



Cancer and Your Finances

A guide for people with cancer,
their families and friends

Legal and
Financial

For information & support, call

13 11 20



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First published as *When cancer changes your financial plans* in November 2012.

This edition October 2018. © Cancer Council Australia 2018. ISBN 978 1 925651 35 5

Cancer and Your Finances is reviewed approximately every three years. Check the publication date above to ensure this copy is up to date.

Editor: Jenny Mothoneos. Designer: Paula Marchant. Printer: SOS Print + Media Group.

Acknowledgements

This edition has been developed by Cancer Council NSW on behalf of all other state and territory Cancer Councils as part of a National Cancer Information Working Group initiative.

We thank the reviewers of this booklet: Keith Manchester, Senior Legal Counsel, Financial Services Legal, AMP, NSW; Alka Bisen, Financial Counsellor and Project Coordinator – Financial Assistance Services, Cancer Council NSW; Patricia Dunn, Consumer; Emily Gibson, Social Worker, Mater Hospital Brisbane, QLD; Caitriona Nienaber, 13 11 20 Consultant, Cancer Council WA; Michelle Ruchin, Social Worker, Cancer Council SA; Robert Simon, Technical Services Manager, Tapin and Technical Strategy, AMP Advice, NSW; Krystyna Wisniewski, Consumer.

We also thank the professionals, consumers and editorial teams who have worked on previous editions of this title.

This booklet is funded through the generosity of the people of Australia.

Note to reader

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

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

Cancer Council

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



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About this booklet

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

Cancer and its treatment affects many aspects of a person's life. Depending on your individual circumstances, you may need to find ways to deal with reduced income and extra costs, and you may have to change your financial plans and goals.

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

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

How this booklet was developed

This information was developed with help from legal, financial and health professionals, Cancer Council legal and financial support staff, and people using Cancer Council's services.

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



**Cancer
Council**
13 11 20

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Key questions

Q: What is the cost of cancer?

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

There are many different types of costs that can add up during diagnosis, treatment and recovery. These will vary depending on cancer type, stage and treatment options. For example, a person diagnosed with early-stage cancer may only have surgery, while a person diagnosed with a blood cancer may have long-term treatments.

You may have health-related expenses, such as medicines, equipment and specialist fees. There can also be extra costs for transport, accommodation, child care or complementary therapies. At the same time, cancer may mean a loss of income if you or your partner/carer has to take time off work. At a time when people should be focused on their treatment and recovery, these costs can be a source of stress and worry.

This chapter outlines some key questions about managing your finances when you are diagnosed with cancer. You can ask your doctor, social worker or cancer nurse to help you work through these, or call Cancer Council 13 11 20.

Q: How will my income be affected?

A: The way that cancer affects your income will depend on your individual circumstances. You may work on a casual, part-time or full-time basis, be self-employed, or work from home.

If you are working, ask your doctor how much time off you are likely to need or whether you will be able to work throughout your treatment and recovery. Most people who want to continue to work during treatment are able to do so in some capacity.

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

Check with your employer about leave entitlements and flexible working arrangements. If you are self-employed, you may need to find some other sources of income (see pages 34–39).

If you have a partner or carer, they can ask their employer to confirm their leave entitlements – they may be able to take carer’s leave or unpaid leave to look after you and/or your children, if you have any.

Check whether you have any income protection insurance (also known as salary continuance insurance). You might have taken out a separate policy, or it could have been provided by your employer or attached to your superannuation (see page 37). If you do have this type of insurance, find out whether it covers your situation, and whether there is a waiting period before you can make a claim.

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

Q: How much will treatment cost?

- A:** Before you decide whether to have treatment as a private or public patient, ask the doctor and hospital:
- how much will consultations and treatment cost
 - will there be any up-front or out-of-pocket (gap) expenses
 - do you offer flexible repayment plans?

The out-of-pocket costs associated with cancer may include:

- general practitioner (GP) and specialist gap payments
- scans or tests outside the public health system
- over-the-counter medicines
- medical appliances and devices such as breast prostheses
- travel and accommodation
- personal care, such as managing side effects from radiation therapy or chemotherapy.

If you have private health insurance, ask the insurer about your gap cover. Gap cover insures you against some of the difference between what a hospital or specialist charges you and what Medicare will give you back (the gap payment). Health funds make arrangements with individual doctors about gap payments. Choosing to see the doctors and hospitals that participate in your health insurer's medical gap scheme can help to reduce any out-of-pocket costs that you may be charged.

