

## **MONEY MATTERS AND FINANCIAL CONCERNS IN THE COVID-19 CRISIS**

The Covid-19 outbreak has been a source of ongoing uncertainty and stress for many people and particularly for those with cancer. As well as worries about your own health and the health of loved ones, you may also have concerns about the financial implications for you and your family, particularly if you or a partner have had to stop working or see a significant drop in earnings. You may also be worried about going back to work eventually when you are asked to do so, even if you are not actively undergoing any treatment for your cancer. Action Bladder Cancer UK has an existing factsheet on [Money matters and work](#) which contains lots of useful information as well as details of other organisations which may be able to give advice.

The situation regarding both work and benefits is constantly changing as the crisis continues, there has been a package of support for individuals who are struggling because of the economic impacts of the Covid-19 outbreak. However, it's a good idea to be aware of what help is available and to try to stay up to date so that you can be well informed about your own, or family members, employment rights, changes to any benefits you may be receiving, as well as further possible sources of financial support.

For the most up to date information on any matters relating to employment, self-employment and benefits (including statutory sick pay and in/out of work benefits), it is advisable to check the GOV.UK website which contains detailed guidance – this will change, so it's an idea to check information regularly. It also lists other useful organisations you can contact regarding financial or work-related issues. It has a special section on [COVID-19: Work and financial support](#) which is updated as and when any changes occur.

[Acas](#) gives employees and employers free, impartial advice on workplace rights, rules and best practice. It is an independent public body that receives funding from the government and has a special section on Covid-19 on its website. As well as an online database for answers to frequently asked questions, it also runs a free helpline on 0300 123 1100 [Mon-Fri 8am-6pm] where you can talk through your options on any work-related issues or concerns you may have about being off work, having to return to work or being made redundant.

[Entitledto](#) is one of the leading providers of online benefit calculators in the UK. It helps people check what they can claim from national and local government. It provides a reliable estimate of benefit entitlements and, by using their online calculators, users can determine whether they're receiving the right amount of money in their benefit claims and whether they might be entitled to any other types of benefits. Having a cancer diagnosis may mean that you're eligible to receive certain disability or out of work benefits depending on your health and work history so it's worth asking about these to ensure you are not missing out.

[Turn2us](#) is a website that has an easy-to-use online benefits calculator as well as a grants search tool to check what benefits you might be able to claim and grants you may be able to apply for. It has a database of trusts and grant giving organisations throughout the UK which may be able to provide support by one/off grants in cases of hardship such as ill health, job loss or bereavement. It also has lists of benevolent funds which may provide support if you or a family member have worked in a particular industry or occupation.

[Money Advice Service](#) is an independent organisation which gives free and impartial advice on all money matters including debt and borrowing, retirement and pensions, homes and mortgages, etc. Calls to their helpline are free on 0800 138 7777 and they produce several free downloadable guides. They also have a useful Navigator Tool suggesting help during Covid-19 based on your own individual circumstances [Coronavirus support - Money Advice Service](#)

[Macmillan](#) runs a freephone helpline where you can speak to a specialist benefits adviser on financial difficulties or speak to someone about worries about your cancer diagnosis, treatment or ongoing symptoms. They also run benefits checks, you will be asked to supply information about your and your household's income in order to determine what you may be able to apply for, and offer advice on managing debt, keeping your utility bills down, as well as one/off hardship grants (up to £500) for individuals who meet with their criteria. To speak to a Macmillan benefits adviser over the phone, call the Macmillan Support Line on 0808 808 0000 (Mon–Fri, 8am–8pm).

[Maggie's](#) is a cancer charity which offers support, information and advice to anyone with cancer and their families. As well as offering emotional support, it also gives practical advice including advice on money matters and concerns. You can call their general support number on 0300 123 1801 and ask to speak to a cancer support specialist, benefits advisor or psychologist. Alternatively, you can email them on [enquiries@maggies.org](mailto:enquiries@maggies.org)

[Age UK](#) operates a national advice line which is a free, confidential national phone service for older people, their families, friends and carers. They can give information on benefits, discounts and concessions you may be eligible for such as the Warm Home Discount Scheme, Pension Credit, Blue Badge and how to get help with one/off urgent expenses, etc

[StepChange](#) is a charity which offers free debt advice to help you deal with your debt and set up a solution by offering a comprehensive assessment of your situation. Their helpline no is: 0800 138 1111 or they have a live chat facility. Alternatively, they have an [online debt advice tool](#) which will produce a personal action plan to help sort your debt problems which will contain detailed and practical advice.

[LEAP](#) [Local Energy Advice Partnership Service] is an energy and money saving service that is helping people in the UK to keep warm during the colder months and reduce their energy bills. It works in close partnership with Local Authorities and Housing Associations to offer eligible residents a free energy and money saving service.

Check what help is available locally if you are experiencing any difficulties on a practical level caused by financial difficulties or hardship, such as problems with paying your rent or mortgage or meeting the cost of your weekly food shopping bills. You should [contact your council](#) directly to ask about this.

**If you have any worries or questions about your bladder cancer, ABC UK has a lot of information on our website or contact us direct on 0300 302 0085 or [info@actionbladdercanceruk.org](mailto:info@actionbladdercanceruk.org)**

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