certain property (called the 'security property') and sell it to recover the amount you owe. A home mortgage or car loan is a secured debt.

#### Unsecured debt

With this type of debt, if you stop making repayments, there is no particular asset the creditor can take and sell. They must go to court (see next page) and get an order for your valuables to be taken and sold to pay off the debt. Credit cards and personal loans are usually unsecured debts.

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

**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. If you disagree with the claim, you need to lodge a defence. If you need legal help, you can search for your nearest community legal centre by postcode at [naclc.org.au](http://naclc.org.au), or ask your financial counsellor to refer you.

**Check whether you can make a payment arrangement** – If you do owe the amount in the claim but are not in a position to pay it, you can try to negotiate with the creditor. You may also have the right to get the statement of claim put on hold and bring the dispute to an external dispute resolution (EDR) scheme (see page 17). This may give you an opportunity to make a

payment arrangement. You should seek the advice of a financial counsellor or lawyer if you think the dispute could be referred to an EDR, or if you are unsure.

**Never ignore a statement of claim** – If you don't file a formal response or appear at the hearing, the creditor can get default judgement against you. This means that the court will order you to pay the money to the creditor. If you don't, the creditor may be able to take some of your income or assets to repay what you owe.

**Check the statement of claim is genuine** – Sometimes, debt collectors can give you documents that look like a statement of claim, but aren't. 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 for medical treatments, tests, prescription medicines and other medical supplies.

### Register for the Medicare Safety Net

Cancer treatment can mean that you are paying for many private medical appointments and tests. Medicare will usually contribute a certain amount towards these expenses, but you'll need to pay the difference out of your own pocket.

Through the Medicare Safety Net, once you reach a set threshold of out-of-pocket expenses, Medicare will pay a higher benefit for many services until the end of the calendar year. This may mean that 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 total of your expenses. If you are part of a couple or family, you do need to register even if you are all on the same Medicare card. You can download the form from [humanservices.gov.au/customer/services/medicare/medicare-safety-net](https://humanservices.gov.au/customer/services/medicare/medicare-safety-net), or call Medicare on 132 011.

### Receive Medicare benefits for allied health services

If you have a chronic health condition (one present for at least six months or that is terminal), you may be able to get Medicare benefits for allied health services, such as physiotherapy and counselling, that help manage your condition. Under the Chronic

Disease Management plan, your doctor can refer you to appropriate allied health practitioners for your condition, and you can claim at least part of their fees on Medicare.

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

### **Get a PBS Safety Net card**

The Pharmaceutical Benefits Scheme (PBS) subsidises the cost of prescription medicines for all Australian residents with a current Medicare card. The PBS Safety Net further reduces the cost of prescription medicines once you or your family has spent a certain amount on prescription medicines. This amount is known as the Safety Net threshold.

There are two PBS Safety Net thresholds – one for general patients and one for concession card holders.

 To obtain a PBS Safety Net card, keep a record of any PBS medicines you buy. You can use a Prescription Record Form, which you can get from your pharmacy. Your pharmacist might be able to keep a computer record for you, but if you visit different pharmacies, it is best to keep your own paper record.

If you are part of a couple or family, ask your pharmacist to combine the amounts for your family Safety Net total so you can reach the threshold sooner.

Once you or your family reach the threshold for the year, you can get a PBS Safety Net card from your pharmacist. With this card, your medicines will be further discounted (or free if you also hold a concession card) for the rest of the year. Some medicines are not listed on the PBS – you will still need to pay full price for these.

### Use your concession card

Some medicines will be cheaper through the PBS if you have:

- a Pensioner Concession Card
- a Commonwealth Seniors Health Card
- a Health Care Card
- a Department of Veterans' Affairs health card.

The card may also entitle you to free medicines once you reach the PBS Safety Net threshold, as well as more refunds for medical expenses through the Medicare Safety Net (see page 21). Some doctors offer bulk-billing to concession card holders, although this is up to the doctor.



If you have one of the eligible cards, show it to your pharmacist when you are getting a script filled. You can also ask your doctor if they will bulk-bill your appointments.

### Use the Pharmaceutical Allowance

The Pharmaceutical Allowance is a small amount that helps some people cover the costs of medicines. People receiving the Sickness Allowance and some other Centrelink payments automatically receive this extra allowance with their main payment each

fortnight. For people receiving the Disability Support Pension, Age Pension or Carer Payment, the allowance is included in the Pension Supplement.

