

MACMILLAN
CANCER SUPPORT

WORK AND CANCER

Work and cancer series – for people living with cancer





Macmillan's support helped me feel less alone and less isolated. Because I always had that confidence that someone was there to make sure everything fell into place for me.

Shola, diagnosed with thymus cancer

The Macmillan work and cancer series

Macmillan produces a range of information about work and cancer.

For people living with cancer:

- Work and cancer
- Questions to ask about work and cancer

For employers:

- 10 top tips for line managers
- Managing cancer in the workplace

For people caring for someone with cancer:

- Working while caring for someone with cancer
- Questions for carers to ask about work and cancer

For self-employed people with cancer:

- Self-employment and cancer

More information:

- Your rights at work when you are affected by cancer

About this booklet

This booklet is about work and cancer. It explains how cancer and its treatments can affect your work life. It gives advice on managing work and cancer. This booklet is for anyone with who is working and has been diagnosed with cancer. It may also be helpful for carers, family members and friends.

If you are self-employed, we have a separate booklet called **Self-employment and cancer** (see page 96). This booklet is also for people who run a business that employs fewer than 10 people.

Being diagnosed with cancer can affect all areas of your life, including work. It is estimated that 890,000 people of working age were living with cancer in the UK in 2015. This number is increasing as more people with cancer are cured or living with cancer for longer.

Some people carry on working during treatment. Others may decide to stop working. After treatment, many people want to go back to work when they feel ready to. Going back to work can help you get back into a routine and feel a sense of normality.

How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready. On pages 100 to 106, there are details of other organisations that can help. There is also space to write down questions and notes on pages 107 to 109.

Quotes

In this booklet, we have included quotes from people affected by cancer in the workplace. Some are from our Online Community ([macmillan.org.uk/community](https://www.macmillan.org.uk/community)). The others are from people who have chosen to share their story with us. This includes Shola, who is on the cover of this booklet. To share your experience, visit [macmillan.org.uk/shareyourstory](https://www.macmillan.org.uk/shareyourstory)

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm, or visit [macmillan.org.uk](https://www.macmillan.org.uk)

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

If you are deaf or hard of hearing, call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

We have some information in different languages and formats, including audio, eBooks, easy read, Braille, large print and translations. To order these, visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call **0808 808 00 00**.



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How cancer may affect your work life

Cancer can cause uncertainty in different areas of your life. One of these may be your work life. You may not know how it will affect work in the short term or in the future.

If you can, it is a good idea to contact your manager or a human resources (HR) manager as soon as possible. You can talk to them about how the cancer or treatment may affect your ability to work. This can help your manager or employer to support you better. If your workplace has an occupational health adviser, you could ask your manager to refer you to them (see page 35). Your occupational health adviser will keep everything confidential, if you ask them to.

Some people stop working during treatment and for a while after, until they feel ready to go back. Others carry on working, perhaps with reduced hours or changes to their job. These are often called reasonable adjustments (see pages 33 to 34 and 72 to 75). Working may give you a sense of normality and routine. Or it may be essential for your finances. You may also have friends and a social life at work that are very important to you.

After treatment, going back to work can help you to feel you are getting back to normal (see pages 68 to 69). But some people decide not to go back to work. Or they choose to do something different. Others may not be able to go back to work because of how cancer affects their health.

How cancer affects your work life will depend on different things, such as:

- the type of cancer, its stage and size, and whether it has spread
- treatment and its side effects
- your finances
- the practical support you have.

You may need time off work to have tests, appointments and treatments. You may also need time to cope with your feelings. It can be difficult to concentrate and manage your work when you feel anxious, shocked or upset.

Some people work around having treatment. Others may need more rest or feel too unwell to work.

Knowing more about a treatment and its possible side effects can help you make decisions about your work life. You can talk to your doctor about how treatment may affect or limit your ability to work. With some treatments, you may not know what to expect until you start.

Even then, things may change during and after treatment. You may become more tired or have other side effects that are hard to cope with. Because of this, you may not be able to work in the same way as before.

If you have cancer and want to keep working or return to work with support from your employer, you can. The law says your employer must make reasonable adjustments to help you (see pages 24 to 25). These are changes to your workplace or working arrangements that allow you to remain at or return to work. There may be people at your workplace who can give you advice. There are also organisations that can help (see pages 100 to 106).

Treatments and side effects

Your cancer doctor or specialist nurse will give you more information about the cancer and its treatments. The main treatments for cancer are:

- surgery
- radiotherapy
- chemotherapy
- hormonal therapies
- targeted therapies.

You may have a combination of treatments. We have more information about different cancer treatments (see page 96).

You can talk to your manager about the side effects of your treatment. Let them know how you are feeling. Together you can talk about the best way to manage things (see pages 28 to 31).

Surgery

You may be able to come home from hospital on the same day as an operation. This is called day surgery. For other types of surgery, you might need to stay in hospital for longer. How long you stay will depend on the type of operation and your recovery. This will affect the amount of time you need off work to adjust and recover.

After some operations, you may need to go back to hospital. For example, you may go to have speech therapy or physiotherapy.

If surgery affects how a part of your body works, it may prevent you doing certain parts of your job. For example, this could be:

- if you are a courier and your mobility is affected
- if you use the phone in your job and treatment affects your speech.

Radiotherapy

Radiotherapy uses high-energy x-rays to destroy cancer cells. Treatment usually takes place from Monday to Friday, and a course of treatment may take up to several weeks.

Radiotherapy only takes a few minutes. But travelling to and from the hospital, and waiting in hospital for treatment, can take a large part of the day.

You may feel able to work during radiotherapy, but may need to work fewer hours. Or you may stop working completely during radiotherapy, and for a few weeks afterwards.

If you want to try and keep working throughout radiotherapy treatment, talk to the radiographers. These are the people who give the radiotherapy. They may be able to give the treatment before or after your work hours. You will have appointments with them before you start treatment. These are a good time to talk about planning your treatment around work.

Side effects of radiotherapy

Radiotherapy can make you very tired. Some people find the more radiotherapy they have, the more tired they become. So you may need to reduce your hours of work after a few radiotherapy sessions. Tiredness (fatigue) can continue for weeks or months after treatment is over. Other side effects depend on the part of your body that is being treated. Side effects usually last for a few weeks after treatment and then slowly get better.

Chemotherapy

Chemotherapy uses anti-cancer (cytotoxic) drugs to destroy cancer cells. You usually have chemotherapy as an outpatient. But it can take most of the day. Some people may need to stay in hospital overnight, or for a few days. Others may stay in hospital for a few weeks.

You usually have a break of a few weeks between treatments, to allow your body to recover. Some people cannot work because they are too unwell. Others may take a few days off after each treatment, and work fewer hours.

People who have to stay in hospital for a few weeks will usually need to be off work for longer. Your cancer doctor or specialist nurse can explain more about this.

Side effects of chemotherapy

These can include:

- risk of infection
- bruising or bleeding
- fatigue (tiredness)
- hair loss
- feeling sick
- diarrhoea.

