

Work and cancer series

# SELF- EMPLOYMENT AND CANCER

Living with cancer when you're self-employed  
or running a micro business



This booklet is part of a series on work and cancer.  
The other resources in the series are:

**For employees:**

- *Work and cancer: a guide for people living with cancer*
- *Work it out: essential questions to ask about work and cancer*
- *Work it out for carers: essential questions for carers to ask about work and cancer*
- *Working while caring for someone with cancer*
- *Your rights at work when you're affected by cancer.*

**For employers:**

- *Managing cancer in the workplace: an employer's guide to supporting staff affected by cancer*
- *Cancer in the workplace (a DVD to help employers manage people affected by cancer at work)*
- *Top 10 tips for line managers.*

If you would like more information, contact our cancer support specialists on **0808 808 00 00**. They can send you any other resources you need. You can also download them at **[be.macmillan.org.uk/work](https://be.macmillan.org.uk/work)**

In this booklet, we've used the following symbols to highlight useful information:



Differences across the UK



Jargon buster

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# About this booklet

**This booklet is for you if you're self-employed and have been diagnosed with cancer. You may also find this booklet helpful if you run a small business that employs fewer than 10 people.**

Worries about money and work are very common for people affected by cancer. But they may seem especially tough if you are self-employed or run your own business.

You may have worked hard to make your business successful and be worried that you'll have to start all over again when you have recovered from treatment. You may be concerned that you'll lose your clients or your staff, or that you may have to close your business.

You and your family may depend on your income. This can add extra pressure as you might find it hard to see how to keep enough money coming in. You may also have borrowed money from the bank or other investors who expect regular payments.

There is support available to help you. This includes financial and emotional support, as well as information. Government and business organisations and voluntary groups offer a variety of services to support small businesses. Many of these services are free. You may also be able to claim certain state benefits.

As a self-employed person, you may not have a group of colleagues that can support you or a sick leave policy that pays you while you're having treatment. But being self-employed may mean that you have more scope for flexible working. It may be easier for you to change the direction of your work or to work in a way that suits you better.

## How to use this booklet

You don't have to read this booklet from start to finish. It's split into chapters so you can find the parts that are relevant to your situation. We hope it will help you feel more in control, and help you get the best for you and those close to you.

If you'd like to discuss this information, call the Macmillan Support Line free on **0808 808 00 00**, Monday–Friday, 9am–8pm. If you're hard of hearing, you can use textphone **0808 808 0121**, or Text Relay. For non-English speakers, interpreters are available. You can also visit **[macmillan.org.uk/work](https://macmillan.org.uk/work)** to read all our information online.

Throughout this booklet, we've included quotes from people affected by cancer who were self-employed when they were diagnosed. Some are from our videos about cancer or from our online community at **[macmillan.org.uk/community](https://macmillan.org.uk/community)**. Others are from people who have chosen to share their experience with us by becoming a Cancer Voice. To find out more, visit **[macmillan.org.uk/cancervoices](https://macmillan.org.uk/cancervoices)**.

Turn to pages 112–124 for some useful addresses and helpful websites. On page 125 there is space for you to write down questions for your doctor or nurse.

If you find this booklet helpful, you could pass it on to your colleagues, family and friends. They may also want information to help them support you.

You may find it helpful to use our online tool for employers who run small or medium-sized businesses. It includes useful advice and videos. You can find it at **[macmillan.org.uk/worktool](https://macmillan.org.uk/worktool)**



The benefits system is changing significantly over the next few years. Please visit [macmillan.org.uk](https://macmillan.org.uk) for the most up-to-date benefits information. Our booklet *Help with the cost of cancer* also explains benefits in England, Scotland and Wales. Or you can speak with one of our welfare rights advisers on 0808 808 00 00.

## If you are a carer

If you are self-employed and caring for someone with cancer, you may also face some of the problems described in this booklet. Some of the solutions suggested in here may also help you.

We have a number of resources for carers, including a booklet called *Working while caring for someone with cancer*. It's aimed at employees, but includes information that could also be useful for carers who are self-employed. You may also like to read our booklet *Looking after someone with cancer*. It's written for carers, by carers.

You will find a list of organisations that help carers in practical ways and provide emotional support on pages 123–124. You can also call the Macmillan Support Line free on **0808 808 00 00**.





# HOW CANCER MAY AFFECT YOUR WORK

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# What is cancer?

The organs and tissues of the body are made up of tiny building blocks called cells. Cancer is a disease of these cells.

Cancer is not a single disease with a single cause and a single type of treatment. There are more than 200 different types of cancer, each with its own name and treatment.

Depending on the type of cancer and where it is in the body, you may have symptoms such as tiredness, weight loss, pain, or feeling out of breath. Any of these may affect your ability to work or run your business.

## Finding out more about cancer

Finding out as much as possible about the type of cancer you have can help you plan for your business and finances. Before you decide how to move forward, you will need to know the symptoms the cancer may cause and how it's treated. You will also need to find out how these may affect your ability to work.

Your GP will be able to give you general advice and support. Your doctors and the healthcare staff at your hospital can give you more detailed information.

It often helps to have someone else with you at appointments. They can help you remember what you want to ask, and write things down.

You can also find information about your type of cancer from:

- our cancer support specialists, on freephone **0808 808 00 00**
- our website – **[macmillan.org.uk/cancerinformation](https://www.macmillan.org.uk/cancerinformation)**
- some of the websites listed on pages 112–124.



Many people find it helps to keep all their health information together. You could use the Macmillan Organiser to store any documents and personal notes you have. This is a free personal organiser that we can send you. It's designed to help you keep track of your treatment and find any information and support you may need. A free app is also available for your mobile phone. Call 0808 808 00 00 or visit [be.macmillan.org.uk](https://be.macmillan.org.uk) to order a copy.

# Cancer treatments

The aim of cancer treatment for many people is to cure the cancer. For some very slow-growing cancers, or cancers that have spread beyond the original area of the body, the aim may be to control the cancer and delay its progress.

The main treatments for cancer are surgery, radiotherapy and chemotherapy. Other treatments such as hormonal therapy and targeted therapies may also be used for certain cancers. A combination of more than one type of treatment is often used.



We can send you more information about each treatment and its side effects. You can also find this information at [macmillan.org.uk/cancerinformation](https://macmillan.org.uk/cancerinformation)

## Surgery

Surgery may aim to remove all or part of a tumour. The effects of the surgery will depend on the part of the body being operated on and the size of the operation.

Some operations for cancer may be carried out as day surgery, which means you may only need to take a short time away from your business. Other operations are more complicated and may mean spending a few weeks, or even months, away from work. Some cancer operations may significantly affect your ability to work, for example if you need to have a limb amputated.

'After my operation I didn't know when I was going to be able to return to work. I've had previous surgeries and returned to work too soon.'

**Lloyd**

## Radiotherapy

Radiotherapy uses high-energy x-rays to destroy cancer cells, while doing as little harm as possible to normal cells. Radiotherapy treatment that aims to cure the cancer often means you need to go to the hospital every weekday for several weeks.

Each treatment only takes a few minutes, but travelling to and from the hospital and waiting for the treatment may take up a large part of the day.

Some people manage to continue working during radiotherapy treatment, but may need to reduce their hours. Other people stop working completely while they are having radiotherapy and for a few weeks afterwards.

### Side effects of radiotherapy

Radiotherapy may make you feel tired. Other side effects will depend on the part of your body that is being treated. The side effects tend to begin a couple of weeks after the treatment starts and may slowly get worse as treatment goes on.

These effects may continue for some weeks after the treatment has ended. Then they usually improve gradually. However, the tiredness can take longer to improve, and some people find it's many months before they get their energy back.



## Chemotherapy

Chemotherapy drugs interfere with the way that cells divide. They affect normal cells as well as cancer cells. As a result, they often cause side effects.

The drugs are often given as a liquid through a drip into a vein (intravenously). They circulate in the bloodstream and reach the cancer cells wherever they are in the body. Some drugs are given as tablets or capsules, which you can take at home.

Intravenous chemotherapy may take minutes, hours or a few days. The treatment is followed by a few weeks of rest to allow the body to recover from any side effects. Together, the treatment and the rest period are known as a cycle of chemotherapy. Sometimes a drug is given continuously into a vein by a small portable pump over a set period of time.

Your cancer doctor will explain the number of cycles you need. A complete course of treatment may take several months.

Chemotherapy affects people in different ways, but there is usually a pattern of side effects after each cycle of treatment. After your first cycle, you'll have a better idea of how much you're able to do.

Some people find they cannot work at all. Others are able to keep working, or find they just need a few days off after each treatment. They can then work until the next treatment is due.

## Side effects of chemotherapy

Different chemotherapy drugs have different side effects. These can include hair loss, a sore mouth, tiredness, feeling or being sick, and diarrhoea. Your immunity may be reduced, making you more likely to get infections. You may also become anaemic (when the number of red blood cells in your blood is low), or have bleeding problems, such as nosebleeds or bruising easily.

You may need to take antibiotics to treat infections, or have a blood transfusion if you are anaemic. You will have regular blood tests between courses of treatment to monitor the effects.

## Hormonal therapies

Hormonal therapies are drugs that can stop or slow the growth of cancer cells by either:

- changing the level of particular hormones in the body
- preventing the hormones from affecting the cancer cells.

Most hormonal therapies are given as tablets, but some are given as injections every few weeks or months.

These treatments are usually given for months or years.

## Side effects of hormonal therapies

Hormonal therapies can cause side effects such as weight gain, muscle pain, hot flushes, sweats, tiredness and lowered sex drive. They will usually have less of an effect on your ability to work than other cancer treatments.



## Targeted therapies

These are a newer group of treatments that work by targeting the growth of cancer cells. They generally have little effect on normal cell growth, so they usually have less troublesome side effects than chemotherapy drugs. Targeted therapies may be given as a drip (intravenous infusion) or as tablets.

### Side effects of targeted therapies

Possible side effects include flu-like symptoms, chills, headaches, a temperature, lowered resistance to infection and tiredness. Some treatments may also cause sickness and diarrhoea.

Many people are able to carry on working while taking these therapies, but tiredness and other side effects may sometimes make it difficult.

# Making decisions about treatment

Sometimes different types of treatment may be equally effective, but have different side effects. If you plan to continue working through your treatment, it is important to make the decision that is best for your situation.

Doctors and other healthcare professionals can tell you more about different treatments and how each may affect your day-to-day life and ability to work.

The final decision about which treatment to have or whether to have treatment at all is yours. It can help to find out as much as possible about the type of cancer you have and the treatments that are planned. You can then discuss the benefits and possible risks with your doctors and decide on the treatment that best suits your situation. You can also ask for a second opinion.



You can watch an online video about getting a second opinion at [macmillan.org.uk/secondopinion](https://macmillan.org.uk/secondopinion)

Treatment can affect people differently. So it's difficult to predict how it will affect you. For example, two people may have the same dose of the same chemotherapy drug. One may have few side effects and be able to carry on working, while the other may have severe side effects and be unable to work for a while.

## Questions you may want to ask your healthcare team

- What treatments are available for my type of cancer?
- How effective is the treatment likely to be?
- What are the benefits and disadvantages of the treatment?
- How long will each treatment take and what is involved?
- Will I be admitted to hospital, and if so, for how long?
- What are the possible side effects of treatment?
- What can be done about the side effects of treatment?
- How much is the treatment likely to affect my daily life?
- How will the treatment affect my physical ability to work?  
For example: Will I be able to drive? Will I be able to stand for long periods? Will I be able to carry equipment?
- What will happen if I don't want to have any treatment?
- Are there any treatment options that will make it easier for me to work? For example, can I be treated near my business?