 You do not need to make a claim for the Pharmaceutical Allowance or the Pension Supplement, as Centrelink will automatically assess your eligibility and pay you with your regular fortnightly payments if you qualify.

### **Receive help with the cost of continence aids**

If the cancer or its treatment has left you with permanent or severe incontinence (difficulty controlling your bladder or bowel movements), you may be able to receive help with the cost of continence products under the Continence Aids Payment Scheme (CAPS) through Centrelink. For most cancers, this is available only if you hold a Pensioner Concession Card and meet other criteria. For a small number of neurological conditions, including brain and spinal tumours, you can receive the payment without a Pensioner Concession Card.

 Check with your doctors if you meet the CAPS criteria, then complete an application form and send it to Medicare. For forms and more information, call the National Continence Helpline on 1800 33 00 66 or visit [bladderbowel.gov.au/caps](http://bladderbowel.gov.au/caps).

### **Be reimbursed for external breast prostheses**

An external breast prosthesis is an artificial breast worn under clothing to imitate the shape of the breast. Women who have had a mastectomy because of breast cancer can access the External

Breast Prostheses Reimbursement Program if they hold a Medicare card. The program reimburses you for new or replacement external breast prostheses purchased after 1 July 2008. You can usually make only one claim for every two-year period.

 Call Medicare on 132 011 or visit [humanservices.gov.au](http://humanservices.gov.au) to see if you are eligible for reimbursement and to get a claim form. You will need to send the completed form with the receipt to Medicare.

## Receive free stoma supplies

In some cases, surgery for bowel or anal cancer can result in a temporary or permanent stoma, an opening in the abdomen that allows faeces to be collected in a stoma bag. Stoma bags and other supplies are available free under the Stoma Appliance Scheme if you hold a Medicare card and belong to a stoma association.

 Your stomal therapy nurse can help you join an approved stoma association and you will then be able to obtain free stoma appliances and products. For more information, go to [health.gov.au](http://health.gov.au) and type 'Stoma Appliance Scheme' into the search box, or visit the Australian Council of Stoma Associations at [australianstoma.com.au](http://australianstoma.com.au).

For people with gastrointestinal cancers (such as bowel, stomach or liver cancer), the John Logan Cancer Treatment Foundation offers grants to help pay for prescribed treatments that are not subsidised on the PBS. For more details, visit [johnloganfoundation.com.au](http://johnloganfoundation.com.au).



## Transport expenses

Seeing a medical specialist can require a lot of travel, particularly if you live in a rural or regional area. There are several ways you can save money on travel costs to and from your hospital appointments.

### Make a patient transport claim

Every state and territory has a government scheme that provides financial help to people who need to travel long distances to access specialist medical treatment that is not available in their local area. Many schemes also cover accommodation.

The eligibility rules are different for each scheme. In general, you must be a permanent resident of the relevant state or territory, and you must need to travel a significant distance to the closest available specialist treatment.

Most patient transport assistance schemes are not means tested. The schemes are usually subsidy schemes – they pay a portion of your travel and accommodation costs, but you will often still need to pay the rest.

In some cases, benefits may be paid for interstate referrals if treatment for your condition is unavailable in your home state or territory. Subsidies may also be available if you need an escort or carer to travel with you to your treatment.



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.

If you are the holder of a pension or health care card, you may be able to apply for assistance before paying for your travel and accommodation, rather than covering the costs yourself then seeking reimbursement later.

Forms and further information are available from the patient transport scheme in your state or territory. For contact details, call 13 11 20 or visit [ruralhealthaustralia.gov.au](http://ruralhealthaustralia.gov.au) and type 'patient assisted travel schemes' into the search box.

## Use your Pensioner Concession Card

If you receive certain Centrelink payments, you will automatically receive a Pensioner Concession Card. This may mean you can get:

- reduced fares or free travel on public transport
- reductions on car registration.

You can check what concessions are available in your state or territory by visiting [australia.gov.au/content/government-concessions-states-and-territories](http://australia.gov.au/content/government-concessions-states-and-territories).



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 – this may be checked electronically.

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

If you are receiving certain Centrelink payments and the cancer or its treatment means you are unable to use public transport without a lot of assistance, you may be eligible for the Mobility Allowance.

