



Cancer survivorship information for survivors and carers

## Dealing with money, work and study (practical issues)

Knowing where to get the right help and support with practical issues can be difficult.

The issues you may need to deal with will depend on:

- your age
- the type of cancer you had
- impact of cancer treatments
- whether you were working, whether this was full-time or part-time work and the type of work you do
- your working conditions, for example whether you were casual, full-time or self employed
- whether you were studying, whether this was full-time or part-time
- whether you were unemployed

before cancer treatment and are now seeking employment

- how your income was affected by your cancer treatment
- how much help you can get from family and friends
- whether or not you are single, married or have a partner, have children or are caring for someone else
- previous access to Centrelink benefits.

Your hospital social worker is a good person to ask about practical issues. If there is no social worker, ask your doctor or nurse. They can talk with you about any benefits or assistance you might be entitled to and where to go for further help.

You may also benefit from talking with an occupational therapist. They will be able to help you decide whether or not your type

of work and workplace is still going to be a practical and safe environment for you to work in. They may need to do a work visit with you to see if you need any extra equipment or changes to your work area.

Others you may find it helpful to speak with can include legal aid workers, financial counsellors, Centrelink and the Family Assistance Office. See 'Further information'.

### Working after your treatment is over

Some people may not have stopped working during their treatment.

If you have stopped work during treatment, it will be useful to have a conversation with your medical team regarding your capacity to return to work or to start a new job. If you are returning to your job, can only go back part-time or if you are starting a new job you may face several challenges. If you have had to cut your hours there may be changes to your income/budget. Or you may face conflict or discrimination from people you are working with. If you are having a lot of trouble settling back into your work life it may help to talk with the hospital social worker or a professional counsellor. Some workplaces will have someone on site that you can talk to. If not, call the Cancer Council Helpline on 13 11 20. Also see 'Further information'.

To help with tiredness or other challenges you may face upon returning to work, your employer may allow you to come back gradually. For example, you may be able to only work half days for a few weeks or





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months until you feel better able to cope. Or you could ask to only work two instead of three days a week for a while. You will need to discuss this with your employer. Most employers will want to help you transition back into the workplace as easily as possible.

You may benefit from external return to work advice. You may wish to consult an occupational therapist for advice about managing fatigue and to help guide your activity levels whilst at work.

### Going back to study after treatment is over

If you are a mature age student and returning to full or part-time study after treatment you may face some practical issues. If you are under the age of 25 you may face your own set of practical issues.

You may have had to give up a casual/part-time job during your treatment. This now means you have no income to pay for your study/accommodation/food. You may need to fall back on asking others for financial help (mainly parents if you are under the age of 25). While most parents will be happy to do this it may not always be practical or possible for them.

You may be able to get some 'one off' financial help from the Cancer Council. Call the Cancer Council on 13 11 20 and speak with one of the nurses about your situation. You may find it helpful to speak with legal aid workers, financial counsellors, Centrelink and the Family Assistance Office.

### What if I can no longer work or finish my studies?

If your cancer and its treatment have made it impossible for you to go back to your previous type of work or study, this can be very hard to accept. It can become a huge stress. You will still need an income to pay for your food, housing and bills.

### Insurance, superannuation and loans

You may worry that because you have had cancer you may no longer be eligible for certain financial services, for example, getting a credit card, mortgage or personal loan.

### Further information

-  Centrelink (13 27 17) provides information on employment, disability, sickness and carers payments.  
[www.centrelink.gov.au](http://www.centrelink.gov.au)
-  Family Assistance Office (13 61 50) provides information about help with childcare costs; call them to see if you are eligible.  
[www.familyassist.gov.au](http://www.familyassist.gov.au)
-  FIDO (Australian Securities and Investments Commission) (1300 300 630) provides a range of financial advice services.  
[www.fido.gov.au](http://www.fido.gov.au)
-  Moneyhelp (1800 007 007) is a government service that offers free, confidential and independent financial counselling, information and advice for Victorians who are struggling to pay bills; their mortgage or rent; or who have experienced, or are facing job loss or reduced working hours.  
[www.moneyhelp.org.au](http://www.moneyhelp.org.au)
-  If you are having discrimination problems within the workplace you can contact the Disability Discrimination Legal Service (03 9654 8644).  
[www.communitylaw.org.au](http://www.communitylaw.org.au)
-  Redkite (1300 733 548) provides emotional support to children and young people up to the age of 24 and their families through the difficult cancer experience. They offer a scholarship programme for 16-24 year olds.  
[www.redkite.com.au](http://www.redkite.com.au)
-  WorkWelfareWills is a practical web guide to legal issues around health and life changes. It contains information about Centrelink entitlements, Health privacy, Powers of attorney, Guardianship, Superannuation, Insurance, Travel Insurance, Wills and Workplace discrimination. It has been set up to provide legal advice to people with disabilities. Appointments can be made by calling Chronic Illness Alliance on (03 9016 3670). Free advice is available by telephone or by appointment.  
[www.chronicillness.com.au](http://www.chronicillness.com.au)
-  You may prefer to see a financial counsellor or lawyer who has expertise in superannuation and insurance. To do this you can call the Law Institute of Victoria Referral Service (03 9607 9311). These services will not be free.  
[www.liv.asn.au](http://www.liv.asn.au)
-  Cancer Council (13 11 20) can provide more contact details for many local services. There is also a range of useful materials on its website about dealing with practical issues and legal rights and responsibilities. Call the Cancer Council to find out about WALAC forums.  
[www.cancer.org.au](http://www.cancer.org.au)

All of these services may be accessed through their websites.