Once you have the answers to these questions, you may need time to think through your choices and discuss them with your family, friends or colleagues.

If you find it difficult to decide which treatment to have, it may help to talk to people who have already had those treatments. You could ask your doctor if they can arrange this. Many cancer organisations and support groups can also help you find someone who has had a particular treatment. Details of support organisations are listed on pages 112–124.



Our booklet *Work it out: essential questions to ask about work and cancer* is a tool to help you address workplace issues at every stage of your cancer journey. It is aimed at employed workers, but you may also find it useful.

# Making decisions about work

It may be difficult to decide whether or not to work during your treatment. It depends very much on your individual circumstances.

Some people choose to keep their business going, either full-time or part-time, during their treatment. Some people need to carry on working as much as possible for financial reasons.

You may find that working during your treatment gives you satisfaction and helps you focus on something other than the cancer. It depends on the type of work you do, and whether you have anyone else who can help out for a while. It also depends on your health, the type of cancer you have and what kind of treatment you choose.

It's impossible to predict how you will react to treatment until you start. This makes it hard to look ahead and decide how much work to take on. It will help to let your colleagues or important customers know this, so they are aware you may need to change your work plans at short notice.

'If you have the luxury of choice, try to not feel guilty that you are taking time off work. Be gentle on yourself and make sure the important things in your life are back on track as fully as possible.'

**Bron**

## Questions to ask yourself

- Will I need to cut back on my business temporarily?
- Will I need to run my business in a different way, to allow time for rest as well as my treatment?
- Who will be able to help me in practical ways?
- Can I pay someone else to run my business and still make a profit from it?
- Will I need extra financial help to get me and my family through this period and, if so, where can I get it?
- Will it be safe for me and for others if I carry on working during treatment?
- Have I spoken to my insurers to check I'm still covered?

It may help to talk these questions over with someone who knows you well and understands the work you do. Then you can plan the best course of action for you. It's a good idea to run your business decisions past another person, especially if you are feeling unwell, tired or upset.

The tool on the next page may help you record decisions you need to make and decide who can help you with these.



The person-centred thinking tools on pages 21 and 36 are taken from [thinkaboutyourlife.org](http://thinkaboutyourlife.org), which was developed by cancer survivors. The website has examples, stories and support to help you use the tools.

## My decision-making agreement

Decisions to be made	How I must be involved	How the decision is made and who makes the final decision





# DURING TREATMENT

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## Working during treatment

How much work you are able to do during cancer treatment will depend on the stage of the cancer, the type of treatment you're having and the type of work you do.

It may be difficult to plan ahead, but it's sensible to reduce your workload if you can. It's useful to have a back-up plan for your business in case you find treatment more difficult than you expected.

Whatever you decide, you will probably need to take time away from work for appointments, treatment and follow-up.

See pages 10–15 for information on common side effects and things that may help you deal with them.

If you decide to stop working altogether, there is information on pages 101–109.

## Occupational health advice

Some people working for an employer have access to help from an occupational health adviser. This is a health professional, such as a nurse or doctor, who specialises in workplace health issues. Occupational health advisers use their medical knowledge and understanding of various jobs to help people make decisions about work.

They can advise you on health and safety laws, and find ways for you to work around the cancer and its treatment. Occupational health advice is not part of the treatment plan for most people with cancer. However, research suggests that more working people with cancer could benefit from this advice.

As a self-employed person, you would usually need to pay for this advice privately. You can find a private service through the Commercial Occupational Health Providers Association (see page 123 for contact details).

# Coping with symptoms and side effects while working

When you are self-employed, you will need to make sure you look after yourself. You may not have the level of support that someone employed by a large organisation has. The following tips may help:

- Keep a diary of how you feel during your treatment and see whether patterns emerge. This will help you know when you are feeling strong enough to work. A fatigue diary is included in our booklet *Coping with fatigue*.
- Talk to your doctor and the team scheduling your treatment about the best times for appointments. For example, having chemotherapy on a Friday afternoon might give you time to recover over the weekend. Having radiotherapy late in the afternoon may enable you to continue working for the earlier part of the day.
- Meditation or complementary therapies may help you feel less stressed, tense and anxious. See our booklet *Cancer and complementary therapies* for more information.
- Eat as well as you can to keep your energy levels up. Our booklet *Healthy eating and cancer* has more details.
- Plan to rest after any activity. Short naps and rest periods are useful. You may need a rest after meals.

It can help to plan your days around your treatment. Try to plan important events for times when you are likely to feel your best, perhaps the week before your next cycle of treatment.

## Fatigue (feeling tired and weak)

Cancer and its treatment often make people feel very tired and weak. Fatigue affects everyone differently. Some people find their tiredness is mild and doesn't interfere much with their work. However, others find that tiredness really affects their ability to work.

Some of the more common effects of fatigue are:

- difficulty completing small, everyday tasks
- a feeling of having no strength or energy
- breathlessness after only light activity
- dizziness or feeling light-headed
- feeling more emotional than usual
- having trouble remembering things, thinking, speaking or making decisions.

You may find it difficult to concentrate. This can have an effect on your work and safety.

Fatigue may also affect your relationships with your customers, suppliers and contacts. It can make you impatient with people, or make you want to avoid socialising if it's too much effort.



We can send you our booklet *Coping with fatigue*, which may help you.

## Risk of infection

Some cancer treatments, particularly chemotherapy, can reduce the production of white blood cells, which fight infection. If your white blood cell count is very low, you are more likely to get an infection. Your doctor or nurse will tell you if your white blood cell count is low.

It's a good idea to avoid people who have sore throats, colds, flu, diarrhoea and vomiting, or other kinds of infection, such as chickenpox.

If you come into contact with anyone who has an obvious infection, it's best to ask your hospital doctor or specialist nurse for advice as soon as possible. You may need to take medicines to prevent you from getting an infection.

It's a good idea to get some gentle exercise and fresh air during or after cancer treatment, but it's important to avoid crowds where possible. This includes trying to avoid using public transport, especially during rush hour, and avoiding crowded workplaces where you may be mixing with people who may have an infection.



Our booklet *Physical activity and cancer* can give you more ideas on how to get some exercise.

If you need to have dental work done during your chemotherapy treatment, it's important to discuss this with your cancer specialist. There will be times when you will be at more risk of bleeding and infection in the mouth, so the timing of any dental work needs to be planned very carefully.

## Numbness or tingling in the hands and feet

Some chemotherapy drugs affect the nerves in the hands and feet. Your hands and feet may be more sensitive than usual, and you may have pins and needles or numbness. This is called **peripheral neuropathy**.

This can sometimes mean it takes you longer than usual to carry out normal tasks. You may find it difficult to hold things, especially small objects, or to write or type. Some people find it difficult to carry on working if they have this side effect. It's likely to get better once you have finished your treatment, but it may take weeks or months for you to fully recover.

### Speech recognition

If you write a lot for work and are finding it difficult, you might find it helpful to use speech recognition software. You talk into a microphone and the text appears on the screen, or the computer follows your voice commands. A speech recognition application is built into Windows Vista, 7 and 8 computers. Newer Mac computers also have a dictation application. If your computer doesn't have this function built in, you can buy speech recognition software for both PC and Mac computers. One company that produces such software is Nuance – visit **[nuance.co.uk](http://nuance.co.uk)**

## Changes in your appearance

Cancer and its treatment may affect the way you look. For example, you may have changes in your skin or weight, lose your hair, or have scars from surgery. This may be hard to cope with, especially if your work involves meeting the public, performing or working face-to-face with customers.

We have a booklet called *Body image and cancer*, which you may like to read.

If you have lost a lot of weight due to cancer or its treatment, our booklet *The building-up diet* may help you get back to looking more like yourself.

Some hospitals have programmes for women run by Look Good ... Feel Better, with tips to help manage the visible side effects of treatment and feel more confident. Visit **lgfb.co.uk** or call **01372 747 500** for more information. Men can find tips at **lookgoodfeelbetterformen.org**

You can also find useful tips in our booklet *Feel more like you*.

If you have lost your hair as a result of treatment, you may like to read our booklet *Coping with hair loss*. You could also talk to your doctor or nurse about other sources of help.

You may find it helps to change the way you work, if possible. For example, you could talk to clients in a teleconference from home, instead of meeting them in person.



## Medicines to help with side effects

Some people find they have other side effects, such as soreness or pain, feeling sick (nausea), or problems with eating.

If you have any symptoms or side effects caused by treatment, your doctors can usually prescribe medicines to help. Let your doctor know if these don't ease the side effects. They may be able to prescribe more effective treatments for you. Sometimes changing the times you take medicines can help. For example, if they make you feel drowsy, you could take them at a time when they won't affect your work as much. You can discuss this with your doctor or nurse.



We can send you more information about many of the side effects of cancer and its treatment.

## Access to Work

The Access to Work programme can help if you have a long-term health condition that affects your ability to work. It gives advice and support to help you meet the additional costs that may arise because of the cancer. It is available for both employed and self-employed workers.

The scheme may pay for:

- special aids, equipment or adaptations needed as a direct result of your condition
- travel to and from work if you can't use public transport
- a support worker.



To apply in England, Scotland and Wales, contact your local Access to Work centre. Details can be found at **[gov.uk/access-to-work](https://www.gov.uk/access-to-work)** or you can ask the disability employment adviser at your local Jobcentre. In Northern Ireland, contact an employment service adviser in your local Jobs and Benefits Office or JobCentre.



## Your feelings

Being diagnosed with cancer and having to take time away from your business can cause a range of emotions. You may have invested a lot of time and money to make your business successful. You may feel angry that you can't work when you have a lot to do. You might worry about how the business will continue, and how you will pay your bills.

People often say they feel lonely and isolated when dealing with a cancer diagnosis. These feelings can affect people at different times in their illness. If you are unable to work for periods of time, this may add to a sense of isolation.

Having cancer can also make you feel very vulnerable. You may feel as though you have lost your independence. You can feel tired and stressed, and it may seem as though things you used to find easy are now much more difficult.

Taking time off can make you feel out of touch with what is going on in your business and in your trade or profession. You may lose confidence in your ability to do your job well, or you may worry that customers will feel let down or take their business elsewhere. Some people can lose their sense of normality when they are not working. Some may find they lose self-esteem.

All these things can be hard to cope with, but you may find ways of adapting to your illness and treatment that will give you a new focus and sense of control. This can take some time, and you'll need to build up your confidence and self-esteem again gradually.

## Getting support

Talking through your feelings can often help. Some people worry that by asking for help they are being a burden. But people are usually pleased to be involved and to be able to support you. It can be difficult to know who to talk to and what to say. It's important to speak to someone you feel comfortable with that you can trust.

The tool on the next page may help you to think about the best ways that people can support you. You may wish to use this to communicate your feelings to others.

You may wish to speak to a partner, family member or friend, or a health professional involved in your care. Or you may prefer to talk to a trained professional not directly involved in your care, for example a counsellor. Counselling can help people cope with their feelings and help them find ways of talking to other people. It can also help restore self-confidence. Some GP surgeries provide counselling, or your GP can refer you to a local counselling service.



Our booklet *Talking about your cancer* may help you find ways to talk to other people and ask for support.