You may have an increased risk of infection due to the effects of chemotherapy on your blood cells. If you feel able to work, try to avoid infection (see page 42). You could work from home or work different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

Everyone has different side effects. Talk to your healthcare team to find out what is best for you.



Hormonal therapies

Hormonal therapies reduce the level of certain hormones or block their effects on the cancer cells. You usually have these drugs as tablets for months or years. Some are given as injections every few weeks or months.

Side effects of hormonal therapies

Hormonal therapies do not usually affect your ability to work as much as some other cancer treatments. But they can cause side effects such as:

- tiredness
- weight gain
- hot flushes
- sweats
- muscle pain.

We have more information about hormonal therapies on our website (see page 96).

Targeted therapies

These drugs interfere with the way cancer cells grow. You can have them as a drip (intravenous infusion) or as tablets.

You often have them as well as other treatments.

Side effects of targeted therapies

Side effects will depend on the type of targeted therapy you have. They may include:

- flu-like symptoms
- chills
- headaches
- feeling sick
- diarrhoea
- tiredness.

You may be able to keep working if you are having a targeted therapy on its own. But tiredness and other side effects may make it difficult.

We have information about different cancer types and treatments and their side effects (see page 96).

Making decisions about work

You may need to make some decisions about work. The most important things are usually:

- how your treatment will affect you
- your financial situation.

You can talk to your cancer doctor, specialist nurse or other healthcare professionals about how treatment might affect your work. They can give you information and tell you what to expect. Let them know what your job involves so you can talk about any particular difficulties.

You may also want to talk to your partner if you have one, or your family or friends.

Questions to ask your healthcare team

- How long will each treatment take?
- Will I need to stay in hospital and, if so, for how long?
- How do people usually feel during and after this treatment?
- Will I need time off to recover?
- How can the side effects be reduced?
- Will treatment affect any physical demands of my job?
- Will I be able to concentrate, drive, work shifts or travel?
- Is there another treatment that works as well but could be better for me at work?
- Are there any options that could make working easier?
For example, could I have my treatment at a hospital closer to my work?

It can be difficult to know for sure how treatment will affect you. Two people having the same treatment can have different reactions. You may not be able to make decisions about work until after your first treatment.

Questions to ask yourself

Here are some questions you may want to ask yourself before you make a decision:

- Are there any risks to working during treatment?
- Will I need to work less for a period of time?
- Should I think about working in a different way, to allow time to have treatment and rest?
- Who can help me at work in practical ways?
- Will I need extra financial help and where can I get it?

'What struck me – and I hadn't been prepared for – was just how much energy it drained from me. It was 3 months before I felt able to go back to work.'

Tim

Finances

When you are making decisions about work, your finances may be an important thing to think about. You might find our booklets **Help with the cost of cancer** and **Planning and managing your finances** helpful (see page 96).

Contact our financial guides as soon as possible if you are worried about money (see page 99). There may also be a social worker or welfare rights adviser at the hospital who can give you advice.

Many people with cancer worry about money and work. But it may seem especially tough if you are self-employed. Our booklet **Self-employment and cancer** has more information (see page 96). This might also be useful for people who run a micro-business (one that employs fewer than 10 people).

Help from others

How much help and support you have from other people may affect your decisions about work. Think about whether you can get any practical help from friends or family. This could give you more time to rest or more energy. If you have a partner, you can talk about how you can manage things together.

You could ask for help with household tasks, shopping and cooking. If you have children, you could ask someone you trust to take them to or from school or activities. If you need support with childcare, we have more information on our website (see page 96). You may find it helpful to talk to someone at the hospital, such as a social worker, for advice.

Your decision

What you decide will depend on your personal circumstances and what you feel is right for you. You can also change your mind as treatment goes on or if your situation changes.

Some people decide to take time off until treatment finishes and they feel ready to return to work (see pages 68 to 69). You may decide you want to focus on getting through your treatment and recovering. Or you may keep working, either full-time or part-time, during treatment. Some people find their experience of cancer makes them rethink what they want to do with their lives. They may decide to give up work entirely or to change jobs.

You may feel under pressure to keep working or go back before you feel ready. This can be difficult. Talk about your concerns and options with a HR manager, your medical team or family and friends. You can also speak to a Macmillan work support adviser on **0808 808 00 00**. If you decide to work during treatment, your employer should try to support you. You can talk to them about reasonable adjustments. You can ask our work support advisers for more information about this (see page 99).

'When I was told I couldn't work, I found it hard because all my friends were either working or at university – moving onto the next stage of their life. But right now I am focusing on getting better. I have my whole life ahead of me for working!'

Lizzie

Your feelings

Living with cancer may change the way you feel about work. You may feel:

- you have lost the normality and independence work gives you
- angry you cannot be at work as usual
- worried about your colleagues' reactions
- guilty, if others are taking on some of your work
- frustrated because things you found easy are now more difficult
- less confident in your ability to do your job well
- out of touch with your work colleagues.

All this can be hard to cope with. But with support you can find ways to adapt (see pages 72 to 75). This can give you a new focus and sense of control. It can take some time, and you may need to build up your confidence and self-esteem gradually.

Talking about your feelings

Talking about your feelings can often help. You might worry that by asking for help, you are being a burden. However, people are usually pleased to be asked and are able to support you. It can be difficult to know who to talk to and what to say. It is important to speak to someone you feel comfortable with and trust.

You may find our booklets **Talking about cancer** and **How are you feeling? The emotional effects of cancer** helpful (see page 96).

Getting support


You may want 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 who is not involved in your care. For example, you may want to be referred to a counsellor. Counselling can help people cope with their feelings and find ways to talk to other people.

If you have lost your confidence, counselling can help you learn ways to start getting it back. Some GP surgeries provide counselling, or your GP can refer you to a local counselling service.

You may find it helpful to join a support group, where you can talk to other people affected by cancer (see pages 97 to 98). Your hospital might be able to help you find a group.

Some companies and organisations have an employee assistance programme (EAP) to help employees coping with personal issues.

Remember, it is normal to feel sad sometimes. Your mood may be low at times because you are tired. But if this goes on for more than 2 weeks, talk to your doctor or nurse. They can refer you for more help if you need it. If you are feeling very low and distressed, you can contact Samaritans. Call **116 123** or email **jo@samaritans.org** for 24-hour confidential support.



'It wasn't just the physical aspects, it was the psychological aspects. It was 7 months before I could think about returning to work, and it had to be a phased return because I lost a lot of my confidence.'

Shola

Cancer and the law

If you have cancer, the law considers this a disability. This means you cannot be treated less favourably than other people (who do not have cancer) because you have cancer, or for reasons connected to the cancer. That would be discrimination.

There are laws that protect you from being discriminated against at work because of cancer:

- If you live in England, Scotland or Wales, the Equality Act 2010 protects you.
- If you live in Northern Ireland, the Disability Discrimination Act 1995 protects you.

These laws do not just protect employees. They also protect people applying for jobs and, in some cases, people who are self-employed. The legal protection against discrimination does not end when your cancer treatment finishes. If you have been diagnosed with cancer in the past, you will continue to have legal protection against discrimination. This is the case even when you no longer have cancer (remission) or you move to another employer.