People who live further away from the treating hospital may have extra expenses. If you need to travel away from home for treatment, financial help is available for transport and accommodation costs (see pages 26–27).

Q: How do I manage my finances?

A: The financial impact of cancer is different for each person and will depend on the cancer type, stage and treatment, as well as your financial situation before the diagnosis.

If you are struggling financially, talk to your doctor. They may suggest ways to reduce your treatment costs, or they might be able to keep seeing you as a public patient. Your doctor can refer you to a social worker or welfare officer for additional advice. In some cases, if you have no other resources to pay for treatment, you may be able to access your superannuation (see pages 35–36).

An important step in managing your finances is to fully assess your situation (see *How do I prepare a budget?* on pages 10–11). If you are experiencing financial hardship, take action early to deal with the situation. The longer you wait, the more worrying the debts will become. Let the people you owe money to (your creditors) know about your diagnosis and money situation. Often they will try to help you (see pages 13–21).

Sorting out financial issues can strain your wellbeing and your relationships (see page 33). Talking to a trusted family member or a professional adviser about your finances may help you to clarify your situation and find solutions.

There are several specialist financial and support services available. Call 13 11 20 to connect with Cancer Council's Legal, Financial, Small Business and Workplace Referral Service, or you can contact the organisations listed on pages 42–43.

Q: What help is available?

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

Financial counsellors – These qualified professionals provide practical suggestions to help people manage their personal budget and finances, especially those on low incomes; will act as a negotiator and advocate for people who are at financial risk; and can refer people to legal advice or other services. Financial counsellors provide a free service to their clients; they are not allowed to charge fees or commissions.

Financial planners – These qualified professionals provide investment advice to help people manage their assets and achieve their financial goals. They work for businesses with an Australian financial services licence. Financial planners do not usually provide a free service and will charge fees.

To find a financial counsellor or financial planner, see page 42.

“ You hear that once people are in the credit trap, they can’t get out of it. I called Cancer Council and ended up speaking to a financial counsellor. She helped me sort things out with the bank. My lifestyle went from unmanageable to manageable – it meant I could actually look after myself financially. ” Vincent

Cancer Council's Legal, Financial, Small Business and Workplace Referral Service

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

Cancer Council's Legal, Financial, Small Business and Workplace Referral Service may be able to help if you or someone in your family has cancer, or is caring for someone with cancer, and you need assistance with legal, financial, small business or workplace issues.

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

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

Advice is provided by legal, financial and human resources professionals, who volunteer

their time. The program is free for people who cannot afford to pay for it.

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

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

Cancer Council also produces fact sheets on common legal, financial and workplace issues, such as: *Help with bills*, *Dealing with debts* and *Superannuation and cancer*. You can find these on your local Cancer Council website (see back cover).

How do I prepare a budget?

A budget helps you understand how much money you have, how much you're spending and how much money you need to cover your expenses.

Track your spending

Tracking how much you spend for a couple of weeks will help you understand where all your money goes.

There are several ways to track your spending. You can jot down expenses in a notebook, use an online tool such as moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner, or download a mobile phone app – visit the App Store (Apple phones) or Google Play (Android phones) to see what is available. For example, TrackMySPEND is a free, easy-to-use app provided by the Australian Government.

If you need assistance preparing a budget, you can speak to a financial counsellor. See page 42 for contact details.

1. Choose a time frame



Decide if your budget will be weekly, fortnightly, monthly or yearly. Many people choose the time frame that matches their pay period.

2. Write down your income



For example:

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

3. Write down your expenses



For example:

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

4. Calculate the difference



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

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

How do I balance my budget?

If you spend more than you earn, that is, your expenses are greater than your income, see the list below for some ways to reduce your expenses and/or increase your income. You can read about the options that apply to you on the page listed, or talk to a financial counsellor (see page 8).



Reduce debts and expenses

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Reducing your debts and expenses

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

Utility bills

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

Apply for hardship programs

Most utility providers are required by law to offer flexible payment options to customers who are having trouble paying their bills. Check whether your utility companies have hardship programs.

How a hardship program works will vary according to the individual service provider. They may consider setting up a payment plan that will allow you to pay later (deferring the payment) or to pay several smaller amounts over a period of time (paying by instalments). The details are usually available on the company's website, or you can call them and ask for a copy of their hardship policy to be sent to you.

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

► To find out more about registering with a hardship program, contact your service provider.