What is important to me now, and how I want to be supported

What is important to me...

How best to support me...

# Making decisions

If you have big decisions to make, it's best to do this when you are feeling calm, rather than when you are feeling anxious and upset.

You may not want to burden your family with money worries. But it can help to let them know if you have concerns. Talking to your family will help them support you in making decisions. And they may be able to help you make plans.

If there is someone you like and trust working in the same field as you, it can also help to talk to them. They might have some good advice about your business.

Our tool on the opposite page may help you work through the important decisions in your life.

'I was aware there were places I could go to for support. Looking back, I wish I had, but at the time I was too busy trying to get through treatment and run my business.'

**Susan**

## Feeling alone?

Being self-employed can feel lonely at times. You may find it helpful to join a support group, where you can talk to other people who have been affected by cancer. Your hospital might be able to put you in touch with a group, or our cancer support specialists on **0808 808 00 00** can tell you about local support groups and online communities. You may also like to visit our online community at **[macmillan.org.uk/community](https://macmillan.org.uk/community)**



We have a booklet called *How are you feeling?*  
*The emotional effects of cancer*, which discusses the  
different feelings you may have and what can help.



# Financial support

Cancer can have a significant impact on your business and personal finances.

If you want to carry on working, take some time away from work or close your business, you might like to think about the issues on the next few pages. It may help to contact a financial adviser to get advice on your options. A qualified adviser can assess your situation and recommend what is best for you. They may charge a fee for the service, but it could be a good investment at this time. To search for an adviser near you, go to **[unbiased.co.uk](https://unbiased.co.uk)** or **[findanadviser.org](https://findanadviser.org)** – see pages 122–123 for more details.



Macmillan's Financial Guidance Service provides free, impartial guidance and support on all areas of personal finance, such as insurance, pensions, mortgages and financial planning. Call the team free on 0808 808 00 00. The service is available Monday–Thursday, 9am–5pm, and Friday, 9am–4.30pm. You can also visit [macmillan.org.uk/financialsupport](https://macmillan.org.uk/financialsupport)

For information on managing your business finances, see pages 70–76.

## Insurance payout

The first step is to make sure you have as much money coming in as possible. If you have any private insurance cover for income protection, critical illness, or payment protection for loans, credit cards or your mortgage, you should get advice about your options as soon as possible. These could be important sources of income for you. Speak to your insurance company, financial adviser or one of our financial guides by calling the Macmillan Support Line.

However, you may find it difficult to take out a new life insurance policy for a few years after you have had cancer. Bear this in mind when planning your finances.





## JARGON BUSTER

### **INCOME PROTECTION INSURANCE**

Pays out a monthly income if you can't work because of illness or disability.

### **CRITICAL ILLNESS COVER**

Pays out a lump sum if you are diagnosed with a life-threatening health condition such as a stroke, a heart attack, or some types of cancer. Also pays out if you become totally and permanently disabled.

### **MORTGAGE PAYMENT PROTECTION INSURANCE (MPPI)**

Pays your monthly mortgage payments (and sometimes a bit extra) if you are unable to work. This is usually for a specified period of time, such as one or two years.

## Pension lump sum

Depending on your pension provider, you may be able to claim money from your pension fund now. While State Pension can only be claimed once you reach a certain age, you may be able to draw from workplace or personal pensions early. The minimum age for this is usually 55. If you have been told you are expected to live no more than a year, you can claim this at any age. This could provide extra income, a lump sum, or both.

The government has proposed that from April 2015, people who have reached the age of 55 will be able to draw out their pension savings from their pension scheme in any way they like. You can even draw out your entire pension savings in one go. Amounts of 25% or under will be tax-free, and amounts above this will be taxed at your normal tax rate.

This might provide a valuable source of income following a cancer diagnosis. But it's a complex area, and you'll need to get professional financial advice. You'll have to consider how taking a lump sum will affect your retirement income.

The Macmillan Financial Guidance Service can help you understand the options available to you. Contact them on **0808 808 00 00**.

You may be able to get your pension earlier if you have to give up your job due to illness. If you're seriously ill and are not expected to live for longer than 12 months, you may be able to take all your pension as a one-off lump sum payment. In this case, the lump sum will not be taxed.

See pages 105–108 for more information on early retirement.

## Break from payments

Your insurer or financial adviser can give you advice about any relevant conditions of your life insurance or pension plans. You may be able to take a break from payments. Also check to see if waiver of premium benefit is included in your plan. This is called waiver of contribution benefit for pensions. This benefit would pay your insurance or pension contributions (after a waiting period) if you are unable to work due to accident or sickness.



## Benefits

You may be entitled to certain state benefits. There are rules for calculating the income of self-employed people, and the benefits you can claim may be different from those an employee can claim. Depending on your circumstances, they may include:

- Employment and Support Allowance
- Universal Credit
- Personal Independence Payment
- Attendance Allowance
- Housing Benefit or Council Tax Support
- Working Tax Credit or Child Tax Credit
- Child Benefit
- Help with health costs



Our booklet *Help with the cost of cancer* is a guide to benefits and financial help for people affected by cancer in England, Scotland and Wales. In Northern Ireland, the welfare system is being reviewed. Visit [nidirect.gov.uk](http://nidirect.gov.uk) for the latest benefits information.

## Help if you are unable to work or have a low income

### Employment and Support Allowance (ESA)

This benefit gives financial help to people under State Pension age who cannot work because of their illness or disability. It also provides personalised support to those who are able to work. There are two types: contribution-based and income-related (means-tested). You may get either or both. This will depend on your income, your savings and how much national insurance you have paid.



#### ESA rules are changing across the UK.

Income-related ESA is gradually being replaced by Universal Credit (see pages 50–52) in England, Scotland and Wales. Contribution-based ESA will stay the same. The benefit you should claim will depend on where you live, and your situation. Call our welfare rights advisers on **0808 808 00 00** for more information. Similar changes are proposed in Northern Ireland, but the Welfare Reform Bill for Northern Ireland is still under consideration. Visit **[nidirect.gov.uk](https://www.nidirect.gov.uk)** for the latest news on expected changes.

### Applying for Employment and Support Allowance

When you apply for this benefit, you will usually have to provide the Department for Work and Pensions (or the Social Security Agency in Northern Ireland) with medical certificates about your illness or disability. You may also need to attend a face-to-face medical assessment.

If you meet the initial medical requirements, you will be paid a basic rate of up to £72.40 per week for the first 13 weeks of the claim.





## Work capability assessment

After 13 weeks of receiving ESA, you may need to have a work capability assessment. You won't need to do this if:

- you are terminally ill
- you are awaiting, having or recovering from chemotherapy or radiotherapy
- you have claimed this benefit before in the last 12 weeks.

The aim of the work capability assessment is to find out how your illness or disability limits your ability to work. You may be asked to attend a face-to-face meeting as part of it. You can take someone with you to any assessments you are asked to attend.

If the work capability assessment shows that you still qualify for ESA, you will be placed in either the support group or the work-related activity group.

If your illness or disability has a severe effect on your ability to work, you will be placed in the support group and you won't have to do work-related activities. An extra payment of £35.75 is paid to anyone in the support group, in addition to the basic rate.

If your ability to work is limited, but not severely, you will be placed in the work-related activity group. You will have to go to six work-focused interviews. A smaller payment of £28.75 is paid to anyone in this group, in addition to the basic rate.

## Chemotherapy and radiotherapy

If you are receiving, waiting for or recovering from any type of chemotherapy or radiotherapy, you should be treated as unable to work or do any work-related activity. This should mean you can get Employment and Support Allowance. You will be placed in the support group after 13 weeks of receiving ESA at the basic rate.

## If you are terminally ill

This should mean you can get ESA and will automatically be placed in the support group from the start of your claim.

## Time limits for contribution-based ESA



**Time limits may vary across the UK.**

In England, Scotland and Wales, you can receive contribution-based ESA in the work-related activity group for only 12 months. After 12 months, the benefit will stop unless you:

- claim and qualify for income-related Employment and Support Allowance (or, depending on where you live and your situation, Universal Credit)
- ask to be placed in, and are accepted for, the support group.

If you think this may affect you, speak to a welfare rights adviser as soon as possible.

Similar changes are proposed in Northern Ireland.



## Claiming ESA across the UK

To claim in England, Scotland or Wales, call Jobcentre Plus on **0800 055 6688** or textphone **0800 023 4888**. Or visit **[gov.uk/employment-support-allowance](https://gov.uk/employment-support-allowance)**

To claim in Northern Ireland, call the Department for Social Development on **0800 085 6318**.



## Universal Credit

Universal Credit is a new single payment for people who are looking for work or on a low income. It's expected that Universal Credit will be introduced in Northern Ireland, but the Welfare Reform Bill for Northern Ireland is still under consideration. Check **[nidirect.gov.uk](https://www.nidirect.gov.uk)** for the latest news on expected changes.

In England, Scotland and Wales, it has been gradually replacing the following benefits since April 2013:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

To claim Universal Credit, you need to:

- be 18 or over (or 16 or 17 in certain cases)
- be under State Pension age
- live in the UK
- not be in education
- accept a claimant commitment (see page 52).

If you have a partner, you will need to make a joint claim for Universal Credit. If one of you does not meet the requirements, they won't be included in the amount of Universal Credit you get. But the savings, income and earnings of both of you will be taken into account.



## Claimant commitment

The claimant commitment states the responsibilities which you must agree to if you claim Universal Credit. It includes work-related requirements.

There are some people who do not need to show they are working, preparing for work or looking for work. These include people with limited ability for work-related activity, people with certain caring responsibilities, and single parents with a child aged under one.

Universal Credit is made up of a standard allowance and five extra parts, which may be paid monthly depending on your circumstances.

The five extra parts are:

- the child element/disabled child additions
- the childcare element
- the carer element
- the limited capability for work element
- the housing element.



Contact a Macmillan welfare rights adviser on 0808 808 00 00 for more information about Universal Credit and the five additional elements.

## Help if you have care needs

### Personal Independence Payment

This is a benefit for people aged 16–64 who have care or mobility needs. It has replaced Disability Living Allowance (see page 54) for anyone making a new claim in England, Scotland and Wales. In Northern Ireland, there are proposals to introduce Personal Independence Payment, but the Welfare Reform Bill for Northern Ireland is still under consideration. Until changes take place, people in Northern Ireland can still claim Disability Living Allowance.

The two benefits are similar on several points. In particular, Personal Independence Payment has two components: a daily living component and a mobility component.

There are some key differences though. New claims will normally be started over the phone, and then a personalised form will be posted to you to complete. A health professional will assess your individual needs. Most people will have a face-to-face consultation as part of their claim. Awards will also be reviewed regularly, based on how likely it is that your condition or disability will change.

Personal Independence Payment provides help towards some of the extra costs arising from a health condition or disability. It's based on how a person's condition affects them, not on the condition they have.

To get Personal Independence Payment, you must satisfy a daily living and/or mobility activities test for three months before claiming, and be likely to continue to satisfy this test for at least another nine months. The test includes activities such as how well you can move around, and your ability to prepare food, wash, bathe and dress yourself.

You can receive Personal Independence Payment whether you are in or out of work, and receiving it doesn't normally reduce other benefits – in some cases your other benefits may actually increase.