This applies only if you are travelling to work (paid or voluntary), study or training, or to look for work. It is a regular extra amount that will be paid with your main payment each fortnight.

 You can check if you are eligible and submit an online claim by visiting [humanservices.gov.au](https://humanservices.gov.au) and typing 'Mobility Allowance' in the search box. You can also call Centrelink on 13 27 17. You will need to provide a medical report from your doctor.

## Income tax

If you owe tax, but are worried about being able to pay it on time, contact 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 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 by weekly, fortnightly or monthly instalments.

 Depending on the amount you owe, there are different ways to make a new payment arrangement with the ATO (see table opposite). For further details, visit [ato.gov.au](https://ato.gov.au), or ask a financial counsellor to help you.

## How to pay tax by instalment

Whichever method you choose, have your tax file number (for income tax debt) or Australian business number (ABN, for activity statement debt) ready.

<b>Call the automated phone service</b>	Tax debt of less than \$25,000	Call <b>13 28 65</b> (individuals) or <b>13 72 36</b> (businesses) and follow the prompts. You can suggest a payment arrangement, and if the ATO accepts it, they will send you a confirmation letter within 15 days.
<b>Use the online service</b>	Income tax debt of less than \$50,000	Visit <b>my.gov.au</b> and link your myGov account to ATO. (MyGov is a secure way to connect various government services – you can create a new account if you don't have one already.)
<b>Call the ATO</b>	Activity statement debt over \$25,000, or income tax debt over \$50,000	Call <b>13 11 42</b> 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.

## Ask for interest charges to be reduced

The ATO usually charges interest on unpaid tax debts. This General Interest Charge (GIC) applies from the original due date, even if you enter into a payment arrangement. If you are facing financial difficulties because of cancer, you can ask for some or all of the GIC to be waived. 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.

## Apply for a release of your tax debt

You can apply to be released from some tax debts if paying the debt would cause serious hardship. You will need to show that it would leave you unable to provide food, housing, medical treatment or other necessities for yourself or your family.



To apply to be released from your tax debt, you need to complete a detailed form (available from ATO on 13 11 42) and provide documents such as pay slips and bank statements. A financial counsellor or accountant can help with this application.

## Education expenses

If cancer has caused you financial hardship, it may be possible to delay (defer) repayment of your education debt. You may also be able to come to some arrangement regarding school fees if your children attend a non-government school. Special grants can help young people to continue their education.

## Defer HECS or HELP debts

If you have a Higher Education Contribution Scheme (HECS) or Higher Education Loan Program (HELP) debt and you are in financial difficulty, you can apply to defer your repayments.

You will need to show that making the repayments at this time would cause you serious hardship (i.e. would leave you unable to provide food, accommodation, clothing, medical treatment, education or other necessities for you or your family) or that there are other special reasons.

 To apply to defer your HECS/HELP repayments, complete the application form (available from [ato.gov.au](http://ato.gov.au) or 1300 650 225), and send it to the ATO. If your application is successful, you will still need to pay back your debt, but you won't 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.

## Negotiate school fees

Many private schools are willing to make arrangements for parents who are experiencing unexpected hardship and are unable to pay school fees in the short term. Ask for written confirmation of any changes you negotiate.

 As soon as you become aware that your financial situation has changed, contact the school principal to discuss your options. These may include:

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

## Apply for an education grant

Young people affected by cancer may be able to access special grants to help them pursue tertiary study.

 Redkite provides grants to young people aged up to 24 years. Visit [redkite.org.au](http://redkite.org.au) or call 1800 REDKITE (1800 733 548). Ronald McDonald House Charities offer the Charlie Bell Scholarship program – see [rmhc.org.au/our-programs/charlie-bell-scholarship](http://rmhc.org.au/our-programs/charlie-bell-scholarship).

## Finances and stress

Financial issues represent the leading cause of stress for Australians.<sup>1</sup>

People with cancer face not only the extra expenses associated with treatment, but also the income lost from taking time off work. They may struggle to balance their budget, possibly for the first time in their life, and some can be tipped into financial crisis.

This financial stress adds to the worry of being diagnosed with cancer and may feel overwhelming. For some people, it can lead to depression, anxiety, and conflict with family members.