Both the Equality Act and the Disability Discrimination Act say that your employer must make reasonable adjustments. These are changes to the workplace or your job that allow you to keep working or return to work. Your employer must make these when the workplace or work practices put you at a 'substantial disadvantage' to people without cancer.

If your employer knows about your illness, you may be able to suggest reasonable adjustments to help you keep working or return to work (see pages 33 to 34 and 72 to 75). For example, this could mean time off for hospital appointments or flexible working hours.

You do not have to tell your employer you have cancer. But unless they know (or should reasonably know) you have cancer, they do not have to make a reasonable adjustment. For example, you may be behaving differently because of the cancer, but have not told your employer you have cancer. It is reasonable for them to check whether your behaviour is connected to a disability. They can then ask how they might be able to support you.

If you do not tell your employer and your ability to do your job is affected, it could cause problems later. They may ask questions if you miss a lot of work or you are less productive.

You can call **0808 808 00 00** to speak to a Macmillan work support guide. They can help you if you have any concerns about your rights at work.

You may also find our booklet **Your rights at work when you are affected by cancer** helpful (see page 96).



YOUR AND WORK
CANCER
TOOLKIT

MACMILLAN
CANCER SUPPORT
HELP TODAY 0800 414 114

MACMILLAN
AT WORK

For staff rights at
a working cancer

What are your rights?
If you have a cancer diagnosis, you have the right to be treated with respect and dignity. You should be able to continue to work if you wish, and your employer should support you to do so. You should be able to take time off work to receive treatment and to recover from it. You should be able to return to work when you are ready to do so.

Your rights at work
If you have a cancer diagnosis, you have the right to be treated with respect and dignity. You should be able to continue to work if you wish, and your employer should support you to do so. You should be able to take time off work to receive treatment and to recover from it. You should be able to return to work when you are ready to do so.

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Talking to your employer

Many people find that their employers are supportive. But some people worry about telling their employer about cancer or treatment. You may be afraid that your employer will not support you. Or you may worry they will dismiss you or make you redundant. This should not happen. There are laws that protect your rights at work when you have been diagnosed with cancer (see pages 24 to 25).

Who to talk to

We use the terms 'manager' or 'employer' but different people at your workplace may be involved. You may want to talk to any or all the following people:

- your line manager – they are often the first person you talk to
- a human resources (HR) manager
- an occupational health adviser
- your trade union representative.

You might worry about confidentiality. Ask your employer to keep the information you give them confidential. This means they will not tell anyone else what you have told them.

'My advice to anyone working with cancer would be to talk to your employer about it and think about what you might need if you want to return to work.'

Julia

What you can do

If you feel nervous about talking to your manager, you can take someone with you. This could be a friend, family member, work colleague or trade union representative. You can ask to meet in a private place and for plenty of time.

Write a list of questions or things you would like to talk about. This could include:

- letting them know at work you have decided to tell about your situation and what you want to tell them
- talking about whether you would like someone else to do this
- discussing any changes you and your employer think might help you keep working
- asking for information about their policies on, for example, sick pay, absence from work, occupational health and pensions
- finding out about any support for people in stressful situations, for example, an employee assistance programme (EAP) that offers counselling
- asking if they would like information about your treatment to help them, or information for employers supporting someone with cancer at work.

At the meeting, your manager may ask how you are coping and what your immediate work concerns are.

Your manager may make notes at the meeting. You can ask to have a copy of these. The notes should not be shared with anyone else without your permission. It may be helpful to write your own notes. They help you remember what was said and can be helpful if anything unexpected comes up later. You could use pages 107 to 109 of this booklet.

If you want to keep working as normally as possible, tell them this. They can then support you. If you cannot keep working as usual, they can:

- look at making changes to help you
- give you the time off you need.

You may not know what to expect until you start treatment. This can make it hard to decide how much work you will be able to do. Explain this to your employer as soon as possible. This means they will understand you may need to change work plans later. Let them know that things may change during treatment.

Ask for regular meetings with your manager. You can keep them up to date and talk about any changes.

You may want to order our leaflet **Questions to ask about work and cancer** (see page 96).

Keeping in touch

If you are going to be off work for a while, you may want to talk to your employer about how you would like to be contacted. Not having contact may make you feel left out or confused. But being contacted too often can make you feel stressed.

You could agree on how often and when your manager can contact you. If your work has a regular newsletter, you could ask them to email it to you. You may also decide you want to keep in touch with certain colleagues by phone or email. You can always review this with your manager if your feelings about this change over time.

Asking for a fit note

If you are off sick for more than a few days, you will need a fit note to cover your illness. This is also called a sick note or a Statement of Fitness for Work. Ask your GP or hospital doctor for this. You need a fit note to get sick pay and to claim benefits.

It also allows your doctor or other healthcare professional to say how your condition affects your ability to work. This helps your employer understand how they might help you to continue to work or return to work.

Sick pay

Check if your employer has rules or policies about when and how you tell your manager you are off sick. If there are none, you will need to tell them within a week of the first day you are sick, to qualify for sick pay. Your employer does not have to pay Statutory Sick Pay (SSP) for any days before this.

Most people are entitled to sick pay. There are two types:

- **Company sick pay** – this is your employer's own sick pay scheme. Check your contract to find out what you are entitled to. It may be more generous than SSP or paid on top of it. Some employers pay in full up to a certain time.
- **Statutory Sick Pay (SSP)** – if you are not entitled to anything under a company scheme, your employer should still pay you SSP if you are eligible.

We have more information on sick pay (see page 53). After a week, your employer can ask you to provide medical evidence (such as a fit note). They may need this to give you company sick pay or SSP.

How your employer can support you

There are different ways your employer can support you at work during treatment or when you return to work. They usually understand that it is a stressful time and try to be helpful.

Many employers make changes to your workplace or working arrangements that allow you to remain at or return to work. For example, they may allow a flexible working arrangement. They may also change certain parts of your job to make things easier for you. These are called reasonable adjustments.

There are also other ways your employer may be able to support you. They can tell you:

- about different company policies
- if there is an occupational health service or an employee assistance programme
- about useful organisations that could help you (see pages 100 to 106).

It can be helpful to have regular meetings with your manager to discuss how you are coping. You can talk about how to manage any problems, or other changes they can make to help you, if needed.

Many employers are supportive. But if this is not your experience, we have more information about resolving problems at work (see pages 78 to 83). Discrimination can include an employer not making reasonable adjustments to allow you to do your job.

It is important to know about your rights at work when talking to your employer (see pages 24 to 25).

Reasonable adjustments

If you have or have had cancer and are in paid employment, your employer should try to support you. Both the Equality Act and the Disability Discrimination Act say that your employer must make reasonable adjustments. These are changes to the workplace or working arrangements that allow you to remain at or return to work.

There is no fixed description of what a reasonable adjustment should be (see pages 72 to 75). It will depend on:

- how much the adjustment will help you
- how practical the adjustment is
- the cost of making the adjustment
- how the adjustment will affect your employer
- the size of the company or organisation you work for, and the resources it has.

Your employer may ask if they can write to your doctor for advice on what may help. They need your permission to do this. You also have the right to see any medical report before it is sent to your employer.