“ I was embarrassed to ask for help, but it was a bad time for me to get sick. Getting help paying my water rates was much appreciated. I’m now on the mend and the future looks good. ” *George*

Check if you can get a rebate or concession

Rebates and concessions can reduce the amount you owe on your utility bills. They are usually available to customers on low incomes, people receiving certain Centrelink payments, and some concession card holders. Special rebates may be available to customers who are medically unable to regulate their body temperature, or who need to use certain essential medical equipment (such as an oxygen concentrator) at home.

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

Ask about payment vouchers and grants

In most states and territories, customers in financial hardship can receive payment assistance vouchers or grants to put towards their utility bills. These may be distributed through community welfare agencies such as the Salvation Army, or directly by the relevant state or territory government department.

- ▶ Get in touch with a participating community organisation or the relevant government department – for contact details, see the list of rebates and vouchers at moneysmart.gov.au (type “utility bills” into the search bar).

Register for an energy efficiency program

You can reduce your power and water bills by changing how and when you use energy. Some states and territories offer free energy and water efficiency assessments to help customers find ways to reduce their usage. They may also offer assistance with energy-saving or water-saving repairs and alterations, such as a reduced fee for a plumber to fix your leaking taps.

› Visit yourenergysavings.gov.au for energy-saving tips and to find assistance in your state or territory. You can also download the Light Bulb Saver app from the App Store (Apple phone) or Google Play (Android phones) to help you calculate how much money you can save by using energy efficient alternatives.

Council rates

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

- claim a concession rate – available to holders of a Centrelink Concession Card or Department of Veterans' Affairs Gold Card
- negotiate a payment plan – to pay your rates by instalments
- write off interest charges on overdue rates
- defer part or all of your rates and charges for a period of time.

› Contact your local council to find out how they might be able to help you manage payment of your rates. Most councils will ask you to put your request in writing. It may be tempting to ignore your council rates, but if you do not pay them on time, the council is entitled to charge you interest on the amount you owe.

Loans and credit cards

If you are worried about keeping up with repayments on your loans (such as home or car loans) or on your credit card, don't wait until you have fallen behind. Take action early, before a lender or credit card provider begins legal proceedings. If debt collectors are chasing you, ask a financial counsellor for advice (see page 8).

Talk to your loan provider

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

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

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

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

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

Apply for a hardship variation

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

To seek a hardship variation, you'll need to meet three criteria:

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

When you apply for a hardship variation, you can ask for reduced repayments or a complete hold on repayments until your situation has improved. Your credit provider may ask you for further information about your finances to help them with the decision. Work out what you can afford to pay before you talk to creditors. If you agree to an amount, it is difficult to go back and change it to a smaller amount, but you can always pay more if you find you can afford to. Remember the creditor is focused only on the amount you owe them. You may have other creditors to pay back as well.

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

If you think you won't be able to reasonably repay the loan, you may need to consider other options, such as a compassionate grounds debt release (see page 20), selling assets (see page 38) or – as a last resort – bankruptcy (see pages 40–41).

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

How to resolve credit disputes out of court

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

The Australian Financial Complaints Authority (AFCA)

provides EDR for all financial services in Australia. To check if your credit provider is a member, call AFCA on **1800 931 678** or visit them at **afca.org.au**.

For more details, visit the Australian Securities and Investments Commission consumer website at **moneysmart.gov.au**.

Get advice before refinancing

You may be considering rolling all your loans into one to help you manage the repayments. This is called consolidating or refinancing. Before you refinance, it is important to:

- compare interest rates, fees and charges – make sure you will be paying less for your new loan
- check the company is licensed – some businesses advertising debt agreements to avoid bankruptcy take advantage of people in financial difficulty. They might offer refinancing or debt consolidation deals that can lead to more problems. They may charge very high establishment fees and interest rates, and make the loan term very short, even for a big loan. This is called predatory lending. To find out if a lender or broker is licensed, search the Australian Securities and Investments Commission (ASIC) professional register at connectonline.asic.gov.au. If you think you have a loan with a predatory lender, it's important to seek legal advice immediately (search for your nearest community legal centre at naclc.org.au).
- get independent advice from a financial planner or financial counsellor (see page 8).

Ask about credit card repayment protection

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

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

Ask if you're eligible for debt release

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

► If you think you may be eligible, ask a financial counsellor or a community legal centre (see pages 42–43) to help you apply to have your debts released. Debt release can affect your credit rating, so discuss this with them before proceeding.