### **Disability Living Allowance**

This benefit is for people under 65 who have difficulty walking or looking after themselves (or both). In England, Scotland and Wales, anyone making a new claim should now apply for Personal Independence Payment instead. People who are already receiving Disability Living Allowance will gradually be reassessed for Personal Independence Payment. This won't affect most people until 2015 or later. In Northern Ireland, you can still claim Disability Living Allowance as a new claimant. There are proposals to introduce Personal Independence Payment in Northern Ireland at some point, but it is not currently clear when this will happen.



## Attendance Allowance

This benefit is for people aged 65 or over who have difficulty looking after themselves. You may qualify if you need help with personal care, for example getting out of bed, having a bath or dressing yourself. It's based on the amount of care you need, not the care you receive. You must have needed care for at least six months before making a claim, unless you have been diagnosed with terminal cancer. You don't need to have a carer to qualify for this benefit.

## Terminal illness

If you're terminally ill, you can apply for Personal Independence Payment, Disability Living Allowance or Attendance Allowance under the special rules. This means you don't need to meet the three- and six-month qualifying conditions mentioned above. Your claim will be dealt with quickly and you'll receive the benefit at the highest rate.

## Appealing against an unsuccessful benefit application

If you have been turned down for a benefit or tax credit, you may be able to appeal against that decision or ask for a review. You must do this within a certain time frame. This can be a complicated process, so it's a good idea to ask a welfare rights adviser for help as soon as possible. You can do this by calling us on **0808 808 00 00**.

## Free prescriptions



Prescription costs vary across the UK.

Prescriptions are free in Scotland, Wales and Northern Ireland.

People with cancer in England are eligible for free prescriptions. All people having treatment for cancer, or the effects of cancer or its treatment, can apply for an exemption certificate. You'll need to collect form FP92A from your GP surgery or oncology clinic.



For more information about prescription charges, see our booklet *Help with the cost of cancer*.

## Council tax reduction

You may be able to claim help towards your council tax if you are on a low income or claiming benefits.



To find out more or to apply for help, contact your local council. You can find the contact details for your local council in the phone book or by visiting [gov.uk/find-your-local-council](http://gov.uk/find-your-local-council)

If you live in Northern Ireland, you pay rates instead of council tax. If you can't afford to pay your rates bill, contact Land & Property Services on **0300 200 7801** as soon as possible. Before calling, you should make a list of all the money that you and anyone who lives with you have coming in. This includes any benefit payments. There is a range of reductions and entitlements to help you pay your rates bill, including Housing Benefit and Rate Reduction. Visit **nidirect.gov.uk** to find out more.

## If you are a carer

If you are self-employed and caring for someone with cancer, you may be able to claim:

- Carer's Allowance
- Carer Premium
- Carer's Credit

You may be able to get other financial help. To find out more, call us on **0808 808 00 00** to speak to a welfare rights adviser. See pages 123–124 for more organisations that support carers.



Our booklets *Working while caring for someone with cancer* and *Help with the cost of cancer* can also give you more information.



## Getting information about financial issues

For more information about benefits and financial support, call the Macmillan Support Line on **0808 808 00 00** to talk to a welfare rights adviser. You can also find out more about benefits from Citizens Advice (see page 118). You will usually need to make an appointment.



You can also get information from [gov.uk](https://www.gov.uk) if you live in England, Scotland or Wales, or [nidirect.gov.uk](https://www.nidirect.gov.uk) if you live in Northern Ireland.

Remember that a change in your circumstances can affect your benefits. For example, this could be a change to your salary or the number of hours you can work. You need to find out in detail the regulations and conditions that apply to your benefits.

The hospital social worker or benefits adviser can also give you advice about sources of financial help. You can search for trusts and organisations that provide financial support on the website [grantsforindividuals.org.uk](https://www.grantsforindividuals.org.uk)

‘Balwant at the Macmillan CAB Benefits Advice service was amazing. I wouldn’t have known where to start with applying for benefits. Balwant just took all the stress away – whether it was filling in forms, dealing with people or just being supportive.’

**Julie**

## Debt

If you're worried about debt, it's best to talk to an organisation that can help, such as StepChange Debt Charity. Citizens Advice, National Debtline in England, Scotland and Wales, and Debt Action NI in Northern Ireland may also be able to help. Business Debtline can also give you free, impartial advice on business debts. See pages 117–123 for contact details.

It may help to speak with a financial adviser. However, they will charge for their services. To get the most out of your discussion with them, it's helpful to have with you details of any income, benefits, pension, savings, and expenses (such as your mortgage or rent). You can find a financial adviser online by searching at **unbiased.co.uk** or **findanadviser.org**



Our booklet *Managing your debt* contains useful information and tips on dealing with debt.

## Taking action

It can help to write down what your financial situation is and how you plan to manage your finances. You can use the table opposite to sort out the necessary steps, and note down some people who can assist you.

Some of the advice on business debt (see page 72) may also apply to your personal finances.

## Need to talk?

Financial problems can feel overwhelming. It's best to be open and honest with your partner or family if you can, even though it may not be easy to talk about money problems. If you need someone to talk to, there are many people at hand. If money problems are making you feel low, you can also contact the Samaritans. Talking through your worries with someone who understands can really help. See page 117 for contact details.

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# MANAGING YOUR BUSINESS

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# Keeping the business going

If you have decided to keep the business running – or if you just want to see how it goes – it's important to be realistic about what you can do.

It will help to get as much information as you can about your cancer and the possible effects its treatment may have on you. You will also need to be realistic about your business demands and your finances.

You can get a lot of advice and information about work and business issues for free or at a low cost from the following places:

- your local authority (council)
- your local Jobcentre (or Jobs and Benefits Office in Northern Ireland)
- disability support organisations
- your local Law Centre
- your local Citizens Advice
- a financial adviser or your bank
- your chamber of commerce or other local business networks
- your trade union or professional association, if you belong to one
- the government and services website at **gov.uk** in England, Scotland and Wales, or **nidirect.gov.uk** in Northern Ireland.

Contact details for many useful organisations and websites are listed on pages 117–123.

If you have professional advisers, such as an accountant or a lawyer, this is a good time to ask for their guidance.

## Managing your workload

These tips may help you to manage your workload if you need to reduce the hours you work.

### Prioritising

Decide what absolutely must get done and what can be left until later.

Which tasks need your unique skills and experience, and can't be done by anyone else? Prioritise these.

### Time management

Be realistic about deadlines. Allow yourself extra time in case you don't feel well or something unexpected comes up.

Schedule in time for breaks and activities that help you to relax or feel better.

### Flexible working

Think about different ways of getting the job done. Can you work from home instead of travelling to a customer?

## Delegation

Ask yourself who else can do the work. Even if you don't have employees, you can still have a team.

- Can you afford to hire a secretary or bookkeeper who works from their own premises?
- Can you use a subcontractor for some parts of a project?
- Could someone else manage your website for a while?
- If you ship goods, can a fulfilment house handle this for a time?
- Which tasks have to be done every day at a regular time?
- Can someone cover the days you are unavailable or feel unwell?
- Which tasks do you least enjoy? These are likely to take more of your energy, so it may help if someone else can do them.
- Can you group tasks according to the skills needed to do them, for example, sorting post, filing, answering the phone or driving? Then when someone offers to help, you'll be ready to describe the sorts of things that need doing.
- Do you have friends in the same trade or profession who could pick up some of your work for a while?
- If other people do offer to help, do they have the necessary skills and qualifications to do the work legally and to the required standards? For example, a heating engineer will need to be Corgi registered.
- Are there jobs around the house that someone could help with, so that you can concentrate on work?



Other people in the business, or your family, may really want to help. It's good to be open and honest about what is really needed. Ask yourself if they know what is involved in any work they are offering to do and whether they have the skills and time to help. Try not to let them take on more than is fair or more than they can handle.

Make sure they can update you regularly, ask questions along the way or change their minds if it turns out to be too much.

You can use the checklist on the opposite page to think about possible sources of help to keep your business going.

## Help running the business

Task or problem	Possible solutions
Handling new jobs temporarily	A contact in the same trade could help.
Emails	Set up a suitable 'out of office' response.
Meetings	Use Skype™ or have a conference call.
Paperwork	Try to do as much of your paperwork as possible online.
Lifting heavy objects	Subcontract the work or use help from family or friends.
Delivering goods	Family or friends could drive and help you load and unload.

# Business finances

If you are not able to work for a while, it can have a big impact on your financial situation. You may have to think about cash flow, how you plan your business finances, and how much money you have available right now to meet your business expenses and to pay any staff (including yourself).



We have a video on our website about managing finances when you run a small business and you or one of your employees is affected by cancer. Visit [macmillan.org.uk/businessfinances.aspx](https://macmillan.org.uk/businessfinances.aspx)

## Maintaining your cash flow

- Chase up outstanding invoices and take appropriate action against late payers.
- Offer your clients incentives for early payment.
- Start thinking about other sources of income – you may qualify for a grant or emergency funding to help small businesses or members of your trade or profession.
- Check whether you are covered by critical illness insurance or income protection insurance (see pages 40–41). You may also have insurance included within your business loans. If so, call your insurer or the Macmillan Support Line to talk to one of our financial guides about making a claim.



Taking on new work is probably not the best solution at the moment.

Also make sure you are claiming all of the personal state benefits you are entitled to. See pages 44–57 for details. Our welfare rights advisers on **0808 808 00 00** may also be able to help you.

## Reducing your spending

Some spending, such as paying your phone bill, will be essential to keep your business going. Other things may not be necessary for a while.

- If you won't need your premises for a while, you may be able to reach an agreement with your landlord.
- If you rent a vehicle, check if the contract will allow you to give it back.
- If you are selling merchandise, look at how you can manage your stock differently.
- You could also negotiate with your staff so they can work shorter hours for a while, or cut back on money spent on non-essential areas of the business.

Before cutting back on spending, consider the long-term impact on your business. How much will it cost you to put those resources back into place when you are ready?

## Business debts and obligations

If you are not sure how to pay your business bills or debts, you can get free, confidential advice and help from organisations such as Business Debtline (see pages 117–123). It's a good idea to get expert, independent advice before you talk to your creditors or agree to new arrangements.

- Don't ignore your debts. If you don't act, they will just get worse.
- Deal with priority debts first. This means debts where not paying could have serious consequences, such as losing your home or business.
- If you have insurance, such as business insurance or payment protection insurance, find out whether it will pay out now because you have cancer.
- Create a budget that lists your income and outgoings.
- Get independent advice before you borrow any more money. The wrong decision could make your debts worse.

You may not want to tell people about your cancer, but if you owe them money or if you need to claim insurance, you will probably have to. You may also be asked for a letter from your doctor confirming your diagnosis.

When you are talking to creditors, it always helps to have a plan in mind. Be open, honest and realistic about when you'll be able to pay and where you expect the money to come from.

## Paying your tax

It is important to contact HM Revenue & Customs (HMRC) straight away if you are worried about paying your tax on time. If you don't contact them and you don't pay on time, you could have to pay interest and fines. If you talk to them, you may be able to delay payment of certain taxes, or to pay large bills over a longer period of time. If you think your income will be lower while you have treatment, you can also ask HMRC to reduce part of your tax payments on account.

You should call the HMRC Business Payment Support Service on **0300 200 3835** if you don't think you'll be able to pay your tax in full and on time. This telephone number is for calls before the payment deadline. If you have missed the deadline and have received a demand or a letter warning of legal action, you must contact the HMRC office that issued it. You'll find the contact details on the letter or demand.

Macmillan can't advise you on business debt and finances, but we can help you with information about personal money matters.

