

# Cancer and Your Finances

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



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

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Check the publication date above to ensure this copy is up to date.

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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.



*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 aspects 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, 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 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

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# Key questions

## Q: What is the cost of cancer?

**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 for cancer patients can range from a few hundred dollars to more than \$10,000. These may include:

- general practitioner (GP) and specialist gap payments (see opposite)
- 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, aromatherapist)
- travel, parking and accommodation
- child care and home help.

At a time when you need to focus on your treatment and recovery, these costs can be a source of stress and worry. At the same time, cancer may mean a loss of income if you or your carer has to take time off work.

This chapter outlines some key questions about managing your finances when you are diagnosed with cancer. 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 can I avoid unexpected costs?

**A:** You have a right to know how much you will have to pay for 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).

- ▶ For more information, 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 what 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.



Out-of-pocket costs are those additional costs that are not covered by Medicare or your health fund. Examples are listed on the opposite page. You will have to pay these costs yourself.

## Cancer Council's Legal, Financial Planning, Small Business and Workplace Referral Services

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It is estimated that 60% of people affected by cancer face distress from legal and financial challenges, in addition to their health concerns.

Cancer Council offers four referral services for people affected by cancer: Legal, Financial Planning, Small Business and Workplace. Some of these referral services are not available in all states or areas.

These referral services may be able to help if:

- you or someone in your family has cancer or is caring for someone with cancer, and
- you need assistance with legal, financial, small business or workplace issues.

The program may be able to connect you with professionals in the community who can help you with:

- preparing wills and power of attorney documents
- early access to superannuation
- insurance claims and disputes
- credit and debt issues
- employment law advice or managing workplace issues
- navigating disruption to your small business.

Advice is provided by lawyers, financial planners, small business accountants and human resources professionals, who volunteer their time and expertise.

The Cancer Council team will ask several financial questions to determine whether you are eligible for free assistance. If you qualify, we will connect you with the appropriate professional. If you don't qualify for free assistance, we can put you in touch with a professional who can assist on a paid basis.

Call Cancer Council 13 11 20 to find out if the Legal, Financial Planning, Small Business and Workplace Referral Services are available in your area. You can also speak to the social worker at your treatment centre who can refer you to the program.

- ▶ See our fact sheets on common legal, financial and workplace issues, such as: *Help with bills*, *Dealing with debts*, *Superannuation and cancer* and *Getting your affairs in order*. You can find these fact sheets on your local Cancer Council website (see back cover for addresses).



## 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, be self-employed, be looking for work, or work from home. 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 must take time off work. If you are working, ask your doctor how much time off you are likely to need. Many people who want to keep working during treatment can do so in some capacity.

**Leave** – Check with your employer about leave entitlements and flexible working arrangements. If you have a partner or carer, they can ask their employer to confirm their leave entitlements – 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 14–19).

**Insurance** – If you have disability or income protection 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 15 and 18 for more information.

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

*“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 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.

If you are struggling financially, talk to your doctor. They may suggest ways to reduce your treatment costs, or they might be able to see you as a public patient. Your doctor can refer you to a social worker or welfare officer for more information. In some cases, if you have no other way to pay for treatment, you may be able to access your superannuation early (see pages 16–19).

**Make a budget** – An important step in managing your finances is to fully assess your situation. A budget helps you understand how much money you have, how much money you spend, and how much money you need to cover your expenses (see *How do I prepare a budget?* on pages 10–11).

**Take action** – If you are 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 money situation. Often they will try to help you (see pages 20–39).

**Get help** – Sorting out financial issues can strain your wellbeing and your relationships (see opposite page). Talking to a trusted family member or a professional adviser about your finances may help you clarify your situation and find solutions. Call 13 11 20 to connect with Cancer Council’s Legal, Financial, Small Business and Workplace Referral Services (see page 6), or contact the financial and support services listed on pages 41–42.

## 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 and may feel overwhelming. For some people, it can lead to depression, anxiety, and conflict with family members.

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.

Depression is quite common among people who have had cancer.

Getting help with your finances can take a great weight off your mind, 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 sessions with an accredited counsellor or a psychologist (see pages 31–32). 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 a counselling program.
- Find information and support about coping with depression and anxiety from Beyond Blue. Call 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).
- Manage your overall stress by doing regular physical activity, eating healthy food, and listening to a meditation or relaxation recording.
- ▶ See our *Emotions and Cancer* booklet and listen to our *Finding Calm During Cancer* podcast.

## 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](http://moneysmart.gov.au/budgeting/budget-planner)
- download an 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 online.