Getting help with your finances can take a great weight off your mind, but if you are finding it hard to cope emotionally, try talking to your GP as well. Counselling and/or medication – even for a short time – may help. You may be

able to get a Medicare rebate for sessions with an accredited counsellor or a psychologist (see pages 21–22). You could also check whether you can talk to a psychologist or social worker at your cancer care centre.

You may find it helpful to read Cancer Council's booklet *Emotions and Cancer* – call **13 11 20** to order a free copy, or download it from your local Cancer Council website (see the back cover of this booklet for details). Your local Cancer Council may also provide access to a counselling or other support program.

The organisation [beyondblue](http://beyondblue.org.au) has information about coping with depression and anxiety. Go to [beyondblue.org.au](http://beyondblue.org.au) or call **1300 22 4636** to order a fact sheet. Lifeline offers 24-hour crisis support – you can call them on **13 11 14** or visit [lifeline.org.au](http://lifeline.org.au).



# Finding other income

If you're having difficulty paying your debts, you may want to consider ways to supplement your income.

## Centrelink benefits

There are a number of Centrelink payments that may be available to people with cancer and their carers, including:

- Sickness Allowance
- Disability Support Pension
- Newstart Allowance
- Carer Payment and Carer Allowance
- Bereavement Payment and Bereavement Allowance.

You may also be eligible for the Pensioner Concession Card or the Health Care Card, which can reduce your expenses (see pages 13–27). For more information, visit [humanservices.gov.au](http://humanservices.gov.au).

## No interest loans

No Interest Loan Schemes (NILS) are for people on a low income who are unable to qualify for other affordable finance and who need a household item to improve their health or wellbeing. The loan is typically between \$300 and \$1200, and might be used for whitegoods, furniture, medical appliances or other essential items. Generally you must be able to repay the loan over 12–18 months.

NILS loans are provided by a number of charitable organisations. To find your nearest NILS provider, visit Good Shepherd Microfinance at [nils.com.au/find](http://nils.com.au/find), or call 13 NILS (13 64 57).

## Insurance claims

It's important to make insurance claims as soon as possible because there may be time limits that apply to making a claim. Consider all of your insurance policies, including income protection, private health, travel, trauma, consumer credit, total and permanent disability (TPD), mortgage and life insurance.

If you are not sure whether you are covered, contact the insurer. If you think you should be covered but your claim is denied, you can get in touch with the Financial Ombudsman Service (see page 42 for contact details). You can also call Cancer Council 13 11 20 to see whether we can connect you with a lawyer for assistance.

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

Common types of insurance provided through superannuation funds include:

- income protection insurance – usually paid as an income stream
- total and permanent disability (TPD) insurance – usually paid as a lump sum
- life insurance (may be called death cover) – usually paid as a lump sum.

To find out whether you are covered and whether your situation entitles you to make a claim, check your statements and contact your superannuation fund.

## Superannuation

In Australia, you usually need to be at least 55 years old and retired before you are allowed to access your superannuation (super). However, you can apply to access some or all of your super early in particular circumstances, such as if you need to pay for medical treatment or are facing severe financial hardship. How you can do this will vary according to your age.

### **Aged 65 or over, or aged 55–64 and permanently retired –**

You can access your super as a lump sum or as an income stream.

**Aged 55–64 and still working –** You can access your super as an income stream to top up your salary, but you cannot access it as a lump sum. You can receive a maximum of 10% of your super account balance each year.

**Aged under 55 –** You can access your super early only in certain circumstances, including:

- if you need the money to pay for medical treatment, or transport to and from medical treatment for yourself or a dependant
- if you need the money for home loan repayments to prevent the bank selling your house to pay off the debt (foreclosure)
- if you have to make home modifications for your disability
- if you need to pay palliative care, funeral, burial or cremation costs
- if you have a terminal illness with a life expectancy of two years or less
- if you are unable to ever return to work
- if you have been receiving a Centrelink payment for 26 weeks continuously and you cannot pay your living expenses.



To access super early, you will need to apply to the Department of Human Services or directly to your super fund, depending on why you are applying. There are also tax issues to consider. To find out more, check whether your local Cancer Council website has a fact sheet on *Superannuation and cancer*, or call Cancer Council **13 11 20**.

## Super, insurance and terminal illness

Many people have various types of insurance automatically attached to their super accounts (see page 34). The premiums for this 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 your insurance cover may be cancelled.