## Talking to the bank

If you expect to have problems paying your bank the money you owe (for example, your overdraft, business credit card or business loan), you'll need to talk to your bank manager. If you are looking for funding to help you in the short term, you will need to explain why.

Before talking to your bank, be prepared to answer any questions about your health accurately. This is especially important if you have insurance through your bank. Some forms of insurance, such as travel insurance, may become invalid if you don't give all the relevant facts about your health.

If you think you have been treated unfairly by your bank because you have cancer, you should contact the bank's own internal complaints department first. If you are not satisfied with your bank's response, you can refer your complaint to the Financial Ombudsman Service. The Equality and Human Rights Commission also has a helpline that can give you information and guidance about your rights as a person with a disability – see page 119.

The Equality Act 2010 in England, Wales and Scotland and the Disability Discrimination Act 1995 in Northern Ireland mean that banks are not allowed to discriminate against disabled people when they are deciding on loans. This includes people with cancer, from the time of diagnosis and for the rest of their lives.

Banks are not allowed to discriminate against you because you have cancer. But they may sometimes be able to treat you less favourably if they can show you pose a greater repayment risk. The bank also has a duty to make any changes needed to make sure people with cancer can still use their banking services.

See pages 85–93 for more information on disability discrimination.

## Expert help

You may want to look into getting someone to help you with your finances. Perhaps you already have a bookkeeper or accountant. They can help you keep your finances under control while you are taking some time off. If you don't have this kind of help already, it might be worth thinking about.

A good accountant could save you more money than you pay them. It might also be useful to hire someone to send out your invoices and chase payments to make sure the money comes in as steadily as possible.

One of the best ways to find an accountant or bookkeeper is through personal recommendations. Ask your neighbours, friends and business contacts. Your local Chamber of Commerce or small business group will be able to give you a list of providers of these services. The Register of Statutory Auditors lists accountancy firms that are approved to prepare and audit financial accounts. Go to **[auditregister.org.uk](https://auditregister.org.uk)** to search for any UK location.

If you are a member of a professional body, you may find that they have a fund to help members facing problems as a result of their health.

Visit **[gov.uk](https://gov.uk)** for detailed information about running your own business in England, Scotland and Wales. In Northern Ireland, visit **[nibusinessinfo.co.uk](https://nibusinessinfo.co.uk)** for practical advice on running a business and access to government services.

be able to help.

Task or problem	Possible solutions
Should I approach the bank for a bigger overdraft facility, and how do I do this?	Check <b>gov.uk</b> for advice ( <b>nibusinessinfo.co.uk</b> in Northern Ireland).
Is there enough cash flow to pay wages whilst going through treatment?	Create a business plan with help from an accountant.



# Talking to people

Deciding who to tell about the cancer and what to tell them will involve some difficult and important choices. You might not want or need to tell anyone about the cancer. But you may find telling people helpful in lots of ways.

## Who to tell

When you are self-employed, other people or businesses may rely on you to deliver your goods or services. They may also rely on your payments. They may need to know you have cancer. You will have to balance your feelings about telling people with the needs of your business. For example, if the cancer affects your ability to drive, you could be fined if you don't tell the DVLA about it. On the other hand, some people may not need to know. It's your choice whether to tell them or not.

It can be hard to tell people about the cancer. But it can mean they will be able to give you support, both practically and emotionally. It may help to take some time to think about the benefits and disadvantages of telling people. The following table may help you decide.



Reasons to tell people about the cancer	Reasons to limit what you say
They will understand why you need longer deadlines or more time to pay.	They may worry you are not reliable.
You could find they are very supportive and offer practical help.	You might want privacy, and you can't guarantee everyone will respect this.
It might prevent embarrassing mistakes or misunderstandings on their part.	The conversation might get emotional in situations where it's not beneficial to you or your business.
You might have to tell them because it affects or protects your contract with them.	They might not respect your rights or treat you fairly (see pages 85–93 for details).

It may help to put yourself in the other person's place, and try to imagine what their concerns and reactions might be. Then you can be ready with some suggestions or information, which may help deal with any worries they have.

Person	What they might worry about
Customer	<p>That's a shock. What do I say now?</p> <p>Will you be able to do the work? And will it be on time?</p> <p>Will the work be of the same standard?</p> <p>What happens if our agreement doesn't work out?</p> <p>What are my health and safety responsibilities? (if you work on their premises or are a subcontractor).</p> <p>What does the contract between us say (if anything) about this?</p>
Supplier	<p>Will you be able to pay me? Will it be on time?</p> <p>What are my alternatives?</p> <p>When will things get back to normal?</p> <p>What does the contract between us say (if anything) about this?</p>

Person	What they might worry about
Banker or creditor	<p>Can you meet your payments? How? When?</p> <p>Are you now a higher credit risk?</p> <p>What will happen if you can't make payments?</p> <p>What other arrangement could be made?</p>
Employee	<p>Does this mean the business will close down?</p> <p>Will you be able to pay me?</p> <p>Will my workload increase or decrease, and can I cope with that?</p>

'I saw the clients on a regular basis and I just told them very matter-of-factly what was going to happen. I did say that I would be having treatment but that I would be able to fulfil the contracts. If I did become ill, we would find someone to take on the work. They were very sympathetic towards me and said that they would do anything they could to help me.'

**Susan**

## Good communication

Everyone has different ways of communicating. Some people like to talk about their thoughts and feelings, while others are quite private. Cultural differences matter too.

If you do decide to tell someone about your cancer, these tips may help:

- Think ahead about what you are going to say. You could write down a few bullet points, especially if you will be talking on the phone.
- Choose your time wisely. Are you feeling up to it today? Will the other person have time to pay proper attention?
- Is it better to tell the person over the phone or face-to-face? If face-to-face will be better, choose somewhere you feel comfortable to tell them.
- Be prepared for the emotions they may feel. You may not know about their past experiences and can't predict how they will take it. Your own feelings might surface too.
- Be careful about telling people in writing. It's easy to get the wrong idea from an email or note, and it can seem impersonal.

You can decide who to tell, what to tell them and how much you want them to know. Ask people to respect your privacy and make it clear if you want them to keep anything to themselves. Be aware that this might put them in an awkward situation, though. If you have a business partner, it might be easier or better for them to tell the people who need to know. It may not be fair to ask an employee to tell others about your situation, but make sure they know how to respond and who to turn to for advice if anyone does ask questions.

You may want to talk to someone you trust and ask for their opinion before you go ahead. You can ask a professional adviser, such as your accountant. Make sure you have important conversations when you are at your best, and be clear on what your goals are before you start.



You may find it helpful to watch our videos on cancer in the workplace at [macmillan.org.uk/work](https://macmillan.org.uk/work)

You may also be interested in our resource *The essential work and cancer toolkit*. It is mainly aimed at managers and employees in large organisations, but you may find some of the information it contains useful.



# Protection from discrimination, harassment and victimisation

The Equality Act 2010 has replaced discrimination laws in England, Scotland and Wales, including the Disability Discrimination Act. The Disability Discrimination Act still protects people with a disability in Northern Ireland.

Under these Acts, it's unlawful to discriminate against someone because of their disability. Cancer is seen as a disability under the Acts from the time of diagnosis. In some situations, the Acts may continue to protect you even if your cancer is in remission or cured.

The Acts also protect you against discrimination, harassment or victimisation when using goods and services, education services and transport.



You can find out more about the Acts at [macmillan.org.uk/work](https://macmillan.org.uk/work)

Our booklet *Your rights at work* is aimed at employees, but self-employed people may also find it helpful.

## Who is covered?

In the workplace, this legislation covers people in employment and also many of those who are self-employed. To be protected, you must be contracted personally to do the work. You are not covered by the Acts if you are contracted to provide services and hire someone else to do the work. You must do the work yourself. Self-employed people may not be covered by the legislation if they work through a limited company and are able to send other people to do work on their behalf.

If you want to know how equality legislation can help you, call the Equality Advisory Support Service (see page 119), contact Citizens Advice (see page 118) or call the Macmillan Support Line on **0808 808 00 00**.



## Examples of discrimination

Despite these laws, discrimination may still occur if your client behaves negatively because you have, or used to have, cancer.

For example, this may include:

- a customer or client discontinuing your contract after sickness
- being offered lower-paid work
- not being allowed time for medical appointments
- being harassed – a client making your life difficult so that you feel you cannot fulfil your contract
- being abused by clients (for example, being given unfair workloads)
- victimisation (see page 88).

Some problems may happen because of misunderstandings about your cancer. Your client may assume you can no longer do the same work, that you may be less committed to work because of your illness, or that having cancer makes you a poor candidate for certain contracts.

Fellow contractors may also think they will need to do extra work because you can't fulfil your contract. Any of these attitudes towards people with cancer can lead to subtle or obvious discrimination in your work life.

## Victimisation

Victimisation is when a disabled worker is treated less favourably than other workers after making a complaint.

For example, you tell a client that a member of their staff is making unwelcome comments about you needing time off for a chemotherapy appointment. You ask the client if they can have a quiet word with the member of staff. However, as a result of this, the client suggests that you cannot fulfil your contract and will not get any more work in future.

The law also protects people from being victimised if they've supported a disabled worker in making a complaint.

### **If you're being discriminated against or victimised**

If you feel you're being discriminated against, you should first try to work with your client to resolve the problem informally.

Talking openly about both your needs and their needs may help resolve the situation.

## What you can do for yourself

- If you are contracted by an organisation, find out about their company policies. For example, they may have an equality and diversity policy, a bullying and harassment policy or an equal opportunities policy. These are usually found in the employee handbook or on the intranet, if they have one. You may not have access to these documents if you are not an employee of the client, but you can still ask to see the policies.
- Go to your client with suggestions and solutions to demonstrate your commitment to your job.
- Suggest changing your role description, adjusting objectives, changing to lighter duties, or a combination of these.
- If you go back to work after a long time away, start with just a few hours and increase them gradually over a period of time. An occupational health adviser or your GP will be able to advise you about this.
- Know your legal rights – speak to one of the organisations on pages 117–123 or ask your union representative.
- If adjustments are needed at your workplace, ask about the Access to Work scheme – see page 32.



## Unresolved problems

It's not possible to predict all the possible problems that may occur. It's also not possible to explain your rights in each situation. But the suggestions below may help you if you feel you're being victimised or treated unfairly. Think carefully about your goals and the possible outcomes before taking any action.

- Contact organisations that give information about legal rights and employment issues. These are listed on pages 117–123.
- If possible, try to talk to the appropriate contact within your client organisation about your situation.
- Always try to resolve any problems informally with your client first. If this is unsuccessful, you may wish to consider writing a formal complaint to your client. However, bear in mind that they don't have to treat this as a formal grievance, as only employees are able to bring a grievance against their employer.
- Ultimately, you could consider raising a claim for disability discrimination at an employment tribunal. But remember that although you can sometimes make a discrimination claim, you can't claim for unfair or constructive dismissal as you're not an employee of the company.



Our booklet *Work and cancer* covers discrimination if you are an employee.

However, you should be aware that going to an employment tribunal may be a lengthy and expensive process that's likely to take up a lot of time and energy. It may help to think about how you would feel if you lost the claim. It's important to think about these issues carefully and take legal advice before deciding.