### Step 2: Choose a time frame



Decide if your budget time frame will be:

- weekly
- fortnightly
- monthly
- yearly.

It can be helpful to choose the 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.

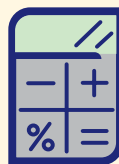
## Step 4: Write down your expenses



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 14–19) or reduce your expenses (see pages 20–39).

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. Phone the National Debt Helpline on 1800 007 007 or visit [ndh.org.au](http://ndh.org.au).

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

**Financial advisers (may also call themselves a financial planner)** – 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 or work for businesses with an Australian financial services licence. Financial advisers usually charge fees and may receive commissions for selling insurance products. Independent financial advisers do not receive any commissions and are not linked with a provider of financial products. To find a financial adviser, visit [moneysmart.gov.au](http://moneysmart.gov.au) and search for “financial advisers register”.



If you are unable to look after your own financial affairs, you can legally give someone you trust the power to make financial or legal decisions for you. This is known as an enduring power of attorney or appointment of a substitute decision maker. Talk to a lawyer to get specific advice about your situation or call 13 11 20 to see if Cancer Council's Legal Referral Service can help.



## 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 three 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 was embarrassed to ask for help, but Cancer Council put me in touch with organisations that could help. The \$300 payment off my phone bill was a great relief.*

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

# Finding other income

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

## Centrelink benefits

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

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

You may also be eligible for the Pensioner Concession Card or the Health Care Card, which can help reduce your medical and other expenses (see page 33).

Centrelink benefits may be income and asset tested or have other eligibility requirements. To check eligibility requirements 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 “payment and service finder” to find out 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's 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 18) 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, get in touch with the Australian Financial Complaints Authority (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.

## No interest loans

No Interest Loan Schemes (NILS) are for people on a low income who don't qualify for other affordable credit and who need a household item to improve their health or wellbeing. You can borrow up to \$1500 to buy whitegoods, furniture, medical appliances or other essential items. Generally you must be able to repay the loan over 12-18 months.

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

*“Sometimes people can be too embarrassed to ask those closest to them for assistance. We got some help close to home, that doesn't have interest added to the repayments.”* SANDI

*“I was embarrassed talking about my financial position. The washing machine broke down and I had to use some of my superannuation funds to pay for it. I still feel embarrassed to ask for help.”* SANDRA

## 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 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 any tax issues and maximises your return.

If a lender has a court order allowing them to sell your property to recover a debt (see page 30), 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 usually need to be at least 55 years old and retired before you can access your superannuation (super). You can, however, access your super early in particular circumstances, such as to pay for medical treatment or due to severe financial hardship.

**Aged 65 or over, or aged 55–64 and 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 55–64 and still working** – Once you have reached your preservation age, 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 as a “transition to retirement” income stream. When you are under age 60, tax may apply to the income payments.

**Aged under 55** – 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 to make changes to your home for your disability
- need to pay palliative care, funeral, burial or cremation costs
- have a terminal illness with a life expectancy of two years or less
- are unable to ever return to work (permanent incapacity)
- have been receiving a Centrelink payment for 26 weeks continuously and cannot pay your living expenses.

## 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.

- ▶ To find out more, visit [ato.gov.au](http://ato.gov.au), contact your super fund or talk to a financial counsellor. You can also download a copy of our *Superannuation and cancer* fact sheet.



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

## Insurance through 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)** – paid as a lump sum or an income stream (to nominated beneficiaries) or a combination. Some policies will pay the insured amount if you are diagnosed with a terminal medical condition
  - **total and permanent disability (TPD) insurance** – paid as a lump sum or an income stream or a combination
  - **income protection insurance** – usually paid as an income stream for a specified time.
- For more details, contact your superannuation fund.
- 

## 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 above). 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 your insurance cover may be cancelled and you might not be able to make a claim. You may be able to leave some of your super in the fund so the insurance premiums continue to be paid.

You also need to check the qualifying time frame – superannuation law allows people to withdraw all their super if their life expectancy is two

years or less, but many life insurance policies allow payouts only when life expectancy is one year or less.

▶ To find out more, talk to your super fund or to a financial adviser.

## Workers compensation

In Australia, an estimated 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 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.

It's important to obtain legal advice from a lawyer who specialises in workers compensation matters. To find a lawyer, contact the Law Society in your state or territory.

- ▶ 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.
- ▶ Download the *Compensation for work-related cancers* fact sheet from [cancer.org.au](http://cancer.org.au) or call Cancer Council 13 11 20.