Check if the debt is secured or unsecured

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

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

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

What to do if a creditor takes you to court

Get professional advice

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

If you disagree with the claim, you need to lodge a defence. If you need legal help, you can search for your nearest community legal centre by postcode at nacclc.org.au, or ask your financial counsellor to refer you to a lawyer.

Ask whether you can make a payment arrangement – If you do owe the amount in the claim but are not in a position to pay it, you can try to negotiate repayments with the creditor.

You may also have the right to get the statement of claim put on hold and bring the dispute to an external dispute resolution (EDR) scheme (see page 18). This may give you an opportunity to make a payment arrangement. You should seek the advice of a financial counsellor or lawyer if

you think the dispute could be referred to an EDR scheme, or if you are unsure.

Don't ignore a statement of claim

– If you don't file a formal response or appear at the hearing, the creditor can get a default judgment against you. This means that the court will order you to pay the money to the creditor. If you don't pay, the creditor may be able to take (repossess) some of your income or assets and sell them to get the money you owe.

Check that the statement of claim is genuine

– Some debt collectors can give you documents that look like a statement of claim, but aren't. This is fraud and is against the law. If you are not sure whether the statement of claim you have received is genuine, check with a lawyer.

Visit moneysmart.gov.au for more information.

Medical and pharmaceutical expenses

The Australian Government offers several benefits that can help you access medical treatments, tests, prescription medicines and other medical supplies at a lower cost.

Register for the Medicare Safety Net

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

Through the Medicare Safety Net, once you reach a set threshold of out-of-pocket expenses, Medicare will pay a higher benefit for many services until the end of the calendar year. This may mean you receive more money back from Medicare for your appointments and tests.

- ▶ If you are an individual – you do not need to register for the Medicare Safety Net as Medicare automatically keeps a record of your expenses.
- ▶ If you are a couple or family – you do need to register even if you are all listed on the same Medicare card. To download the registration form, visit humanservices.gov.au and type “medicare safety net” in the search box, or call Medicare on 132 011.

Get a PBS Safety Net card

The Pharmaceutical Benefits Scheme (PBS) subsidises the cost of most prescription medicines for all Australian residents with a current Medicare card. The PBS Safety Net further reduces the cost of prescription medicines once you or your family have spent a

certain amount on prescription medicines. This amount is known as the Safety Net threshold. It resets at the beginning of each year.

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

- ▶ To obtain a PBS Safety Net card, keep a record of any PBS medicines you buy. You can use a Prescription Record Form, which you can get from your pharmacy. Your pharmacist might be able to keep a computer record for you, but if you visit different pharmacies, it is best to keep your own paper record.
- ▶ If you are part of a couple or family, ask your pharmacist to combine the amounts for your family Safety Net total so you can reach the threshold sooner. For more information, visit pbs.gov.au.

Receive Medicare benefits for allied health services

If you have a chronic health condition (one present for at least six months or that is terminal), you may be able to get Medicare benefits for allied health practitioners, such as physiotherapists, podiatrists, dietitians and psychologists, to help manage your condition.

Under a Chronic Disease Management Plan, your doctor can refer you to at least two allied health practitioners for your condition, and you can claim at least part of their fees on Medicare.

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

Use your concession card

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

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

The concession card may also entitle you to free medicines once you reach the PBS Safety Net threshold, as well as further refunds for medical expenses through the Medicare Safety Net (see pages 22–23). Some doctors offer bulk-billing to concession card holders, although this is up to the doctor.

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



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

Use the Pharmaceutical Allowance

The Pharmaceutical Allowance is a small amount that helps some people cover the costs of medicines. People receiving the Sickness Allowance and some other Centrelink payments automatically receive this extra allowance with their main payment each fortnight. For people receiving the Disability Support Pension, Age Pension or Carer Payment, the allowance is included in the Pension Supplement.

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

Receive help with the cost of continence aids

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

‣ Check with your doctors if you meet the CAPS criteria, then complete an application form and send it to Medicare. To find out more, call the National Continence Helpline on 1800 33 00 66. Visit bladderbowel.gov.au/caps to download the form and contact the CAPS team on 1800 239 309 for assistance completing it.

Be reimbursed for external breast prostheses

Women who have had a mastectomy because of breast cancer can access the External Breast Prostheses Reimbursement Program if they hold a Medicare card. The program reimburses you for new or replacement external breast prostheses purchased after 1 July 2008. You can usually make only one claim for every two-year period.