- Contact Citizens Advice (see page 118). It can provide free initial advice or put you in contact with a local solicitor who offers a free first interview. They can then assess your chances of success.
- Contact a lawyer if necessary. The Law Society (page 121) can give you details of lawyers specialising in employment rights.
- ACAS (Advisory, Conciliation and Arbitration Service) and the Labour Relations Agency in Northern Ireland are good sources of information about employment rights and disputes. See page 117 for contact details.
- Be aware of your rights. The Equality Act (in England, Scotland, and Wales) and the Disability Discrimination Act (in Northern Ireland) cover some self-employed contractors. You may be able to request that your client makes reasonable adjustments to help you with your work.
- Be aware of legal deadlines. If a dispute can't be resolved and you wish to take legal action, you must submit a claim form to an employment tribunal within three months of the last discriminatory act/incident. While tribunals can sometimes hear late claims, this is only in very exceptional circumstances and you shouldn't rely on it.

## Help with legal costs

Be aware that legal cases can be extremely expensive. You should check insurance policies, such as your household and car insurance policies, to see whether the terms also provide cover for legal fees in certain situations.

Some solicitors take cases on a no-win, no-fee basis. This should mean that you only pay them if they win your case. But check to see whether there are any hidden charges.

A small number of solicitors will take on disability discrimination claims under the government's legal aid scheme. In Scotland and Northern Ireland, the Advice and Assistance schemes may help pay for advice from a solicitor to try to settle the dispute without going to court. Civil legal aid may help pay for your solicitor to act for you in court. Eligibility for these schemes is means-tested (it depends on your income).

For more information, you can contact:

- **gov.uk** (in England and Wales)
- the Scottish Legal Aid Board (**slab.org.uk/public/advice**)
- the Northern Ireland Legal Services Commission (**nilsc.org.uk**).

If you're a member of a union, it may be prepared to take your case to tribunal on your behalf, with its own legal experts.

Some specialist insurers provide insurance against losing the case and having to pay both your own legal costs and your opponent's. The insurer will look at your case and base your premium on your chances of success. The insurance only covers one specific case and is not general legal insurance.





# AFTER TREATMENT

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# Life after cancer treatment

Even though cancer treatment may have lasting effects, people who have had cancer are still able to work hard and effectively. People often expect to feel glad once treatment has ended, and think they will be able to put the cancer behind them and go back to their normal life. Some people are able to do this. But many people find this can be a difficult time as they adjust to what they have been through.

It's normal to feel tired for several months after treatment, and it takes time to recover your usual energy levels. Many people make other adjustments in their life following cancer. This can include making changes to their diet, their relationships and how they use their spare time.

People can experience many different emotions after cancer and its treatment. They may be afraid the cancer will come back and they will have to go through further treatment. They may wonder whether the cancer has been cured. Some people may feel depressed for a while.

Usually these feelings gradually become less frequent and, after some time, most people will begin to enjoy life again. However, some people may need support and help in coping with their emotions. Some people find a support group helpful. Others choose to see a counsellor.

You will usually continue to see your GP or go to hospital for check-up appointments for a few years after your treatment.



We can send you our booklet *Life after cancer treatment*, which has more information.

# Returning to work after treatment

It's unlikely anyone will be able to tell you for sure what effect the cancer and its treatment will have on you. Many people find this hard to accept. If you're not sure when you might be ready to get back to work, it's okay to see how things go and to keep your options open. You may find returning to work helps you get back to normal.

You might be tempted to push yourself too far, too quickly. For example, if you are a manual worker, perhaps a bricklayer or mechanic, you may be tempted to stretch yourself too far physically. Or if your work is office-based, you may feel you should work long hours in front of a computer to catch up with tasks you may have fallen behind with.

However, if you can, you should plan to return to work gradually. Try to decide what's most important and just do those parts of your work until you feel stronger. Give yourself regular breaks – you can even schedule them into your diary as appointments.

If you've had treatment for a brain tumour, it will usually be at least a year before you will be allowed to drive again. See our booklet *Understanding brain tumours* for more information.

It helps to remember that your recovery may not always be straightforward. You may have some setbacks or your circumstances may change along the way. Try to remain flexible.

# Looking for new work or a new job

If you're looking for new work or a new job, you may wonder whether you have to tell new clients or employers that you have or have had cancer. In England, Scotland and Wales, the Equality Act 2010 means organisations should only ask questions about a candidate's health (including whether the candidate has a disability) during the application or recruitment process in extremely limited situations (see opposite).

In Northern Ireland, employers aren't prevented from asking job applicants about their health, but they are prevented from discriminating against applicants because of their disability.

An employer can ask you for information about your health after they have offered you a job. If, on the basis of this information, they then decide to withdraw the job offer, they will need to make sure the reason they are doing so isn't discriminatory.

It's still acceptable to ask questions about a person's health during the application process for the following reasons:

- To make sure they are not discriminating against anyone in their application process.
- To conduct positive action (for example, for a company to improve their recruitment of people with disabilities).
- To ask whether reasonable adjustments are needed for the application process.
- To know whether the applicant will be able to do tasks that are important to the work.

Disability-related questions must not be used to discriminate against a disabled person. A potential client or employer is only allowed to ask questions about health or disability if they are necessary for the reasons listed above.

However, it's important that you don't mislead a potential client or employer. If you give false or incomplete information and this is found out at a later stage, it could put you in a difficult position. If you are pressed for an answer about your health during the application or recruitment process, you may find it best to tell potential clients or employers about your cancer. However, this is entirely your decision. If you don't get the work or job because you made the potential client or employer aware of your condition, then you may be able to bring a discrimination claim against them.

Many people with cancer don't consider themselves to be disabled. If they are asked in general terms whether they consider themselves disabled they will say 'no'. However, if your client or employer asks if you are disabled, you should say 'yes' for the purposes of the Equality Act and the Disability Discrimination Act (in Northern Ireland). This is because everyone with cancer is covered by these Acts and the term 'disabled' has a specific meaning under them.



# Giving up your business for good

Some people decide to give up work completely when they are diagnosed with cancer. This allows them to focus on their health and other aspects of their lives, such as friends and family. If you decide to close your business, speak to a financial adviser and take your time to think through your options. Depending on your situation, you may be able to sell the business or transfer the ownership.

Other people may wish to continue their business, but it may start to fail despite their best efforts.

If you have a limited company which owes suppliers or lenders money that it cannot pay, it may be forced into insolvency. An appointed person (a **liquidator**) will take control of your business and sell the assets in order to pay the debts (a process called **winding up**).

If you are a sole trader or part of a partnership, you can be forced into bankruptcy (called sequestration in Scotland).

If your business is struggling, you can get free confidential advice from Business Debtline (see page 118). They cover all regions of the UK.

## Closing down

If you know your business is failing, you may want to close it down yourself before you're forced to. Even if your business is successful, you may still decide to close it down and look for another job (see pages 98–100) or take early retirement (see pages 105–108).

It may take months to close down a business fully. You will need to think carefully about the effect this will have on your finances. Consider the money you will receive from other sources, such as a pension, savings, shares or benefits.

Write a plan that outlines everything you need to do to help protect your personal assets and reputation.

Your plan should include:

- Collecting all money owed to you. You could offer a discount for immediate payment. Do this before you notify your customers or clients that you will be closing your business. You will find it difficult to recover debts later.
- Selling any remaining stock – consider a clearance sale.
- Telling your creditors. This includes suppliers, banks and anyone else you owe money to.
- Telling your customers and dealing with outstanding obligations. Return any money for products not delivered or services not rendered. You may be able to claim on your business or professional insurance if you can't fulfil a contract.
- Giving your landlord the required amount of notice to terminate your lease.



- Giving notice to any employees and following regulations to ensure they are treated fairly.
- Paying your company debts as far as possible – ask a financial adviser about the best way to do this to protect yourself.

You will also need to take some legal and financial steps. For example, if you are a sole trader, you will have to inform HMRC straight away. This may also help your finances. If your income will be lower, you may be able to reduce your tax payments.

There is a helpful fact sheet about what you should know about tax when you stop trading at **[hmrc.gov.uk/factsheet/stop-trading](https://www.hmrc.gov.uk/factsheet/stop-trading)**

If you are trading as a limited company, the process of closing your business will depend on whether you can pay your company debts. Visit **[gov.uk/closing-a-limited-company](https://www.gov.uk/closing-a-limited-company)** for further guidance. When your company is in the process of being wound up, it still must file and pay tax returns.

## Help available

It's important to speak to a financial adviser in order to follow the correct process according to whether you are a sole trader, a partner in a business or a director of a limited company.

If you are registered for VAT or employ staff, you will have extra responsibilities. JobCentre Plus can advise you if you need to make redundancies. More information is on **[gov.uk/staff-redundant/getting-help](https://gov.uk/staff-redundant/getting-help)** if you are in England, Scotland, or Wales. In Northern Ireland, go to **[nibusinessinfo.co.uk/content/redundancy-options](https://nibusinessinfo.co.uk/content/redundancy-options)** or contact the Labour Relations Agency (see page 120).

You can also look at the HMRC website and, in particular, **[hmrc.gov.uk/dealingwith/changes/close-sell-business](https://hmrc.gov.uk/dealingwith/changes/close-sell-business)**

There is also useful information on **[nibusinessinfo.co.uk/content/how-close-down-your-business](https://nibusinessinfo.co.uk/content/how-close-down-your-business)** for businesses in Northern Ireland.

It's a good idea to ask a professional, such as an accountant, to guide you.

## Your feelings

Deciding to give up your business is a big step. If work has been a major focus in your life, it can be difficult to adjust. It may help to talk to someone about your feelings. This may be another family member or a friend. Some people find it easier to talk to a counsellor. You may be able to contact a counsellor through the hospital, your GP, or a cancer support group.

# Early retirement

If you want to take early retirement on health grounds or for personal reasons, it's essential to take advice from your pension provider or financial adviser. You may be able to take early payment of your pension on the grounds of ill health, but this will depend on the rules of your pension scheme. You may have several options to consider.

In this section, we'll look at personal pensions. This is the type you're most likely to have when you are self-employed, but you may also have a workplace pension scheme from previous employment.

We have a booklet called *Pensions*, which is a guide to planning and making the most of your retirement savings when you are affected by cancer. It gives information on the State Pension, workplace pensions and more on personal pensions.

For information on tracing an old pension scheme you have contributed to in the past, go to **[gov.uk/find-lost-pension](https://www.gov.uk/find-lost-pension)**

## Personal pensions

Under government rules, the earliest you can normally start drawing from a personal pension is age 55. But you may be able to start your pension earlier than this if you're no longer able to work because of ill health (see opposite page). You can take part of the proceeds of your pension scheme as a tax-free lump sum. At present this means you must usually draw the rest as taxable income (see opposite page for proposed changes from April 2015).

All personal pension schemes are defined contribution schemes. This means, you build up your own savings. Your contributions are paid into the scheme and invested. At present, you must use the resulting fund, received at retirement, to provide you with an income. You can do this by either buying an annuity or by choosing income drawdown, where you draw an income direct from the fund.

Normally, the earlier you start drawing your pension, the lower the amount you will get each year.

You don't have to buy an annuity or draw your pension from the same company you've built up your savings with. They might offer you an annuity, but it's worth shopping around. This can often mean a significant increase in the income you get, particularly if you qualify for an impaired-life annuity (see page 109). To shop around for an annuity or to discuss income drawdown, contact our financial guides on **0808 808 00 00**.

## Retirement due to ill health

There are currently two types of ill-health retirement. The one that suits you will depend on your prognosis.