# 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 face a pile of 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 you make any phone calls or fill out any 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.

## Council rates

It may be tempting to ignore your council rates, but if you do not pay them on time, the council is entitled to charge you interest on the amount you owe.

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 (see page 33) or Department of Veterans' Affairs Veteran Gold Card
- 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 ratepayers. Most councils will ask you to put your request in writing.

## 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.

As soon as you become aware that your financial situation has changed, get in touch with 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 pay for education and training:

- Redkite provides grants to young people aged up to 18 (visit [redkite.org.au](http://redkite.org.au)).
- Ronald McDonald House Charities offers the Charlie Bell Scholarship program to people aged 15-20 (visit [rmhc.org.au/charlie-bell-scholarships](http://rmhc.org.au/charlie-bell-scholarships)).
- Carers Australia provides the Young Carer Bursary Program to carers aged 12-25 (visit [youngcarersnetwork.com.au](http://youngcarersnetwork.com.au) and search for “bursary”).

*“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

## Defer HECS–HELP debts

You may have a HECS–HELP debt under the Higher Education Loan Program (HELP). If you are having trouble repaying the debt, you can apply to the Australian Tax Office (ATO) to defer your repayments or pay by instalments.

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

The ATO may also ask you to provide details of your income and expenses, and a copy of your most recent pay slip.

- ▶ To defer your HECS–HELP repayments, complete the application form (call 1300 650 225 or visit [ato.gov.au](http://ato.gov.au)) and return it to the ATO. If your application is successful, 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.



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 only make the minimum payment each month, the amount you owe will keep getting bigger.



## **Income tax**

If you owe tax and are concerned 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 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 to help you.

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

The ATO charges interest on unpaid tax debts. This general interest charge (GIC) applies 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 for some or all of the GIC to be 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

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

|  |                      |  |
|--|----------------------|--|
| <b>use the online service</b>              | debt under \$100,000 | 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 a new account if you don't have one already.) |
| <b>call the automated phone service</b>    | debt under \$100,000 | 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 \$100,000  | 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/debt-release-tool](http://ato.gov.au/calculators-and-tools/debt-release-tool). You will need to provide pay slips and bank statements. You can also call 13 11 42 to discuss your options.

## 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 12).

### 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. If you cannot reach an agreement, see *Apply for a hardship variation* on the next page.



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.

*“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

## **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 a formal process where you ask your credit provider to change the terms of your loan contract. To get a hardship variation, you will need to meet three criteria:

- the loan is for a personal reason, not a business loan (this usually means home loans, personal loans and car loans)
- you can reasonably repay the 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.

When applying for a hardship variation, you can ask for reduced repayments or a complete hold on repayments until your situation has improved. The credit provider will usually still charge interest on the loan if repayments are reduced or on hold. This means that the loan balance may increase. 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. If you agree to an amount, it is difficult to go back and change it to a smaller amount, but you can

usually pay more if you find you can afford to. Remember, the creditor is focused only on the amount you owe them. You may have other creditors to pay back as well.

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. Check with your lender what will happen to your credit report (see page 25).

If you don't think you will be able to reasonably repay the loan, you may need to consider other options. These may include a debt release on compassionate grounds (see page 29), selling assets (see page 16) or – as a last resort – bankruptcy (see page 40).

- ▶ Call or write to your credit provider and explain that you are unable to meet your current repayments. You can also ask a financial counsellor to negotiate on your behalf.
- ▶ The credit provider is required by law to respond to your request in writing, usually within 21 days. The credit provider must give written reasons if they refuse your application. If you think the reasons provided are unfair, you can complain via an external dispute resolution scheme (see below).

## How to resolve credit disputes out of court

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Almost all credit providers belong to an external dispute resolution (EDR) scheme. An EDR scheme allows you to have a dispute resolved by an independent party without any cost to you and without going to court. 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 them at [afca.org.au](http://afca.org.au).

## Get advice before refinancing

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

- **Compare interest rates, fees and charges** – make sure you will be paying less for your new loan and check whether your current provider will charge any exit or penalty fees.
- **Check the time frame** – some providers offer debt consolidation with competitive interest rates for a short time only (e.g. 6 or 12 months).
- **Check the company is licensed** – to find out if a lender or broker is licensed, search the Australian Securities and Investments Commission (ASIC) professional register at [connectonline.asic.gov.au](http://connectonline.asic.gov.au).
- **Avoid predatory lenders** – 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 seek legal advice immediately (search for your nearest community legal centre at [clcs.org.au](http://clcs.org.au)).
- **Get independent advice** – from a financial adviser or financial counsellor (see page 12).