'I had a list of things to talk to my employer about, like more flexible hours, taking breaks, and having a quiet room where I could go lie down.'

Ruth

Time off work

Time off is an example of a reasonable adjustment your employer may be able to make. You may need to take time off for appointments and treatment. For example, your employer might allow you to take time off for treatment, and keep your job for when you are ready to come back.

You do not have a legal right to paid time off unless your employment contract specifically states this. But if you talk to your employer as soon as possible, you can both agree on what to do.

Try to tell your employer as soon as possible that you need time off. This can help them plan for your time off. For example, it can make it easier for them to find someone to cover your work. If possible, making appointments for the start or end of the day may help.

Employers may allow you to have time off work in different ways, including:

- sick leave
- reducing the number of hours you work in a day or week, which could be temporary or permanent
- approved unpaid leave
- paid or unpaid compassionate leave.

Your employer or HR manager can give you information about the sickness policy and other options. They can explain if different types of leave are paid or unpaid, and what you are entitled to.

Occupational health

Your workplace may have, or be able to provide, an occupational health (OH) adviser. You can usually either refer yourself or ask your manager to refer you.

An OH adviser can give you independent work-related health advice based on your situation. They can recommend adjustments to help you keep working. They can also help you return to work after you have been off for a time (see pages 68 to 69). You may also be able to get more information to help you get back to work from other organisations and services (see pages 100 to 106).

Employee assistance programme

Some employers run employee assistance programmes. These help you cope with any personal problems that may be affecting your work. This can involve having regular sessions with a professional counsellor. Your line manager or HR manager can tell you if your workplace provides this.

'My employer is being helpful. They are finding ways for me to cut down my commuting time and maybe spend some time working from home, to ease me back into the job. So I feel very well supported.'

Tina

Access to work

Access to Work is a government scheme. It can help if your employer's reasonable adjustments do not cover what you need at work.

It offers grants and advice to help employees with a disability or health condition stay in work. You can contact the scheme either as an employer or an employee.

The scheme may pay for:

- special aids and equipment you need in the workplace
- travel to work if you cannot use public transport
- a support worker to help you in the workplace.

Visit Access to Work at [gov.uk/access-to-work](https://www.gov.uk/access-to-work) for more information about the scheme in England, Scotland and Wales.

Visit NIDirect at nidirect.gov.uk/articles/access-work-practical-help-work for more information about the scheme in Northern Ireland.

Talking to other people at work

Talking to the people you work with about your diagnosis can be difficult. You may worry about their reactions or think that it will be awkward. You may decide to tell people you feel closest to at first. They may be able to help you plan how to tell others.

Telling people can have the following benefits:

- It gives them the chance to support you and know what to expect.
- You can let them know when you need help.
- They may suggest helpful ways for you to cope with your work.
- It may make you feel closer to the people you work with.
- There may be people who have experience of cancer who could support you.

You could give people a short explanation of your treatment and its side effects. It might help to tell them:

- if tiredness is a problem
- if your concentration is affected
- if you are at risk of infection.

If some people avoid you, it is usually because they do not know what to say. Or they may be worried about saying the wrong thing. Showing them that you are willing to talk about your illness may help.

You may find our booklet **Talking about cancer** helpful (see page 96).

If you do not want to tell your colleagues

You may prefer not to tell your work colleagues or to tell only a few people. You might want to keep your work life as normal as possible. It is important that your wish to be private is respected.

Sometimes treatment side effects, such as hair loss, may make it difficult not to tell people. They may be aware something is wrong, which could make things feel uncomfortable. Do not feel under pressure to explain things if you are not comfortable doing this. You know what works best for you and your situation.

Risk to people you work with

There are many myths and misunderstandings about cancer. If you work with other people, they may worry they could be harmed if you are having treatments such as chemotherapy or radiotherapy. However, there is no risk to your colleagues. Chemotherapy is broken down in the body and cannot harm anyone you come into contact with. External radiotherapy treatment from a machine does not make you radioactive. If you have had internal radiotherapy, the radiation will only affect a small area of tissue around the cancer. It will not affect anyone you come into contact with.

Sometimes, colleagues may worry that they can get cancer from you. But cancer is not infectious and cannot be passed on to other people.

'My work colleagues
cooked me nutritious
food, sent me kind text
messages and gave
me words of comfort
and hope. That helped
me get through some
dark days.'

Shola



Coping with side effects or symptoms

You may be coping with some treatment side effects or symptoms at work. There are things you can do to help:

- Plan work days around treatment, if you can.
- Try to avoid physically demanding or stressful tasks the day before treatment and for a few days after it.
- Keep a diary of how you feel during treatment. You may find a pattern that will help you know when you are well enough to work.
- Ask your healthcare team if you can have appointments and treatments at times that suit your work. For example, having chemotherapy on a Friday afternoon may allow you to recover over the weekend.
- Try to make time to relax. Some people find complementary therapies such as relaxation or massage helpful.
- Eat as well as you can to keep your energy levels up.
- Plan to rest after any activity. Short naps and breaks can help. It may also help to rest after meals.

Your manager can also make reasonable adjustments to help you cope with treatment side effects or symptoms at work (see pages 32 to 36).

You may find our booklets **Cancer and complementary therapies**, **Healthy eating and cancer**, **Coping with fatigue** and **Physical activity and cancer** helpful (see page 96). You can also download a fatigue diary from [macmillan.org.uk/fatigue](https://www.macmillan.org.uk/fatigue) or get a free copy inside the **Coping with fatigue** booklet.

Fatigue

Fatigue means feeling tired or exhausted. It is a very common problem for people with cancer.

You may feel extremely tired or exhausted all or most of the time. People with cancer-related fatigue may get tired more quickly. You may find it very hard to do their usual tasks at work. Tiredness can make it hard to concentrate or make decisions. You may also feel more emotional and less patient than usual.

If you want to keep working, talk to your manager about ways to make your work less tiring. This is part of making reasonable adjustments (see pages 72 to 75).

Possible changes could include:

- regular rests and short naps – you may find this useful after an activity or a meal
- working from home
- avoiding physically demanding duties
- planning work around times when you have more energy.

Ask your manager if there is a comfortable place you can rest, such as a first aid room. Using a fatigue diary may help you see what days or times you are usually more tired. This can help you decide when it is best for you to work or rest.

Regular physical activity can help to reduce tiredness. Even taking a short walk on your lunch break can give you more energy. It can also help reduce stress.

Explaining how fatigue affects you can help your colleagues to understand what you are coping with. It may be difficult for some people to know how tired you are, especially if you look well.

Risk of infection

Some cancer treatments can reduce the number of white blood cells you have. Chemotherapy often has this effect. White blood cells fight infection. If you have fewer of these cells, you are more likely to get an infection. If your white blood cell count is very low, you may not be able to work. Your cancer doctor or specialist nurse will explain when it is likely to be low.

If you have a low white blood cell count, you need to avoid people with symptoms of illnesses that may be infectious, such as:

- a sore throat
- a cold
- flu
- diarrhoea
- vomiting
- other kinds of infection, such as chickenpox.