People accessing super early because of a terminal illness might also be able to claim on their super's life insurance. However, this insurance may use a different time frame to the super. The law allows people to withdraw all their super if life expectancy is two years or less. Many life insurance policies allow payouts only when life expectancy is one year or less. If someone has already withdrawn all their super, they may no longer be covered by the life insurance and might not be able to make a claim.

Before you decide to access your super early, make sure you have investigated the impact on your insurance entitlements. You may be able to leave some of your super in the fund so the insurance premiums continue to be paid. If you are in any doubt, talk to your insurer or to a financial planner.

## 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 meet expenses or repay debts. It's a good idea to speak to a financial planner about which assets to try to keep and which to sell or convert into cash. 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 tax issues and maximises your return.

If a lender has a court order allowing them 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.

### Planning for the future

If you have been diagnosed with cancer, you may wish to consider your wishes for your future care. This is called advance care planning, and it can be started at any stage, whether you are healthy or ill.

Advance care planning mainly relates to your future medical care, but it can also involve appointing a trusted person to make financial and legal

decisions for you if you're unable to make them yourself at some point in the future. The documents for appointing this substitute decision-maker may be called a power of attorney, enduring power of attorney or advance care directive.

For more information, talk to a social worker, call Cancer Council **13 11 20**, or visit [advancecareplanning.org.au](http://advancecareplanning.org.au).

## Compensation for work-related cancer

Workers' compensation provides protection to workers and their employers in the event of a work-related injury or illness. In Australia, about 5000 people are diagnosed with work-related cancers each year, which is about 6.5% of all new cancers diagnosed.<sup>2</sup>

Work-related cancers can result from exposure to:

- sunlight (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).

If you think your work has substantially contributed to your cancer diagnosis, you may be entitled to workers' compensation. This could include weekly payments, a lump sum and/or payment of medical bills. If a person dies because of a work-related cancer, their dependants may be able to claim a lump sum amount.

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.



For more information, check whether your local Cancer Council website has a fact sheet on *Compensation and work-related cancers*, or call Cancer Council **13 11 20**.



# Bankruptcy

Bankruptcy is a legal process that releases you from your debts. If you have debts that you're unable to pay, and you cannot come to suitable payment arrangements with your creditors, you might be thinking about becoming bankrupt.

Applying for bankruptcy is a major decision with serious long-term consequences, and it is important to get advice from a qualified financial counsellor or bankruptcy lawyer. They will explore whether you have any other options and explain the consequences of bankruptcy in your particular circumstances.

To apply for bankruptcy yourself, you must lodge a form with the Australian Financial Security Authority (AFSA). You can find the form and detailed information about bankruptcy at [afsa.gov.au](http://afsa.gov.au).

## What happens if I become bankrupt?

When you are declared bankrupt, a trustee will be appointed to your case. The trustee will take control of most of your financial affairs. You can choose to appoint a registered trustee – for a list, see [afsa.gov.au/resources/contact-lists/trustees-contact-list](http://afsa.gov.au/resources/contact-lists/trustees-contact-list). If you do not choose a trustee, AFSA (the Official Trustee) is initially appointed to administer your estate. Your creditors may choose to take action to change the trustee at any time.

Your creditors are notified of your bankruptcy, and unsecured creditors (see page 19) should stop pursuing you for payment. Once you are bankrupt, these creditors have to deal with your trustee to have their debts repaid.

To pay your creditors, the trustee will:

- sell your assets, which may include your home (although you will be able to keep some types of assets)
- take an amount from your income once you are earning over a certain amount
- investigate your financial affairs
- recover property or money that you have transferred to someone else for less than market value.

## Other impacts of bankruptcy

Bankruptcy generally lasts for three years but can be extended in certain circumstances. During this time, you are an ‘undischarged bankrupt’, and there are obligations on you and restrictions on what you can do. For example, you must notify your trustee of any change in your income or assets; you cannot travel overseas without your trustee’s written permission; and you cannot be a company director. (For a full list of obligations and restrictions, visit [afsa.gov.au/debtors/bankruptcy](https://afsa.gov.au/debtors/bankruptcy).)

After the period of bankruptcy, your bankruptcy is discharged and these restrictions no longer apply. However, there are some significant lasting consequences:

- a permanent record of your bankruptcy is listed on the National Personal Insolvency Index (an electronic public register that can be accessed by anyone for a fee)
- your bankruptcy will remain on your credit report for up to five years, or longer in some circumstances. This may affect your ability to borrow money.