## 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.

There are conditions for using credit card repayment protection. Check your credit card statement or speak to your credit card provider to find out if these apply to you.

## 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. 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. If you can't pay the debt, you may be able to agree on a hardship variation (see page 26) or get help from AFCA to resolve the dispute (see page 27). Otherwise, the creditor must go to court and get an order for you to pay the debt. In some instances, 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.

## 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 by postcode at [clcs.org.au](http://clcs.org.au) or ask your financial counsellor to refer you to a lawyer.

**Ask whether you can make a payment arrangement** – 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 bring the dispute to an external dispute resolution (EDR) scheme (see page 27). This may give you an opportunity to set up a payment arrangement 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 judgement 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 the 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.

- ▶ Call the National Debt Helpline on 1800 007 007 or visit [ndh.org.au](http://ndh.org.au) for more information.



## 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 at a lower cost.

### Register for the Medicare Safety Net

A cancer diagnosis usually involves many medical appointments for tests and treatment. Medicare will usually contribute a certain amount towards these expenses, but you may need to pay the difference out of your own pocket.

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.
- ▶ If you are a couple or family – you need to register even if you are all listed on the same Medicare card. To download the registration form, visit [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and type “Medicare Safety Net” in the search box or call Medicare on 132 011.

### Receive Medicare benefits for allied health services

If you have a chronic health condition, you may be able to get Medicare benefits for allied health practitioners, such as physiotherapists, podiatrists, dietitians and psychologists, to help manage your condition.

Under a Chronic Disease Management Plan, if your GP refers you to one or more allied health professionals, you may be eligible for a Medicare rebate for up to a total of five visits per calendar year.

- ▶ 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 Arrangement. They can then refer you to the allied health practitioners 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 two 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 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. 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.
- ▶ For more information, call 1800 020 613 for the PBS Information Line 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 have 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 your concession card

Centrelink issues 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 (see page 14 for information about Centrelink). 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.

Some doctors bulk-bill concession card holders, although this is up to the doctor. These cards may also mean you can get:

- cheaper medicines through the PBS (see opposite page)
  - free medicines once you reach the PBS Safety Net threshold
  - refunds for medical expenses through the Medicare Safety Net (see page 31).
- ▶ If you have an eligible card, show it to your pharmacist when you are getting your prescription 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 cost of medicines. People receiving some 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 their regular 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. For more information, go to [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and type “Pharmaceutical Allowance” in the search box.

## Receive help with the cost of continence aids

The Australian Government's Continence Aids Payment Scheme (CAPS) helps with 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.

- ▶ Check you meet the CAPS criteria with your doctors, then complete an application form and send it to Medicare. To find out more, call the National Continence Helpline on 1800 33 00 66. To download the form, visit [health.gov.au](http://health.gov.au) and type "Continence Aids Payment Scheme" in the search box. For help completing the form, contact 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. Women who have a Medicare card and have had a full or partial mastectomy because of breast cancer can claim up to a set amount for a new prosthesis every two years. If you've had a bilateral mastectomy, you are eligible for reimbursement for two breast prostheses. You will need to pay the upfront cost of the prosthesis in full and get reimbursement 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

In some cases, after surgery for bladder, bowel or anal cancer you may need a temporary or permanent stoma, 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 to people with a temporary or permanent stoma. To apply for the scheme, you must hold a Medicare card and belong to a stoma association.

- ▶ Your stomal therapy nurse can help you join an approved stoma association. For a small annual membership fee, you will 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).

## 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).

- ▶ Contact your state's housing office or tenants advice service for information about assistance that may be available in your state. You may also find it helpful to talk to a financial counsellor or 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 a government scheme that provides financial help to people who need to travel long distances for specialist medical treatment that is not available in their local area. Many schemes also assist with the cost of accommodation.

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 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 pay the upfront costs in full and get reimbursement later. If you have a pension 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.

- ▶ For more information, call Cancer Council 13 11 20, visit [healthdirect.gov.au](http://healthdirect.gov.au) and type “PATS” in the search box or talk to the hospital social worker.

## Use your Pensioner Concession Card

If you receive certain payments from Centrelink, you will automatically receive a Pensioner Concession Card. This may mean you can get lower fares or free travel on public transport and discounted 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 in your state or territory, visit [info.australia.gov.au/information-and-services/benefits-and-payments/government-concessions-states-and-territories](http://info.australia.gov.au/information-and-services/benefits-and-payments/government-concessions-states-and-territories).