If you have been near someone with an infection, ask your cancer doctor or specialist nurse for advice as soon as possible.

If you work in busy places, you may be around with people with infections without knowing it. If you can, work from home so you are less likely to get an infection. It is also best to avoid crowds if you travel by public transport. If you can, change your working hours so you can travel when it is less busy.

The Access to Work scheme may provide funding for you to get taxis to work if travelling is a problem. Contact Access to Work (NI) if you live in Northern Ireland. See page 100 for contact details for Access to Work and Access to Work (NI).

Bruising and bleeding

Cancer treatments can reduce the number of platelets in your blood. Platelets are cells that help your blood to clot. If your platelet cell count is low, you may need to avoid physical jobs that could cause injuries or bruising.

Numbness or tingling of the hands and feet

Some chemotherapy and targeted therapies can affect the nerves. This can cause:

- numbness
- pins and needles
- pain in your hands and feet.

This is called peripheral neuropathy. It may make it difficult to hold things, write or type. This can mean some tasks take you longer to do.

Peripheral neuropathy usually slowly gets better after treatment, but sometimes it is permanent.



Changes to your appearance

Some cancer treatments may cause:

- skin changes
- changes to your weight
- hair loss
- scars from surgery.

Some people find these changes make them uncomfortable in meetings or in public.

It takes time to adjust to a change in your appearance and to feel less anxious. There are things you can do to manage other people's reactions and any anxiety.

If you have an obvious change in your appearance, you could ask someone at work to tell the people you work with. Or you may prefer to tell people yourself.

If you feel less confident because of a change in your appearance, it may help to:

- have a colleague go with you for a while when you meet new people
- work from home for a short while if you can, until you feel more confident
- talk to your cancer doctor or specialist nurse if this stops you working or socialising – they may be able to refer you to someone who can help.

Our booklets **Body image and cancer** and **Feel more like you** may be helpful (see page 96).

Other side effects or symptoms

There may be other side effects or symptoms depending on the type of cancer and your treatment. Let your cancer doctor know if you have other problems. These could include:

- pain
- feeling sick
- problems eating.

They can prescribe medicines to help or give you advice. If your symptoms do not improve, tell your cancer doctor or specialist nurse.

Some people who have finished treatment may develop long-term side effects. Talk to your doctor or nurse if you are experiencing any problems.

'I did my first 5 day week last week. A milestone! One day working from home, but still. I'm working, playing and blogging. I am keeping myself very busy, but I need to remind myself to rest too.'

Jen

Tips for dealing with side effects or symptoms

You can talk to your manager about making reasonable adjustments to help you manage side effects or symptoms.

Some examples are:

- more flexible working arrangements
- scheduling your time around the days you are most needed at work
- agreeing which tasks are most important, what you can manage and what you can ask others to do
- changing your duties or making any changes to your role that you think would help
- working from home when possible – your manager can tell you if there is a policy and what is involved
- having someone who will assess which phone calls you need to take and forward important emails to you
- letting colleagues know how you will manage your work, and how and when they can contact you.

Taking good care of yourself is also important. Eating well can help you to feel better and can give you more energy. Finding ways to relieve stress can also help.

We have more information about living a healthy lifestyle on our website and in print (see page 96).



MANAGING YOUR FINANCES

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Your finances

When making decisions about taking time off work, you may need to think about:

- your finances
- any benefits you may be eligible for.

Some of the information in this section may also be helpful if you are going back to work after treatment.

You may want to order our free booklet **Help with the cost of cancer** (see page 96).

How Macmillan can help

Dealing with money and benefits can be stressful at any time. But it can be particularly hard when you are already dealing with cancer.

You can call the Macmillan Support Line on **0808 808 00 00** for free to talk to a financial guide or a welfare rights adviser. You may find both services useful. They can give you information about:

- government benefits
- Macmillan Grants
- debt advice through our charity partner StepChange Debt Charity (see page 103).

Financial guides

Our financial guides can assess your situation and help you understand your options.

For example, you may have one or more insurance policies. These may cover you for income replacement, life and critical illness cover, or loan and mortgage payments.

Our financial guides can also tell you about other benefits that might apply to insurance policies you have. For example, this could be a waiver of premium benefit. This will pay your insurance or pension contributions (after a waiting period) if you are unable to work.

Our financial guides can also help you find an independent financial adviser.

Welfare rights advisers

Benefits are payments from the government to people who need financial help. Each benefit has rules about who can claim it. Our welfare rights advisers are trained to help you claim any benefits you may be eligible for (see pages 97 to 99).

You may also be able to meet a Macmillan welfare rights adviser in person through a local service. You can find out if this is available near you at [macmillan.org.uk/inyourarea](https://www.macmillan.org.uk/inyourarea)

Other organisations can also help, such as your local Citizens Advice (see page 102).

Our financial support tools

You can use the following online financial support tools to find out which benefits you may be eligible for:

- quick benefits checker
- benefits calculator.

Visit **finance.macmillan.org.uk** to use these tools.

Macmillan Grants

Macmillan Grants are small, mostly one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing, help paying heating bills or even a relaxing holiday, you may be able to get a Macmillan Grant.

How much you get will depend on your situation and needs. A grant from Macmillan would not normally affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

If you are unable to work

Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be one of the following.

- Statutory Sick Pay (SSP) – money that most workers can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has one, it will be written into your contract. It may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain amount of sick days.

Your employer will pay you SSP for up to 28 weeks. The weekly amount is currently £92.05.

You can get SSP if you:

- are off work sick for 4 days in a row or more (including non-working days)
- have been earning £116 or more a week for the past 8 weeks.

Before your SSP is due to end, your employer should give you a form called SSP1. This form will tell you when the last payment will be. You will need this form if you want to apply for a benefit called Employment and Support Allowance (ESA). If your time off work is due to be longer than 28 weeks, your employer can give you this form up to 6 weeks before your SSP finishes. This means you can start your claim for ESA before your sick pay ends.

Speak to your line manager or HR manager to find out what sick pay is offered, and how to claim.

Employment and Support Allowance (ESA)

This benefit is for people under State Pension age who cannot work because of illness or disability.

New-style ESA may be available if you have paid enough National Insurance. This used to be called contribution-based ESA. If you cannot get new-style ESA, you may be able to apply for Universal Credit if your income and savings are low.

When you apply for Employment and Support Allowance (ESA), you will usually have to provide a medical certificate. This is called a fit note. You can get it from your cancer doctor or GP. If you meet the initial medical requirements, you will be paid an assessment rate for 13 weeks. This is currently:

- up to £73.10 a week if you are a single person aged 25 or over
- up to £57.90 a week if you are a single person aged under 25.

You may be able to get more money if you:

- have a partner
- are a carer
- have a severe disability.

Assessment

You will need to have a work capability assessment when you apply for ESA. This is to find out how your illness or disability affects your ability to work. You will also need to be assessed if you cannot work due to illness or treatment and apply for Universal Credit.

Your work capability assessment usually happens in the first 13 weeks of getting ESA. You can call our welfare rights advisors for free on **0808 808 00 00** for more information.