- › Call Medicare on 132 011 or visit humanservices.gov.au to check if you're eligible for reimbursement and to get a claim form. You will need to send the completed form with the receipt to Medicare.

Receive free stoma supplies

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

- › Your stomal therapy nurse can help you join an approved stoma association and you will then be able to obtain free stoma appliances and products. For more information, go to health.gov.au and type “stoma appliance scheme” into the search box, or visit the Australian Council of Stoma Associations at australianstoma.com.au.

Transport and accommodation costs

Having treatment for cancer can require a lot of travel to and from your medical appointments. If you live in a rural or regional area, there are several ways you can save money on travel costs.

Make a patient transport claim

Every state and territory has a government scheme that provides financial help to people who need to travel long distances to access specialist medical treatment that is not available in their local area. Many schemes include accommodation. In some cases, financial assistance may also be available if you need an escort or carer to travel with you to your treatment.

The eligibility rules are different for each state and territory. In general, you must be a permanent resident of the relevant state or territory, and you must need to travel a significant distance to the closest available specialist treatment. Most patient transport assistance schemes are subsidy schemes – they pay a part of your travel and accommodation costs, but you need to pay the rest.

In some cases, benefits may be paid for interstate referrals if treatment for your condition is unavailable in your home state or territory.

▶ If you meet the eligibility criteria, you and your doctor will need to complete a form. You may also need to provide original tax receipts and medical certificates to support your application. If you are the holder of a pension or health care card, you may be able to apply for assistance before paying for your travel and accommodation, rather than covering the costs yourself then seeking reimbursement later.

Forms and further information are available from the patient transport scheme in your state or territory. For contact details, call Cancer Council 13 11 20 or visit wiki.cancer.org.au/policy/Patient_travel_assistance_schemes.

Use your Pensioner Concession Card

If you receive certain payments from the Department of Human Services (Centrelink), you will automatically receive a Pensioner Concession Card. This may mean you can get:

- lower fares or free travel on public transport
- reductions on car registration
- assistance with electricity, gas, property and water rates.

Carry your card with you and ask for the concession fare when you use public transport. When renewing your car registration, claim the concession rate if you are eligible – this may be checked electronically.

› To see what concessions are available in your state or territory, visit australia.gov.au/content/government-concessions-states-and-territories.

Check if you're eligible for the Mobility Allowance

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

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

› You can check if you are eligible and submit an online claim by visiting humanservices.gov.au and typing “mobility allowance” in the search box. You can also call Centrelink on 132 717. You will need to provide a medical report from your doctor.

Income tax

If you owe tax, but are worried about being able to pay it on time, contact the Australian Taxation Office (ATO) on 13 11 42 as soon as possible. It is still important to lodge your tax return or business activity statements (BAS) on time even if you know you can't pay the tax. This avoids late lodgement penalties and shows you are trying to meet your obligations.

Depending on your circumstances, the ATO may decide to give you more time to pay or agree to one of the following measures.

Pay your tax debt by instalments

If you have a tax debt and you cannot pay it in full, you may be able to pay by weekly, fortnightly or monthly instalments.

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

Ask for interest charges to be reduced

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

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

How to set up a payment plan with the ATO

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

Use the online service	Debt under \$100,000	Visit my.gov.au and link your myGov account to the ATO. (myGov is a secure way to connect with various government services – you can create a new account if you don't have one already.)
Call the automated phone service	Debt under \$100,000	Call 13 28 65 (individuals) or 13 72 26 (businesses) and follow the prompts. You can suggest a payment arrangement, and if this is accepted, the ATO will send you a confirmation letter within 15 days.
Speak to a customer service officer	Debt over \$100,000	Call 13 11 42 to speak to someone at the ATO. They will ask about your financial situation, such as why you haven't been able to pay and how you plan to pay the debt.

Apply for a release of your tax debt

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

► Use the debt release tool to work out if you are eligible to apply for a release of your tax debt and to access the application form – ato.gov.au/calculators-and-tools/debt-release-tool. You will need to provide pay slips and bank statements. You can also call 13 11 42 to discuss other options.

Education expenses

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

Negotiate school fees

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

As soon as you become aware that your financial situation has changed, get in touch with the school principal to discuss your options.

These may include:

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

Defer HECS or HELP debts

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

You will need to show that making the repayments at this time would cause you serious hardship (i.e. would leave you unable to provide food, accommodation, clothing, medical treatment, education or other necessities for you or your family) or that there are other special reasons. The ATO may also ask you to provide details of your income and expenses, and a copy of your most recent pay slip.