# Support and information directory

A wide range of organisations and health professionals can help you manage the financial impact of cancer.

## Financial help

<b>Financial Counselling Australia</b> Information about financial counselling and help to find a counsellor	<b>1800 007 007</b> financialcounsellingaustralia.org.au or debtselfhelp.org.au
<b>MoneySmart</b> Free financial tips and safety checks from the Australian Securities and Investments Commission (ASIC)	<b>1300 300 630</b> moneysmart.gov.au
<b>Financial Information Service (FIS)</b> Free, confidential service from the Department of Human Services to help with investment and financial decisions	<b>132 300</b> (say 'Financial Information Service') humanservices.gov.au (type 'FIS' in the search box)
<b>Financial Planning Association of Australia (FPA)</b> Information about financial planning and help to find a financial planner	<b>1300 626 393</b> fpa.com.au
<b>Cancer Council Pro Bono Program</b> Program that can connect you with a financial planner or accountant; free assistance for eligible clients	<b>13 11 20</b>

## Government benefits

<b>Department of Human Services</b> Includes Centrelink and Medicare; financial support for people in need	<b>132 717</b> (Centrelink) <b>132 011</b> (Medicare) humanservices.gov.au
<b>Pharmaceutical Benefits Scheme (PBS)</b> Help with cost of prescription medicines	<b>1800 020 613</b> pbs.gov.au

## 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

### Financial Ombudsman Service (FOS)

Free, independent service for resolving disputes with financial services

1800 367 287

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

### Credit and Investments Ombudsman (CIO)

Free, independent service for resolving disputes with financial services

1800 138 422

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

### Telecommunications Industry Ombudsman (TIO)

National independent dispute resolution scheme for complaints about phone or internet services

1800 062 058

[tio.com.au](http://tio.com.au)

## Legal advice

### National Association of Community Legal Centres (NACLC)

The peak national body for Australia's community legal centres, which provide free legal services

02 9264 9595

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

### Cancer Council Pro Bono Program

Program that can connect you with a lawyer if you need legal advice; free assistance for eligible clients

13 11 20

## No Interest Loan Schemes

### NILS - Good Shepherd Microfinance

Information about NILS providers

13 NILS (13 64 57)

[nils.com.au](http://nils.com.au)

## Taxation

### Australian Taxation Office

Tax information

13 28 65

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



# Cancer Council services

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

**Cancer Council 13 11 20** – This is many people’s first point of contact if they have a cancer-related question. Trained professionals will answer any questions you have about your situation. For more information, see the inside back cover.

**Practical help** – Your local Cancer Council can help you access services or offer advice to manage the practical impact of a cancer diagnosis. This may include access to transport and accommodation or legal and financial support. Call 13 11 20 to find out what is available in your state or territory.

**Support services** – You might find it helpful to share your experiences with other people affected by cancer. For some people, this means joining a support group. Others prefer to talk to a trained volunteer who has had a similar cancer experience.

Cancer Council can link you with others by phone, in person or online at [cancerconnections.com.au](http://cancerconnections.com.au). Call us to find out what services are available in your area.

**Life after cancer** – It’s natural to feel a bit lost after finishing treatment. You might notice every ache or pain and worry that the cancer is coming back.

Cancer Council can provide support and information to people adjusting to life after cancer – call 13 11 20 for details.

**Printed, online and audiovisual resources** – In addition to this resource, there is a wide variety of free information available about cancer-related topics. Cancer Council produces easy-to-read booklets and fact sheets on more than 20 types of cancer, treatment, emotional and practical issues, and recovery.

Cancer Council publications are developed in consultation with health, legal and financial professionals and consumers, and the content is regularly reviewed.

## Related publications

You might also find the following free Cancer Council publications\* useful:

### Online fact sheets

- *Superannuation and cancer*
- *Dealing with debts*
- *Help with bills*
- *What happens to debts after death*
- *Getting your affairs in order*
- *Compensation and work-related cancers*

### Booklets

- *Cancer, Work & You*
- *Cancer Care and Your Rights*
- *Emotions and Cancer*
- *Talking to Kids About Cancer*
- *Caring for Someone with Cancer*
- *Living Well After Cancer*
- *Living with Advanced Cancer*
- *Facing End of Life*

Call **13 11 20** for copies, or download them from your local Cancer Council website.