If the assessment shows that you qualify for ESA, you will be placed in one of 2 groups:

- The support group is for people with an illness or disability that makes working very difficult. It pays a higher rate.
- The work-related activity group is for people who can do some activities that could help them work in the future.

Some people may not have an assessment. For example, if:

- you are waiting for, having, or recovering from chemotherapy or radiotherapy
- you are terminally ill and are expected to live for less than 6 months.

If you are having chemotherapy or radiotherapy, you will go into the support group after 13 weeks.

You can only get new-style ESA in the work-related activity group for 1 year. After 1 year, the benefit will stop unless you are able to do one or both of the following:

- claim and qualify for Universal Credit
- apply to be reassessed and get accepted into the support group.

If you are worried that this time limit might affect you, speak to a welfare rights adviser as soon as possible by calling **0808 808 00 00** or in person through a local service (see pages 97 to 99).

Permitted work

ESA is for people who are unable to work. But you may be allowed to do a certain amount of 'permitted work'. Permitted work can be any job where you either:

- earn less than £20 a week
- earn up to £125 a week but work less than 16 hours.

This may be useful when you are thinking about going back to work. Speak to one of our welfare rights advisers to find out more.



If you are on a low income

Depending on your income, you may be able to claim certain benefits when you go back to work. Contact a Macmillan welfare rights adviser on **0808 808 00 00** for more information.

Universal Credit

Universal Credit is a benefit for people under State Pension age. It is for people who are either:

- out of work, for example due to an illness or caring
- on a low income.

From 2019, the State Pension age for men and women will start increasing in stages. It will reach:

- 66 by October 2020
- 67 between 2026 and 2028.

Universal Credit has replaced some other benefits. We have more information about Universal Credit on our website (see page 96).

Personal Independence Payment (PIP)

This benefit is for people aged between 16 and 64 who have problems moving around and looking after themselves. You must have had these difficulties for at least 3 months and expect them to last for at least 9 months.

You can claim it if you are in or out of work. If you apply for PIP, you will need to complete a form that asks personal questions about how your health problems affect your daily life. We have more information about this. Our welfare rights advisers can also help.

Housing benefit

This is a benefit for people who are having trouble paying their rent and have a low income.

Universal Credit has replaced Housing Benefit in most circumstances. You may need to apply for Universal Credit instead of Housing Benefit if:

- you are making a new claim
- there is a change in your circumstances.

This will depend on the type of housing you live in.

Local council tax reduction schemes, or rate relief in Northern Ireland, can also help towards the cost of your council tax if you are on a low income.

Help with health and transport costs

In England, prescriptions are free for people with cancer. In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

You may also be able to get help with the cost of:

- travelling to hospital
- wigs or fabric supports
- dental treatment and eye care.

If you get the mobility component of PIP at the standard rate, you may qualify for a 50% discount on road tax.

If you get the higher mobility component of DLA or the enhanced component of PIP, you do not have to pay road tax. You can also get a Blue Badge. This allows you to park closer to where you need to go. It may also allow you to park for free in some private car parks, such as in hospitals or supermarkets. The benefit can also help you buy or hire a car, scooter or powered wheelchair, under the Motability scheme.

We have more information in our booklet **Help with the cost of cancer** (see page 96).

Carer's Allowance

Carer's Allowance is a weekly benefit that helps people who look after someone with a lot of care needs.

If you are looking after someone for at least 35 hours a week and they are getting certain benefits, you may be able to claim. This is the main benefit for carers.

You must be earning less than £123 a week to claim Carer's Allowance. It can also affect the benefits claimed by the person you care for. Speak to a welfare rights advisor for more information.

If you do not qualify for Carer's Allowance, you can apply for Carer's Credit. This can protect your right to a State Pension if you are not working.

More help with finances

There are some other ways you may be able to get help with money.

Other loans and grants

You may be able to get the following help:

- Grants and loans through your local council to cover certain expenses. Contact them to find out what they offer.
- Grants, discounts or better payment arrangements from your energy supplier. There are also energy-saving schemes and government grants that could help. Call our energy advisers on **0808 808 00 00** to find out more.
- Grants from other charities. Turn2us helps people find specific charities that may offer financial help. Visit **turn2us.org.uk** for more details.
- Grants from other organisations. Your local library may have books about organisations that provide grants. This might include **A guide to grants for individuals in need**, published by the Directory of Social Change.

Insurance

You, or your partner if you have one, may have insurance policies that will pay out because of your situation. Check what policies you have and their terms.

Insurance policies you could check include:

- mortgage payment protection insurance
- credit card and loan insurance
- critical illness insurance
- income protection insurance
- life insurance (sometimes these policies may pay out early if you have cancer or a terminal illness).

It is important to remember that insurance payouts or money from investments could affect some state benefits.

You can also call our financial guides on **0808 808 00 00** for more information.

Pension lump sum

The State Pension can only be claimed once you reach a certain age. However, if you have a private pension, you may be able to take some of this money out early.

If you are 55 or older, you can take pension savings from a private pension in several different ways. Amounts of 25% or under are tax-free. You will be taxed for any amounts above 25% at your normal tax rate. You can even take your entire pension savings out as a lump sum.

You may be able to get your pension even earlier if you have to stop working due to illness.

This can be a helpful source of income if you are unable to work because of the cancer. But it is important to get professional financial advice, and to think about how it will affect your retirement income.

Taking money from your pension early can also affect any state benefits you get. Our financial guides can also help you understand your options (see pages 97 to 99).

Break from payments

Your insurer or financial adviser can give you advice about any life insurance policies or pension plans you have. You may be able to take a break from payments. Also check to see if your policy or pension plan includes something called a waiver of premium benefit. This will pay your insurance or pension contributions (after a waiting period) if you cannot work due to an accident or illness.

Debt

If you are worried about debt, we can refer you to our charity partner StepChange Debt Charity (see page 103). Call the Macmillan Support Line on **0808 808 00 00**. You could also get help from:

- Citizens Advice (see page 102)
- National Debtline in England, Scotland and Wales (**nationaldebtline.org**)
- Advice NI in Northern Ireland (**adviceni.net**)





'I got a lot of support from occupational health. When I was ready to come back they reduced my hours. I was just going in for a few hours a day and I wasn't having client contact.'

Shola

WORKING AFTER TREATMENT

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Returning to work

For many people, going back to work when they feel ready is a big step in their recovery. It can help you:

- get back into a routine
- feel a sense of normality
- feel more financially secure
- have regular contact with people at work.

You may feel nervous about doing your job well or about how people will react to your return. You may still be coping with side effects (see pages 40 to 47) or difficult feelings (see pages 21 to 22). Some people may feel too well to stay at home but not quite well enough to deal with work pressures.

Talk to your family and friends about how you feel so they can support you. Recovery takes time, so it is important not to expect too much of yourself. Do not worry if you have one or two setbacks – this is normal. You can also talk to your healthcare team about whether you are ready to return to work.

Your employer can do a lot to support your return to work. There are also different organisations that can support you (see pages 100 to 106).

You may find our booklet **Life after cancer treatment** helpful (see page 96).