▶ To defer your HECS/HELP repayments, complete the application form (call 1300 650 225 or visit ato.gov.au), and return it to the ATO. If your application is successful, you won't need to make any repayments until the next financial year. If you want to defer your repayments for another year, you will need to reapply.

Apply for an education grant

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

▶ Redkite provides grants to young people aged up to 24 years, visit redkite.org.au. Ronald McDonald House Charities offers the Charlie Bell Scholarship program to young people aged 15–20, visit rmhc.org.au/our-programs/charlie-bell-scholarship. Carers Australia provides the Young Carer Bursary Program to young people aged 12–25, visit youngcarersnetwork.com.au/bursary.

How to deal with financial stress

Financial issues are the leading cause of stress for Australians.¹ People with cancer have to manage the cost of treatment, but also the income lost from taking time off work. They may have difficulty balancing their budget, possibly for the first time in their lives, and some can be tipped into financial crisis.

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

If you have continued feelings of sadness, have trouble getting up in the morning or have lost motivation to do things that previously gave you pleasure, you may be experiencing depression. This is quite common among people who have had cancer. Getting help with your finances can take a great weight off your mind, but if you are finding it hard to cope emotionally, there are several options to consider:

- Talk to your GP, as counselling and/or medicine – even for a short time – may help. Some people can get a Medicare rebate for sessions with an accredited counsellor or a psychologist (see pages 23–24). Ask your doctor if you are eligible.
- Check whether you can talk to a psychologist or social worker at your cancer care centre. Your local Cancer Council may also run a counselling program in your area.
- Read Cancer Council’s *Emotions and Cancer* booklet – call **13 11 20** to order a free copy, or download it from your local Cancer Council website (see back cover for details).
- To find information and support about coping with depression and anxiety, call beyondblue on **1300 22 4636** or visit **beyondblue.org.au**. For 24-hour crisis support, call Lifeline on **13 11 14** or visit **lifeline.org.au**.



Finding other income

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

Centrelink benefits

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

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

You may also be eligible for the Pensioner Concession Card or the Health Care Card (see page 24), which can reduce your expenses. To check eligibility requirements, visit humanservices.gov.au.

No interest loans

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

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

Superannuation

In Australia, you usually need to be at least 55 years old and retired before you can access your superannuation (super). However, you can access some or all of your super early in particular circumstances, such as to pay for medical treatment or due to severe financial hardship.

Aged 65 or over, or aged 55–64 and retired – Once you have reached the preservation age, you can access your super as a lump sum or as an income stream.

Aged 55–64 and still working – Once you have reached your preservation age, you can access your super as an income stream to top up your salary, but you cannot access it as a lump sum. You can receive a maximum of 10% of your super account balance each year as a “transition to retirement” income stream. When you are under age 60, tax may apply to the income payments.

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

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

How to access super early

To access your superannuation early, you need to apply to the Australian Taxation Office or directly to your super fund, depending on why you are applying. There are also tax issues to consider. To find out more, visit ato.gov.au. You can also read our *Superannuation and cancer* fact sheet online – see back cover for website details.

Super, insurance and terminal illness

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

The premiums for this insurance are often deducted directly from the super's lump sum (preserved amount). If you withdraw all your super, you will no longer be up to date with the insurance premiums, so your insurance cover may be cancelled.

Before you decide to access your super early, find out whether doing so would affect your insurance entitlements. You may be able to leave some of your super in the fund so the insurance premiums continue to be paid. You also need to check the qualifying time frame – superannuation law allows people to withdraw all their super if their life expectancy is two years or less, but many life insurance policies allow payouts only when life expectancy is one year or less. If someone has already withdrawn all their super, they may no longer be covered by life insurance and might not be able to make a claim.

➤ To find out more about accessing super on compassionate grounds, talk to your super fund or to a financial planner.

Insurance claims

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

► If you are not sure whether you are covered, contact the insurer. If you think you should be covered but your claim is denied, get in touch with the Australian Financial Complaints Authority (see page 43 for contact details). You can also call Cancer Council 13 11 20 to see whether we can connect you with a lawyer for assistance.

Insurance through super

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

- **life insurance (may be called death cover)** – paid as a lump sum or an income stream (to nominated beneficiaries) or a combination. Some policies will pay the insured amount if you are diagnosed with a terminal medical condition
- **total and permanent disability (TPD) insurance** – paid as a lump sum or an income stream or combination
- **income protection insurance** – usually paid as an income stream for a certain time.