If you're unable to work, you can ask to retire on the grounds of ill-health. With this option, you could take up to 25% of your personal pension fund as a tax-free lump sum. You can then, as a result of your diagnosis, use the remaining fund to purchase an impaired-life or enhanced annuity. This would provide you with a monthly pension that is taxed as income.

Alternatively, your fund could be placed into income drawdown, where you draw a taxable income directly from the fund. Anything left in your fund could be used to provide pensions for your partner and dependent children if you die, or inherited as a lump sum after tax has been deducted.

If you have a life expectancy of less than 12 months, you may be able to retire on the grounds of serious ill-health. With this option, you can usually take your whole pension fund as a lump sum. If you're under 75, the whole sum will usually be tax-free. For this option to be granted, a registered medical professional must give evidence to the scheme administrator that your life expectancy is less than a year.

From April 2015, there are government proposals to make pensions more flexible. You'll have the freedom to choose how to draw out your savings. For example, you might decide to draw out a large part, or even the whole lot as a lump sum. Up to 25% would be tax-free, but the rest would be taxed as income for the year at your normal tax rate(s). Drawing your savings early reduces the amount left to provide an income or lump sums later on. You will also have the right to talk to an adviser who will give you free guidance on your options.

## If your pension savings are small

If you're aged 60 or over, and all your workplace and personal pension savings come to no more than £30,000 (in 2014–15), you can take the whole lot as a cash lump sum instead of turning it into pension. A quarter of this will be tax-free, but the rest is taxable as income for the year in which you receive it.

You can usually take the proceeds from a company pension as a lump sum if the value is no more than £10,000. The value of your total pension savings doesn't affect this. A quarter of the lump sum will normally be tax-free, but the rest is taxable as income for the year in which you receive it.

You may also be able to cash in personal pension pots worth up to £10,000 each, but only on three occasions. Certain rules apply and you must be aged 60 or over.

To check the value of your pension savings, check your latest benefit statement or talk to the pension provider.

If you're getting state benefits, deciding whether to take your company or personal pension as a regular pension or a lump sum may affect the benefits you get both now and in the future.

Early retirement is always a big decision, particularly if you are making this choice because of your health. The Macmillan Financial Guidance Service can help you understand the options available to you. They can also help you with the questions to think about before you make a final decision. Contact them on **0808 808 00 00**.



## JARGON BUSTER

### **BENEFIT STATEMENT**

A statement from a company or personal pension scheme showing how much pension you may get at retirement. It's based on various assumptions about your pay or investment returns and inflation between now and retirement. You should normally get a statement once a year.

### **ANNUITY**

A type of insurance policy that gives you a regular income in exchange for a lump sum (such as your pension pot).

### **IMPAIRED-LIFE ANNUITY**

An annuity that pays more to people with certain health problems, including cancer. It is based on your personal circumstances.

### **INCOME DRAWDOWN**

This is when you leave your pension fund invested, but still draw money from the fund regularly to provide an income.





# FURTHER INFORMATION

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# About our information

**We provide expert, up-to-date information about cancer. And all our information is free for everyone.**

## Order what you need

You may want to order more leaflets or booklets like this one. Visit **be.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets on different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer and information for carers, family and friends.

All of our information is also available online at **macmillan.org.uk/cancerinformation**

There you'll also find videos featuring real-life stories from people affected by cancer, and information from health and social care professionals.

## Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- Easy Read booklets
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats**

If you'd like us to produce information in a different format for you, email us at **cancerinformationteam@macmillan.org.uk** or call us on **0808 808 00 00**.

## Help us improve our information

We know that the people who use our information are the real experts. That's why we always involve them in our work. If you've been affected by cancer, you can help us improve our information.

We give you the chance to comment on a variety of information including booklets, leaflets and fact sheets.

If you'd like to hear more about becoming a reviewer, email **[reviewing@macmillan.org.uk](mailto:reviewing@macmillan.org.uk)** You can get involved from home whenever you like, and we don't ask for any special skills – just an interest in our cancer information.



# Other ways we can help you

**At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you. No one should face cancer alone.**

## Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

### Macmillan Support Line

Our free, confidential phone line is open Monday–Friday, 9am–8pm. Our cancer support specialists can:

- help with any medical questions you have about your cancer or treatment
- help you access benefits and give you financial advice
- be there to listen if you need someone to talk to
- tell you about services that can help you in your area.

Call us on **0808 808 00 00** or email us via our website, **[macmillan.org.uk/talktous](https://macmillan.org.uk/talktous)**

## Information centres

Our information and support centres are based in hospitals, libraries and mobile centres. There, you can speak with someone face to face.

Visit one to get the information you need, or if you'd like a private chat, most centres have a room where you can speak with someone alone and in confidence.

Find your nearest centre at **[macmillan.org.uk/informationcentres](https://macmillan.org.uk/informationcentres)** or call us on **0808 808 00 00**.

## Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That's why we help to bring people together in their communities and online.

### Support groups

Whether you are someone living with cancer or a carer, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting **[macmillan.org.uk/selfhelpandsupport](https://macmillan.org.uk/selfhelpandsupport)**

### Online community

Thousands of people use our online community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at **[macmillan.org.uk/community](https://macmillan.org.uk/community)**

### The Macmillan healthcare team

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

## Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you've been affected in this way, we can help.

### Financial advice

Our financial guidance team can give you advice on mortgages, pensions, insurance, borrowing and savings.

### Help accessing benefits

Our benefits advisers can offer advice and information on benefits, tax credits, grants and loans. They can help you work out what financial help you could be entitled to. They can also help you complete your forms and apply for benefits.

### Macmillan Grants

Macmillan offers one-off payments to people with cancer. A grant can be for anything from heating bills or extra clothing to a much-needed break.

Call us on **0808 808 00 00** to speak to a financial guide or benefits adviser, or to find out more about Macmillan Grants. We can also tell you about benefits advisers in your area.

Visit **[macmillan.org.uk/financialsupport](https://macmillan.org.uk/financialsupport)** to find out more about how we can help you with your finances.

## Help with work and cancer

Whether you're an employee, a carer, an employer or are self-employed, we can provide support and information to help you manage cancer at work. Visit **[macmillan.org.uk/work](https://macmillan.org.uk/work)**

# Other useful organisations

**There are lots of other organisations that can give you information or support.**

## **Counselling and emotional support**

### **British Association for Counselling and Psychotherapy (BACP)**

BACP House,  
15 St John's Business Park,  
Lutterworth,  
Leicestershire LE17 4HB

**Tel** 01455 883 300

**Email** [bacp@bacp.co.uk](mailto:bacp@bacp.co.uk)

**[www.bacp.co.uk](http://www.bacp.co.uk)**

Promotes awareness of counselling and signposts people to appropriate services. You can search for a qualified counsellor at **[itsgoodtotalk.org.uk](http://itsgoodtotalk.org.uk)**

### **Samaritans**

Freepost RSRB-KKBY-CYJK,  
Chris, PO Box 9090,  
Stirling FK8 2SA

**Tel** 08457 90 90 90

**Email** [jo@samaritans.org](mailto:jo@samaritans.org)

**[www.samaritans.org](http://www.samaritans.org)**

Provides confidential and non-judgemental emotional support, 24 hours a day, 365 days a year, for people experiencing feelings of distress or despair.

## **Financial or legal advice and information**

### **ACAS**

Euston Tower,  
286 Euston Road,  
London NW1 3DP

**Tel** 0300 123 1100

(Mon–Fri, 8am–8pm;  
Sat, 9am–1pm)

### **Text Relay**

18001 0300 123 1100

**[www.acas.org.uk](http://www.acas.org.uk)**

Provides information, advice, training, conciliation and other services for employers and employees to help prevent or resolve workplace problems.

### **Association of Chartered Certified Accountants (ACCA)**

29 Lincoln's Inn Fields,  
London WC2A 3EE

**Tel** 020 7059 5000

**Email** [info@accaglobal.com](mailto:info@accaglobal.com)

**www.uk.accaglobal.com**

Find an accountant or small business adviser using the online directory.

### **Benefit Enquiry Line Northern Ireland**

**Tel** 0800 220 674

(Mon–Wed and Fri,  
9am–5pm, Thu, 10am–5pm)

**Textphone** 0800 243 787

**www.nidirect.gov.uk/  
money-tax-and-bfits**

Provides information and advice about disability benefits and carers' benefits.

### **Business Debtline**

**Tel** 0800 197 6026

(England, Scotland and Wales)

**www.bdl.org.uk**

Offers free, confidential and expert advice for small businesses with cash flow or debt problems. The website also has tools and information.

### **Citizens Advice**

Provides advice on a variety of issues including financial, legal, housing and employment issues. Find details for your local office in the phone book or on one of the following websites:

#### **England and Wales**

**www.citizensadvice.org.uk**

#### **Scotland**

**www.cas.org.uk**

#### **Northern Ireland**

**www.citizensadvice.co.uk**

You can also find advice online in a range of languages at **adviceguide.org.uk**

### **Debt Action NI**

Advice NI,  
1 Rushfield Avenue,  
Belfast BT7 3FP

**Tel** 0800 917 4607

or text 'ACTION' to 81025

**Email** [debt@adviceni.net](mailto:debt@adviceni.net)

**www.debtaction-ni.net**

Offers free, confidential and impartial debt and money advice across Northern Ireland.



## **Department for Work and Pensions (DWP)**

**Disability Living Allowance Helpline** 0345 712 3456

**Textphone** 0345 722 4433

**Personal Independence Payment Helpline**

0345 850 3322

**Textphone** 0345 601 6677

**Carer's Allowance Unit**

0345 608 4321

**Textphone** 0345 604 5312

**[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)**

Manages state benefits in England, Scotland and Wales.

You can apply for benefits and find information online or through its helplines.

## **Disability Law Service**

39–45 Cavell Street,  
London E1 2BP

**Tel** 020 7791 9800

(Mon–Fri, 10am–5pm)

**Email** [advice@dls.org.uk](mailto:advice@dls.org.uk)

**[www.dls.org.uk](http://www.dls.org.uk)**

Offers free, confidential legal advice on disability, discrimination and benefits. The website has a fact sheet about driving if you have an illness or disability.

## **Equality Advisory and Support Service (EASS)**

FREEPOST,

Equality Advisory Support Service, FPN4431

**Tel** 0808 800 0082

**Textphone** 0808 800 0084

**Email** [correspondence@equalityhumanrights.com](mailto:correspondence@equalityhumanrights.com)

**www.**

**[equalityadvisoryservice.com](http://equalityadvisoryservice.com)**

Provides information to people about their rights under antidiscrimination laws, including disability rights.

## **Equality Commission for Northern Ireland**

Equality House 7–9,  
Shaftesbury Square,  
Belfast BT2 7DP

**Tel** 028 90 500 600

**Textphone** 028 90 500 589

**Email** [information@equalityni.org](mailto:information@equalityni.org)

**[www.equalityni.org](http://www.equalityni.org)**

Offers free, confidential advice if you think you may have suffered unlawful discrimination.

### **Financial Conduct Authority**

25 The North Colonnade,  
Canary Wharf,  
London E14 5HS

**Tel** 0800 111 6768 (Mon–Fri,  
8am–6pm, Sat 9am–1pm )

**Email** [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

**www.fca.org.uk**

A government agency that regulates the financial services industry and provides information to consumers. They can help with any question relating to personal (but not business) finances.

### **GOV.UK**

**www.gov.uk**

Has comprehensive information about social security benefits and public services.