Treatment side effects

Many people return to their usual working life after treatment. But some people may have ongoing treatment side effects, which can affect their work life. These are called late effects or long-term side effects and may include:

- fatigue (tiredness) for months or sometimes years after treatment (see page 41)
- soreness or limited movement of an arm after treatment for breast cancer
- eating problems
- needing to use the toilet more often due to bladder or bowel changes caused by treatment.

You may need support from your employer to agree to some reasonable adjustments to help you (see pages 72 to 75).

We have more information about treatment side effects on our website and in our booklet **Side effects of cancer treatment**.

You may also find our booklets **Coping with fatigue** and **Eating problems and cancer** helpful. **Coping with fatigue** is also available as an audiobook.

Agreeing a return-to-work plan

You and your manager can agree on a return-to-work plan. This should be as flexible as possible. You should agree to meet regularly in case you need to change anything.

Make sure you are fully involved in any decisions about your return to work. It can be helpful to write notes in your meetings. You may also want someone to come to the meetings with you. They can support you and help you remember what was said.

If you are still coping with treatment side effects, you can talk about whether changes to your work could help. These could be short-term or long-term changes. You can talk to your employer about making some reasonable adjustments (see pages 72 to 75). The law says that they have to consider this.

If your workplace has an occupational health adviser, your manager can arrange for you to see them. You can keep in touch with them until you are fully back at work.

If your workplace has no occupational health service, you can speak to Macmillan's work support advisers by calling **0808 808 00 00**. They can give you information about staying in or returning to work following a cancer diagnosis.

If things at work have changed while you were away, you can ask for time or training to learn about these changes. If you can no longer do tasks you did before, such as driving, talk to your employer about agreeing some changes to your job.

You can also ask your doctor for a fit note. This explains how your health affects what you can do at work. It can be useful to have when talking to your employer about changes to your job.

For more information visit [gov.uk/government/publications/the-fit-note-a-guide-for-patients-and-employees](https://www.gov.uk/government/publications/the-fit-note-a-guide-for-patients-and-employees)

'I was off work for 6 months and I knew I was getting better because I was just itching to get back to work. And it was the greatest day of my life I think – going back to work, being me again, and seeing the look on people's faces.'

Fred

Making reasonable adjustments

Reasonable adjustments are changes to the workplace or your job that allow you to keep working or return to work. Your employer should consider making reasonable adjustments to help you get back to work.

This could include:

- a phased return to work (see page 74)
- different working hours, such as working part-time, having a flexible start or finish time, or working from home
- changing your job description to remove tasks that are particularly difficult for you
- allowing you to do light duties for a time
- moving you to a job with more suitable duties, if you agree
- changing performance targets to allow for any sick leave and side effects, such as tiredness (fatigue).

There may also be practical adjustments your employer can make. These could include:

- extra breaks to help you cope with tiredness
- a place to rest away from your desk, if you need to
- a parking space near your work
- changing where you work – for example, moving you to a ground floor office if you get breathless
- making sure you have suitable access if you are using a wheelchair or crutches
- making sure you can get to the toilet easily.

Difficulty writing

If you write a lot for work and are finding it difficult, using speech recognition software might help. This lets you talk into a microphone to:

- write words on the screen using your voice
- use voice commands to control your computer.

If your computer does not have this software, you can ask your employer if they can install it for you. There is software for both PC and Mac devices, for example from Nuance. Visit **[nuance.co.uk](https://www.nuance.co.uk)**

Phased return to work

This is an example of a reasonable adjustment. It is a plan with your employer to increase your hours and return to work slowly.

You and your manager can agree on the important parts of your role. You can just do these to start with. Over time, you can increase the amount of work you do.

You may need more regular breaks. Talk to your manager to see what adjustments they can put in place. It is important to try to not do too much too soon, especially if your job involves manual work.

Recovery may not always be straightforward. You may have some setbacks or need more support than you thought. Try to stay flexible and talk to your manager if you need more support.

Changing your work arrangements

If your job is too difficult, you could think about:

- working part-time
- changing your duties
- changing your working hours.

These are examples of reasonable adjustments.

Talk to your line manager or HR manager as soon as possible. You can discuss any possible changes that would help you return to work.

You can agree how long temporary changes to your work should last and how often you review this. Be careful about making permanent changes, such as reducing your hours. How you feel about this might change later.

Things at work that might feel difficult now may feel much easier in a few weeks or months. Recovery is a gradual process, so how you feel now may change.



Finances when returning to work

Before you go back to work, you may need to think about how this will affect your finances. You can contact Macmillan's financial guides on **0808 808 00 00**. They can help you understand your options.

If your mortgage or any loans were being paid by an insurance policy, this will end when you go back to work. If you are thinking of working part-time, check how much money you need to cover your monthly outgoings.

You build up annual leave while you are on sick leave. You could use this during a phased return to work if your employer does not pay full wages during this time. Check if you have any income from occupational pensions, private pensions or life assurance. You might be able to freeze, transfer or cash in a pension.

If you have been out of work for a long time, you may have money problems. Some people may be in debt. StepChange Debt Charity can give you advice if you are in this situation (see page 103).

We have more information in our booklet **Managing your debt** (see page 96).

If you have been claiming benefits

Whether you are entitled to benefits depends on your situation. Going back to work will change this. Certain benefits may stop. But you may still be eligible for some benefits, depending on your income.

You may need to think about how much you need to earn to cover the loss of benefits. The number of hours you work could have an effect on your benefits.

It is important to get advice from an experienced benefits adviser. You can call our welfare rights advisers on **0808 808 00 00**.

You can also check if there is a benefits adviser at your hospital. Citizens Advice can give you advice too (see page 102).

You may find our booklet **Help with the cost of cancer** helpful (see page 96).

Discrimination at work

If you have had cancer, the law considers this as a disability (see pages 24 to 25). There are different types of disability discrimination.

Some problems may happen because of misunderstandings about cancer. When you are returning to work after treatment, your employer or colleagues may make some assumptions. Some examples of this are if:

- your employer thinks you cannot do the same job as before
- your employer assumes that you will be less committed to work
- your employer assumes that you will be less committed to work because of your illness
- your employer thinks that the stress of having cancer makes you less suitable for promotion
- your colleagues think they will need to do extra work.

Any of these attitudes towards people with cancer can lead to discrimination at work.

'When I was going back to work, I went on the Macmillan website and found information that told me that I was legally disabled and entitled to financial benefits. I realised that I was entitled to all these rights that my employer hadn't told me about.'

Elizabeth

Examples of disability discrimination

Discrimination based on having cancer can happen in different ways. Here are some examples of disability discrimination that may happen if you are affected by cancer:

- An employer not making any reasonable adjustments to help you do your job (see pages 72 to 75).
- An employer giving you a formal warning for having a lot of time off sick, without taking your cancer diagnosis into account.
- An employer suggesting that it would be better if you retired or stopped working, because you have cancer.
- Being dismissed for a reason related to having cancer.
- Being moved to a lower-paid or less demanding job without your agreement, for a reason related to having cancer.
- Not getting a promotion when someone with less experience or less ability to do the job does, because of a reason related to having cancer.
- Being chosen for redundancy for a reason related to having cancer. For example, being chosen because you have used more sick leave than your colleagues, due to cancer or treatment.
- Not being offered a job because you have cancer.
- Not being allowed time off for medical appointments that are related to having cancer.
- Having a bad appraisal or performance review for a reason related to having cancer. For example, having a bad review because you have had a lot of sick leave or tiredness and so have not met targets or objectives.