*\* May not be available in all states and territories.*



# Glossary

## **asset**

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

## **bankruptcy**

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

## **budget**

A written plan that shows how much money you have coming in and how much money you spend.

## **creditor**

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

## **credit providers**

These are companies or institutions, such as banks, building societies, department stores and car dealers, that offer to lend you money. Also called lenders or creditors.

## **credit rating**

An estimate of a person's ability to fulfil financial commitments, based on their borrowing and repayment history.

## **credit report**

A report that details your credit history, including every time you have applied for credit or not made a repayment on time (defaulted). It is held by a credit reporting agency. Before getting your credit report, a lender must ask you for permission.

## **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 judgement**

The automatic judgement made when you do not respond to the statement of claim or appear at the 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.

## **establishment fee**

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

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

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

## **financial counsellor**

A person who gives free, confidential and independent assistance to people with financial problems. Financial counselling services are usually provided by community or welfare organisations.

### **financial planner**

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.

### **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.

### **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.

### **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. Also called salary continuance insurance.

### **income stream**

A series of regular payments from your superannuation made directly to you by your fund. Sometimes called a superannuation pension.

### **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 that a lender charges a borrower for the use of the loan. This is usually expressed as a percentage of the total amount loaned.

### **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 each repayment period on a loan, credit card or other debt.

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

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

### **non-commutable income stream**

An income stream that cannot be converted into a lump sum payment. This typically refers to superannuation payments.

### **preservation age**

The age at which you can access the preserved amount of your superannuation once you are retired.

### **preserved amount**

The contributions you make to superannuation plus any interest earned on these amounts. You can usually access the preserved amount

only once you are retired and have reached preservation age, but you may be able to access it earlier in special circumstances. Also known as the lump sum.

### **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.

### **secured debt**

A debt that is linked to (secured against) a particular asset.

### **statement of claim**

An official court document used to start a court case about a debt. 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 during the employee's working life to provide the employee with money to live on after retirement.

### **trustee**

A company or person appointed to manage your bankruptcy.

### **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, so if you stop making repayments, there is no particular asset the lender can take and sell.

### **References**

1. L Casey, *Stress and wellbeing in Australia survey 2013*, Australian Psychological Society, Melbourne, 2013.
2. L Fritschi, *Occupational Cancer in Australia*, Australian Safety and Compensation Council, Canberra, 2006.

### **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)
- [cancersa.org.au/glossary](http://cancersa.org.au/glossary)



## 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 Pink Ribbon Day, 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 cancer nurses 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.

Cancer Council services and programs vary in each area.

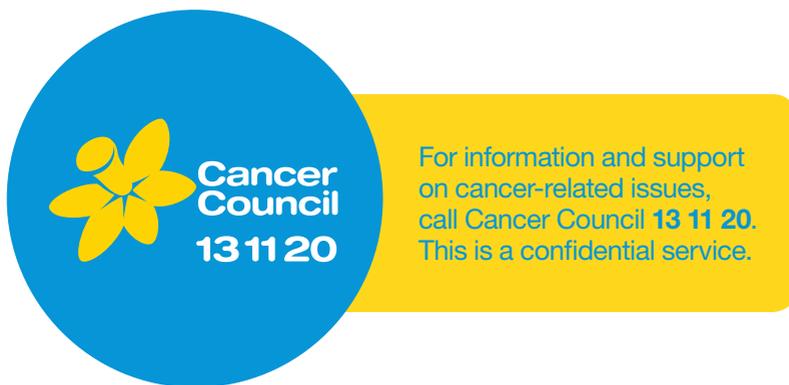
13 11 20 is charged at a local call rate throughout Australia (except from mobiles).



**If you need information in a language other than English, an interpreting service is available. Call 13 14 50.**



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



## Visit your local Cancer Council website

**Cancer Council ACT**  
actcancer.org

**Cancer Council NSW**  
cancercouncil.com.au

**Cancer Council NT**  
nt.cancer.org.au

**Cancer Council Queensland**  
cancerqld.org.au

**Cancer Council SA**  
cancersa.org.au

**Cancer Council Tasmania**  
cancertas.org.au

**Cancer Council Victoria**  
cancervic.org.au

**Cancer Council WA**  
cancerwa.asn.au

**Cancer Council Australia**  
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.*