For more details, contact your superannuation fund.

Property and other assets

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

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

Planning for the future

If you have been diagnosed with cancer, you may wish to consider your wishes for your future care.

This is called advance care planning, and it can be started at any stage, whether you are healthy or ill.

Advance care planning mainly relates to your future medical care, but it can also involve appointing a trusted person to make financial and legal decisions for you if you're

unable to make them yourself at some point in the future.

The document for appointing this substitute decision-maker may be called a power of attorney, enduring power of attorney or advance care directive.

For more information, talk to a social worker, call Advance Care Planning Australia on **1300 208 582**, or visit **advancecareplanning.org.au**.

Compensation for work-related cancer

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

Work-related cancers can result from exposure to:

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

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

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

- To make a claim, notify your state or territory workers compensation authority about your cancer and why you think it is work-related. A time limit may apply for making a claim.
- See our *Compensation and work-related cancers* fact sheet (not available in all states).



Bankruptcy

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

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

To apply for bankruptcy yourself, you must lodge a form with the Australian Financial Security Authority (AFSA) at afsa.gov.au.

The effects of bankruptcy

Bankruptcy generally lasts for three years. During this time, you are an “undischarged bankrupt”, and there are obligations on you and restrictions on what you can do. For example, you must notify your trustee of any change in your income or assets; you cannot travel overseas without your trustee's written permission; and you cannot be a company director. (See afsa.gov.au/insolvency for details.)

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

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

What happens if I become bankrupt?

Trustee appointed

When you become bankrupt, a trustee will be appointed to your case. The trustee will take control of most of your financial affairs. You can choose to appoint a registered trustee – for a list, see afsa.gov.au/practitioners/registered-trustee. If you do not choose a trustee, AFSA will appoint the Official Trustee to manage your finances. Your creditors may choose to take action to change the trustee at any time.



Creditors notified

The trustee informs creditors of your bankruptcy. This means unsecured creditors (see page 20) should stop pursuing you for payment. Once you are bankrupt, these creditors have to deal with your trustee to have their debts repaid.

Creditors paid

To pay your creditors, the trustee will:

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





Support and information

Useful organisations

Financial help

National Debt Helpline

Help with debt problems and assistance finding a counsellor from Financial Counselling Australia (FCA)

1800 007 007

ndh.org.au

MoneySmart

Free financial tips and safety checks from the Australian Securities and Investments Commission (ASIC)

1300 300 630

moneysmart.gov.au

Financial Information Service (FIS)

Free, confidential service from the Department of Human Services

132 300

humanservices.gov.au
(type "financial information service" in the search box)

Financial Planning Association of Australia (FPA)

Information about financial planning and help to find a financial planner

1300 337 301

fpa.com.au

Cancer Council's Legal, Financial, Small Business and Workplace Referral Service

Program that can connect you with a financial planner or accountant

13 11 20

Government benefits

Department of Human Services

Includes Centrelink and Medicare; financial support for people in need

132 717 (Centrelink)

132 011 (Medicare)

1300 131 060 (early super)
humanservices.gov.au

Pharmaceutical Benefits Scheme (PBS)

Help with the cost of prescription medicines

1800 020 613

pbs.gov.au

Bankruptcy

Australian Financial Security Authority (AFSA)

Information about bankruptcy and personal insolvency agreements

1300 364 785

afsa.gov.au

Dispute resolution

Australian Financial Complaints Authority (AFCA)

National dispute resolution scheme for all financial services complaints

1800 931 678

afca.org.au

Telecommunications Industry Ombudsman (TIO)

National complaints resolution scheme for phone or internet services

1800 062 058

tio.com.au

Legal advice

National Association of Community Legal Centres (NACLC)

The peak national body for Australia's community legal centres

02 9264 9595

naclc.org.au

Cancer Council's Legal, Financial, Small Business and Workplace Referral Service

Program that can connect you with a lawyer if you need legal advice

13 11 20

No Interest Loan Scheme (NILS)

NILS – Good Shepherd Microfinance

Information about NILS providers

13 64 57

nils.com.au

Taxation

Australian Taxation Office

Tax information

13 28 65

ato.gov.au

Support from Cancer Council

Cancer Council offers a range of services to support people affected by cancer, their families and friends. Services may vary depending on where you live.