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

If you are receiving certain Centrelink payments and the cancer or its treatment means you cannot use public transport without a lot of assistance, 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 to look for work. It is a regular extra amount that is paid with your main Centrelink payment each fortnight.

- ▶ You can check if you are eligible and submit an online claim by visiting [servicesaustralia.gov.au](http://servicesaustralia.gov.au) and typing "Mobility Allowance" in the search box. You can also call Centrelink on 132 717. You will need to provide a medical report from your doctor.

## Ask about parking concessions

You need to pay for parking at many hospitals and treatment centres. Reduced parking fees are often available to help cover the cost of parking for people who are having ongoing cancer treatment, hold a pension card or are in financial hardship.

- ▶ Talk to your treatment centre about whether they offer concessional parking rates and how to get them.

*“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

## Utility bills

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

### Apply for hardship programs

Most utility providers are required by law to offer flexible payment options to customers who are having trouble paying their bills. How a hardship program works will vary 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). Details are usually available on the company’s website, or call them and ask them to send you a copy of their hardship policy.

Once you register with a hardship program and are regularly paying something off your bill, your utility provider cannot disconnect your supply.

- ▶ To find out more about registering with a hardship program, contact your service provider.
- ▶ If you need help resolving a dispute about phones or the internet, the Telecommunications Industry Ombudsman may be able to help. Call the TIO on 1800 062 058 or visit [tio.com.au](http://tio.com.au).
- ▶ If you need help resolving a dispute about water or energy, contact your state’s energy and water ombudsman – for a list of ombudsman schemes, visit [aer.gov.au](http://aer.gov.au) and search for “useful contacts”.



## 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 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.

- ▶ 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) (search for “utility bills”).

## Register for an energy efficiency program

You can try to reduce your power and water bills by changing how and when you use energy. Some states and territories offer free energy and water efficiency assessments to help customers find ways to reduce their usage. They may also assist 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.



# Bankruptcy

If you're unable to pay your debts and cannot come to suitable payment arrangements with your creditors, you might 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.

Applying for bankruptcy can have serious long-term consequences and may affect your ability to borrow money in the future. 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 what it means to be bankrupt.

For more information and to apply for bankruptcy, visit the Australian Financial Security Authority (AFSA) at [afsa.gov.au](http://afsa.gov.au) or call 1300 364 785.

## What happens if I become bankrupt?

Bankruptcy generally lasts for three years. When you become bankrupt a trustee is appointed to control most of your financial affairs. The trustee informs creditors of your bankruptcy and they will have to 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 (you will be able to keep some household goods and personal items)
- take some of 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.

# Support and information

## Useful organisations

### Financial help

|   |   |
|---|---|
| <p><b>Cancer Council's Financial Planning Referral Service</b><br/>Program that can 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 Planning Association of Australia (FPA)</b><br/>Information about financial planning and help to find a financial planner.</p>          | <p>1300 337 301<br/><b>fpa.com.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/factsheets</b></p>   |
| <p><b>Insurance Law Service (ILS)</b><br/>An insurance help line for consumers.</p>   | <p>1300 663 464<br/><b>insurancelaw.org.au</b></p>  |
| <p><b>Mob Strong Debt Help Line</b><br/>Legal advice service about money issues for Aboriginal and Torres Strait Islander people.</p>                   | <p>1800 808 488<br/><b>financialrights.org.au/mob-strong-debt-help</b></p>                                      |
| <p><b>MoneySmart</b><br/>Financial tips from the Australian Securities and Investments Commission (ASIC). Includes the Financial Advisers Register.</p> | <p>1300 300 630 (ASIC Infoline)<br/><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 or 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's Legal Referral Service**  
Program that can 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 for individuals and businesses.

13 28 61 (individuals)  
13 28 66 (businesses)  
13 10 20 (superannuation)  
[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 25 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 can refer you to qualified professionals. These services are free for people who can't afford to pay. Financial assistance may also be available. Call Cancer Council 13 11 20 to ask if you are eligible.

### 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 up-front 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 benefits am I able to claim?
  - Who can I talk to about my financial situation and available financial support?
  - 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 your 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 a person's ability to fulfil financial commitments, based on their 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 judgement**

Automatic judgement 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 service 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. Also known as a financial planner.

### **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 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 continuation insurance.

### **income stream**

A series of regular income 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.

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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 once you are 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.

### 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 about a debt. You must respond to a statement of claim within a particular time frame.

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### 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)
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## 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. [communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs)

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

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

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

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

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

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

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

**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.*

