FRANKLY SPEAKING ABOUT CANCER

Managing Household Finances

You may find yourself in charge of household finances when caring for someone with cancer. This can be difficult and nerve-wracking.

GETTING A HANDLE ON THE FINANCES

The new role of finance manager may occur sooner rather than later. Mortgages need to be paid, bills sorted, and checkbooks balanced. For some, this may come naturally. For others, this is a whole new world to navigate and they may not know where to start. These responsibilities may be yours alone, or you may share them with others.

- **Talk with your loved one.** Sit down with your loved one who usually handles the finances as soon as possible. Ask questions until you understand all of the finances that need to be managed.
- **Gather banking documents.** Find the checkbook or online statement. If you aren't comfortable with online banking, ask for help from a family member or your bank. Understand what money comes in regularly (i.e. payroll, Social Security, other income). Understand what bills need to be paid regularly (i.e. mortgage, car, insurance, utilities). If there is no spreadsheet or online log, reference your checkbook.
- **Set up a system that works for you.** Find what works for you in terms of knowing what and when bills are due. That can be online, spreadsheet, or paper and pencil. Staying organized is the key.
- Insurance papers and bills. Claim forms, itemized statements, and billing statements will be coming in daily. Keep them organized. Sort them as best you can so you know what is a statement of benefits vs. an actual bill. Don't hesitate to ask for help from your health care team, trusted friend, or banker.



- **Seek advice.** There may be the need to seek out legal and/or financial planner advice for certain situations. It may be important to seek professional guidance in cases of trusts, disability, benefit disputes, and other areas outside daily finances of the household.
- Engage local resources. If you find you are unable to pay your daily bills, groceries, or medications, there may be resources available to assist you (trustee offices, food pantries, cancer agencies, patient assistance programs). Contact your oncology social worker or navigator for assistance with locating local programs. There is no shame in asking for help in coping with the cost of cancer care.

OPEN LINES OF COMMUNICATION

You and your loved one will be going through a challenging time. The financial aspects can be a major source of your stress. Whether finding the money to pay the bills or knowing what bills to pay, it is important to keep open lines of communication between you and your loved one as you work through this together.

For more information on coping with the cost of care, visit www.CancerSupportCommunity.org/cost.

General Cancer Information, Survivorship & Support

Cancer Support Community • 888-793-9355 • www.CancerSupportCommunity.org

American Cancer Society • 800-227-2345 • www.cancer.org

CancerCare • 800-813-4673 • www.cancercare.org

Cancer.net • 888-651-3038 • www.cancer.net

Caregiver Action Network • 855-227-3640 • www.caregiveraction.org

Healthcare.gov • www.healthcare.gov

Livestrong Foundation • 866-673-7205 • www.livestrong.org

National Cancer Institute • 800-422-6237 • www.cancer.gov

National Center for Complementary and Alternative Medicine • 888-644-6226 • www.nccam.nih.gov

Patient Advocate Foundation • 800-532-5274 • www.patientadvocate.org

Cancer Support Community Resources

Cancer Support Community's (CSC) resources and programs are available free of charge. Call 888-793-9355 or visit www.CancerSupportCommunity.org for more info.

Cancer Support Helpline® — Have questions, concerns or looking for resources? Call CSC's toll-free Cancer Support Helpline (888-793-9355), available in 200 languages Mon–Fri, 9 am–9 pm ET.

Open to Options[®] — Preparing for your next appointment? Our trained specialists can help you create a list of questions to share with your doctor. Make an appointment by calling 888-793-9355 or by contacting your local CSC or Gilda's Club.

Frankly Speaking About Cancer® — Trusted information for cancer patients and their loved ones is available through publications, online, and in-person programs. www.CancerSupportCommunity.org/FranklySpeakingAboutCancer.

Services at Local CSCs and Gilda's Clubs — With the help of 170 locations, CSC and Gilda's Club affiliates provide services free of charge to people touched by cancer. Attend support groups, educational sessions, wellness programs, and more at a location near you. www.CancerSupportCommunity.org/FindLocation.

MyLifeLine — CSC's private, online community allows patients and caregivers to easily connect with friends and family to receive social, emotional, and practical support throughout the cancer journey and beyond. Connect with other caregivers by joining the Caregiver Support online discussion board. Sign up at www.MyLifeLine.org.

Grassroots Network — Make sure your voice is heard by federal and state policy makers on issues affecting cancer patients and survivors by joining our Network at www.CancerSupportCommunity.org/become-advocate.

Cancer Experience Registry® — Help others by sharing your cancer patient or cancer caregiver experience via survey at www.CancerExperienceRegistry.org.

The Cancer Support Community provides this information as a service. This publication is not intended to take the place of medical care or the advice of your doctor. We strongly suggest consulting your doctor or other health care professionals to answer questions and learn more.