Cancer Council 13 11 20

Trained professionals will answer any questions you have about your situation and link you to services in your area (see inside back cover).



Information resources

Cancer Council produces booklets and fact sheets on over 25 types of cancer, as well as treatments, emotional and practical issues, and recovery. Call **13 11 20** or visit your local Cancer Council website (see back cover).

Practical help

Your local Cancer Council can help you find services or offer guidance to manage the practical impact of a cancer diagnosis. This may include access to transport and accommodation services.



Legal and financial support

If you need advice on legal or financial issues, we can refer you to qualified professionals. These services are free for people who can't afford to pay. Financial assistance may also be available. Call Cancer Council **13 11 20** to ask if you are eligible.

Peer support services

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





Glossary

asset

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

bankruptcy

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

budget

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

creditor

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

credit provider

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

credit rating

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

credit report

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

credit reporting agency

An organisation that collects credit information on individuals and companies.

debt

Money you owe.

debt consolidation

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

debtor

A person or business that owes you money.

debt release

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

default judgment

The automatic judgment made when you do not respond to a statement of claim or appear at a court hearing. Without a hearing and without notifying you, the court will order that you must pay the money claimed by the creditor.

deferred payment

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

establishment fee

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

external dispute resolution (EDR)

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

financial counsellor

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

financial planner

A person or authorised representative of an organisation licensed by the Australian Securities and Investments

Commission (ASIC) to provide advice on some or all of these areas: investing, superannuation, retirement planning, estate planning, risk management, insurance and taxation.

foreclosure

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

gap fee

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

hardship variation

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

income protection insurance

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

income stream

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

instalments

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

insurance

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

interest rate

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

means test

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

minimum payment

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

No Interest Loan Scheme (NILS)

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

non-commutable income stream

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

preservation age

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

preserved amount

The contributions you and your employer make to superannuation plus any interest earned on these amounts.

You can usually access the preserved

amount only once you are retired or have reached preservation age, but you may be able to access it earlier in special circumstances.

private health insurance

An insurance policy that covers some medical expenses.

rebate

A partial refund following a purchase or payment.

refinance

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

secured debt

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

statement of claim

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

superannuation (super)

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

trustee

A company or person appointed to manage your bankruptcy.

undischarged bankrupt

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

unsecured debt

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

Can't find a word here?

For more cancer-related words, visit:

- cancercouncil.com.au/words
- cancervic.org.au/glossary
- cancersa.org.au/glossary

References

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



How you can help

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

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

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

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

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

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

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



Cancer Council

13 11 20

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

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

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

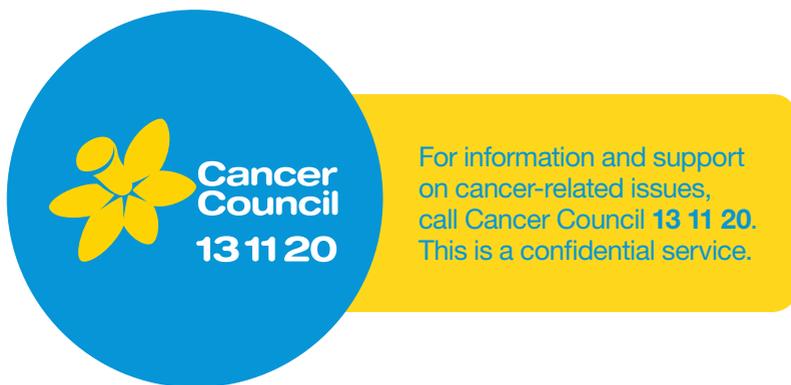
If you are finding it hard to navigate through the health care system, or just need someone to listen to your immediate concerns, call 13 11 20 and find out how we can support you, your family and friends.

Cancer Council services and programs vary in each area.
13 11 20 is charged at a local call rate throughout Australia (except from mobiles).



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

If you are deaf, or have a hearing or speech impairment, you can contact us through the National Relay Service. www.relayservice.gov.au



Visit your local Cancer Council website

Cancer Council ACT
actcancer.org

Cancer Council NSW
cancercouncil.com.au

Cancer Council NT
nt.cancer.org.au

Cancer Council Queensland
cancerqld.org.au

Cancer Council SA
cancersa.org.au

Cancer Council Tasmania
cancertas.org.au

Cancer Council Victoria
cancervic.org.au

Cancer Council WA
cancerwa.asn.au

Cancer Council Australia
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*This booklet is funded through the generosity of the people of Australia.
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