### **HM Revenue & Customs**

**Business Payment**

**Support Service**

**Tel** 0300 200 3835

(if you haven't been sent a demand yet)

**www.hmrc.gov.uk/  
selfemployed**

Provides information about paying tax and VAT, changes in circumstances or closing a business. Also has contact details for local tax offices and phone numbers for specific enquiries.

### **Institute of Chartered Accountants of England and Wales (ICAEW)**

Chartered Accountant's Hall,  
Moorgate Place,  
London EC2R 6EA

**Tel** 01908 248 250

**Email** [contactus@icaew.com](mailto:contactus@icaew.com)

**www.icaew.com**

Find a qualified accountant in the online directory.

### **Labour Relations Agency (NI)**

2–16 Gordon Street  
Belfast BT1 2LG

**Tel** 028 9032 1442

(Mon–Fri, 9am–5pm)

**Email** [info@lra.org.uk](mailto:info@lra.org.uk)

**www.lra.org.uk**

Provides an impartial and confidential employment relations service to those engaged in industry, commerce and the public services.

**Law Centres Federation**

PO Box 65836,

London EC4P 4FX

**Tel** 020 7842 0720**Email** [info@lawcentres.org.uk](mailto:info@lawcentres.org.uk)**www.lawcentres.org.uk**

Local Law Centres provide advice and legal assistance. They specialise in social welfare issues, including disability and discrimination.

**The Law Society**

113 Chancery Lane,

London WC2A 1PL

**Tel** 020 7320 5650

(Mon–Fri, 9am–5.30pm)

**Email** [findasolicitor@](mailto:findasolicitor@lawsociety.org.uk)[lawsociety.org.uk](http://lawsociety.org.uk)**www.lawsociety.org.uk**

Represents solicitors in England and Wales and can provide details of local solicitors.

**Law Society of Scotland**

26 Drumsheugh Gardens,

Edinburgh EH3 7YR

**Tel** 0131 226 7411**Email** [lawscot@lawscot.org.uk](mailto:lawscot@lawscot.org.uk)**www.lawscot.org.uk****Law Society of Northern Ireland**

96 Victoria Street,

Belfast BT1 3GN

**Tel** 028 9023 1614**www.lawsoc-ni.org****National Debtline (England, Wales and Scotland)**

Tricorn House,

51–53 Hagley Road,

Edgbaston,

Birmingham B16 8TP

**Tel** 0808 808 4000

(Mon–Fri, 9am–9pm,

Sat, 9.30am–1pm)

**www.nationaldebtline.co.uk**

A national helpline for people with debt problems. The service is free, confidential and independent.

**www.nibusinessinfo.co.uk**

Bedford Square,

Bedford Street,

Belfast

BT2 7ES

**Tel** 0800 181 4422**Email**[info@nibusinessinfo.co.uk](mailto:info@nibusinessinfo.co.uk)

The official online channel for practical business advice and guidance in Northern Ireland.

**NIDirect.gov.uk**  
**www.nidirect.gov.uk**

The official government website for Northern Ireland.

**Northern Ireland Legal Services Commission**

2nd Floor,  
Waterfront Plaza,  
8 Laganbank Road,  
Mays Meadow,  
Belfast BT1 3BN

**Tel** 028 9040 8888

**Email** accesstojustice  
@nilsc.org.uk

**www.nilsc.org.uk**

Apply statutory tests to determine whether an individual should receive civil legal aid and if eligible, pay solicitors and barristers for the legal services provided.

**Pensions Advisory Service**

11 Belgrave Road,  
London SW1V 1RB

**Tel** 0300 123 1047

**Self-employment helpline**

0345 602 7021

(Mon–Fri, 9am–5pm)

**www.pensionsadvisory  
service.org.uk**

Free information, advice and guidance on any aspect of pensions.

**Personal Finance Society –  
‘Find an Adviser’ service**  
**www.findanadviser.org**

Use the website to find qualified financial advisers in your area.

**Register of  
Statutory Auditors**  
**www.auditregister.org.uk**

Search for an accountant qualified to audit statutory accounts.

**Scottish Legal Aid Board**

44 Drumsheugh Gardens,  
Edinburgh EH3 7SW

**Tel** 0845 122 8686

(Daily, 9am–5pm)

**Email** general@slab.org.uk

**www.slab.org.uk**

Administers the legal aid system in Scotland.

**Stepchange Debt Charity**

Wade House,  
Merrion Centre,  
Leeds LS2 8NG

**Tel** 0800 138 1111

**www.stepchange.org**

Live web chat (Mon–Fri 8am–8pm, Sat 9am–2pm)  
Provides free advice and information on personal debt. The website has helpful fact sheets and tools.

**TaxAid****Tel** 0345 120 3779

(Mon–Fri, 10am–12pm)

For tax help for older people  
(with an income under £20,000)  
0845 601 3321

**Text Relay** 020 7803 4950**www.taxaid.org.uk**

Provides free independent and  
confidential advice to people  
who can't afford to pay an  
accountant or tax professional.

**Unbiased.co.uk****Email** contact@unbiased.co.uk**www.unbiased.co.uk**

On the website you can  
search for qualified advisers  
who specialise in giving  
financial advice, mortgage,  
accounting or legal advice.

**Occupational health****Access to Work**

Operational Support Unit,  
Harrow Jobcentre Plus,  
Mail Handling Site A,  
Wolverhampton WV98 1JE

**Tel** 0345 268 8489**Textphone** 0345 608 8753**Email** atwosu.london@

jobcentreplus.gsi.gov.uk

**www.gov.uk/access-to-work**

Provides advice and practical  
support to people with  
long-term health conditions  
and their employers to help  
meet the costs associated with  
work-related obstacles.

**Commercial Occupational Health Providers Association (COHPA)**

COHPA Ltd, PO Box 7704,  
Wellingborough NN8 9HB

**Tel** 0333 772 0401**Email** info@cohpa.co.uk**www.cohpa.co.uk**

Can help you find a private  
occupational health service.

**Support for carers****Carers UK**

**Tel (England, Scotland,  
Wales)** 0808 808 7777

**Tel (Northern Ireland)**

028 9043 9843

(Wed–Thu, 10am–12pm  
and 2–4pm)

**Email**

advice@carersuk.org

**www.carersuk.org**

Offers information and  
support to carers across  
the UK. Can put people in  
contact with support groups  
for carers in their area.

### **NHS Carers Direct**

Tel 0300 123 1053

(Mon–Fri, 9am–8pm,  
Sat–Sun, 11am–4pm)

**www.nhs.uk/carersdirect**

Provides free information and advice on any aspect of caring, including benefits and working.

## **General support organisations**

### **Cancer Focus**

#### **Northern Ireland**

40–44 Eglantine Avenue,  
Belfast BT9 6DX

**Tel** 0800 783 3339

(Mon–Fri, 9am–1pm)

**Email** [hello@cancerfocusni.org](mailto:hello@cancerfocusni.org)

**www.cancerfocusni.org**

Offers a variety of services to people affected by cancer, including a free helpline, counselling and links to local support groups.

### **Cancer Support Scotland**

Cancer Support Scotland,  
The Calman Centre,  
75 Shelley Road,  
Glasgow G12 0ZE

**Tel** 0800 652 4531

**Email** [info@](mailto:info@cancersupportscotland.org)

[cancersupportscotland.org](http://cancersupportscotland.org)

**www.**

**[cancersupportscotland.org](http://cancersupportscotland.org)**

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

### **Tenovus**

Head Office,  
Gleider House,  
Ty Glas Road,  
Cardiff CF14 5BD

**Tel** 0808 808 1010

(Mon–Sun, 8am–8pm)

**www.tenovus.org.uk**

Aims to help everyone get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, an ‘Ask the nurse’ service on the website and benefits advice.

# YOUR NOTES AND QUESTIONS

This image shows a single sheet of white paper with horizontal green ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

## Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

## Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team.

With thanks to: Andy Berrow, Programme Director, Serco Global Services; Jacqui Burke, Managing Director and Founder of Flourishing People; Liz Egan, Working Through Cancer Programme Lead, Macmillan Cancer Support; Emily Hartley, Welfare Rights Adviser, Macmillan Cancer Support; Alice Heatley, Employment Associate, Travers Smith LLP; Macmillan's Financial Guidance Service; Sarah Paul, Trainee Solicitor, Simmons and Simmons LLP; Melanie Strickland, Solicitor, Macmillan Cancer Support; Rosalind Wynne, Tax Advisor, Macmillan; and the people affected by cancer who reviewed this edition.

## Sources

We've listed a sample of the sources we've used in this booklet. If you'd like more information about the sources we use, email [\*\*bookletfeedback@macmillan.org.uk\*\*](mailto:bookletfeedback@macmillan.org.uk)

Citizens Advice. [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) (accessed October 2014).

Citizens Advice NI. [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) (accessed October 2014).

de Boer AGEM, Frings-Dresen MHW. Employment and the common cancers: return to work of cancer survivors. *Occupational Medicine*. 2009. 59: 378–380.

Disability Rights UK. [www.disabilityrightsuk.org/access-work](http://www.disabilityrightsuk.org/access-work) (accessed October 2014).

GOV.UK. [www.gov.uk](http://www.gov.uk) (accessed October 2014).

HM Revenue & Customs: [www.hmrc.gov.uk](http://www.hmrc.gov.uk) (accessed October 2014).

Pensions Advisory Service. [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk) (accessed October 2014).



# Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



## **Share your cancer experience**

Support people living with cancer by telling your story, online, in the media or face to face.

## **Campaign for change**

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

## **Help someone in your community**

A lift to an appointment. Help with the shopping.  
Or just a cup of tea and a chat. Could you lend a hand?

## **Raise money**

Whatever you like doing you can raise money to help.  
Take part in one of our events or create your own.

## **Give money**

Big or small, every penny helps.  
To make a one-off donation see over.

**Call us to find out more**

**0300 1000 200**

**[macmillan.org.uk/getinvolved](http://macmillan.org.uk/getinvolved)**

## Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £

(Please delete as appropriate)

I enclose a cheque / postal order /  
Charity Voucher made payable to  
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity  
Card / Switch / Maestro

Card number

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Valid from

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Expiry date

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Issue no

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Security number

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Signature

Date / /

## Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- ☐ I am a UK taxpayer and I would like Macmillan Cancer Support to treat all donations I have made for the four years prior to this year, and all donations I make in the future, as Gift Aid donations, until I notify you otherwise.

I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax in each tax year, that is at least equal to the tax that Charities & CASCs I donate to will reclaim on my gifts. I understand that other taxes such as VAT and Council Tax do not qualify and that Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box. ☐

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to [macmillan.org.uk/donate](https://macmillan.org.uk/donate)

Please cut out this form and return it in an envelope (no stamp required) to:  
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,  
89 Albert Embankment, London SE1 7UQ

More than one in three of us will get cancer. For most of us it will be the toughest fight we ever face. And the feelings of isolation and loneliness that so many people experience make it even harder. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community there for you online, any time. The supporters who make it all possible.

Together, we are all Macmillan Cancer Support.

For cancer support every step of the way,  
call Macmillan on 0808 808 00 00  
(Mon–Fri, 9am–8pm) or visit [macmillan.org.uk](http://macmillan.org.uk)

Hard of hearing? Use textphone  
0808 808 0121, or Text Relay.  
Non-English speaker? Interpreters available.  
Braille and large print versions on request.

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