- An employer making it difficult for you to get any sick pay you are entitled to.
- Being a victim of harassment based on you having cancer. This is when an employer or colleague bullies you, insults you, or makes you feel uncomfortable or intimidated. For example, harassment might be colleagues laughing at you or making negative comments about hair loss you have from treatment.
- Experiencing victimisation based on you having cancer. This is when you are treated badly because you complain about discrimination, or help someone make a complaint about discrimination. Or it could be because your employer thinks you might make a complaint.

Are you being discriminated against?

If you feel you are being discriminated against, it is best to start by talking to your:

- supervisor
- manager
- human resources (HR) manager.

Talking openly to one of them about your needs and their needs may help to fix the problem.

If you feel you cannot talk to your manager, ask someone in the HR department or an occupational health adviser for help. If you are a member of a trade union, you can get help and support from a union representative.

We have more information about discrimination in our booklet **Your rights at work when you are affected by cancer** (see page 96).

What you can do

- Find out about relevant company policies from your line manager or HR manager.
- Check your legal rights.
- Try to go to your employer with suggestions and solutions. This will demonstrate your commitment to your job. These might include reasonable adjustments, changing your hours, adjusting targets or objectives, or changing to lighter duties.
- If you go back to work after long-term sick leave, suggest a phased return. This is when you increase your hours slowly over a period of time.
- It may help your employer to have medical advice about the support you need. Your GP can provide this in a 'fit note'. Or your employer may be able to refer you to an occupational health service.
- If you need some adjustments at your workplace, the Access to Work scheme might be able to help. They may provide grants for equipment or help with transport to work. Visit Access to Work at [gov.uk/access-to-work](https://www.gov.uk/access-to-work) if you live in England, Scotland or Wales. Visit NiDirect at nidirect.gov.uk/articles/access-work-practical-help-work if you live in Northern Ireland.
- Contact the Work Support service on the Macmillan Support Line by calling **0808 808 00 00**.

Unresolved problems

You may feel your employer is not behaving in a reasonable and fair way. Or you may not have been able to resolve the matter in a way that you are happy with. In this case, you may want to think about making a formal complaint. This is sometimes called a formal grievance.

Your employer should have a policy that explains how an employee can make a formal complaint. If you are not sure what the grievance policy says or where to find it, ask a HR manager.

It is a good idea to get advice from a staff or union representative if you have one. Or you can contact:

- the Advisory, Conciliation and Arbitration Service (Acas) in England, Scotland and Wales (see page 100)
- the Labour Relations Agency (LRA) in Northern Ireland (see page 101).

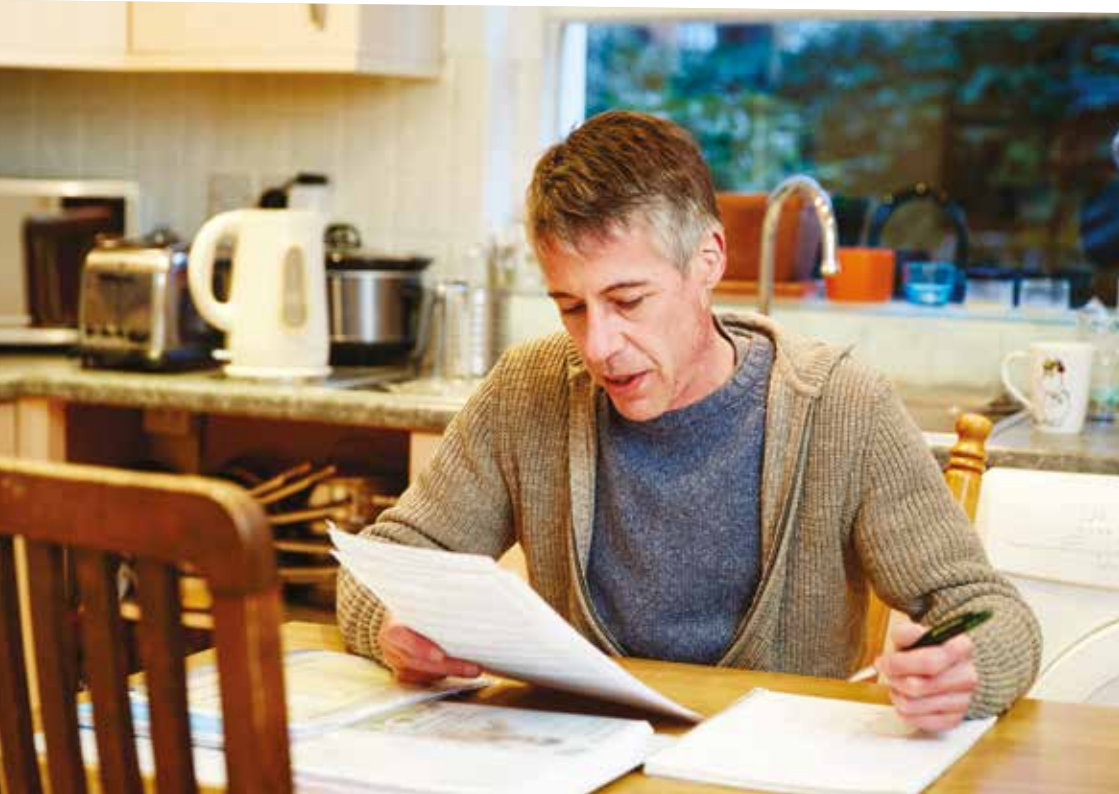
If you feel your employer is being unreasonable and not dealing with your grievance fairly, you can complain to an employment tribunal. This is an independent body that makes decisions in legal disputes between employees and employers. It is called an industrial tribunal in Northern Ireland.

Acas and the LRA can help try to sort out disputes and avoid going to an employment tribunal.

There are short, strict time limits for making a claim to an employment or industrial tribunal. You will usually need to make your claim within 3 months less 1 day of the problem happening. For example if you were discriminated against on 13 July, you need to start the process by 12 October. But there are a few exceptions. It is important to get advice as soon as possible (see pages 100 to 104).

The following organisations provide information about discrimination and your rights:

- Equality Advisory Support Service (see page 100)
- Equality Commission for Northern Ireland (see page 101).



Finding a new job

Looking for a new job after cancer treatment can be a positive sign of recovery. You may decide to return to the kind of work you did before, but with a different employer. Or you may want a change of career. Some people look for a less stressful job or one they might enjoy more. Others may decide to try something they have always wanted to do.

You may wonder if you have to tell a new employer you have, or have had, cancer. If you live in England, Scotland and Wales, the Equality Act 2010 covers this. It says that an employer should only ask questions about your health at certain points before offering you a job. These are:

- if they want to make sure they are not discriminating against anyone in their recruitment process
- if they want to make sure they hire people from a range of different groups, such as people with disabilities – this is called positive action
- to check whether you need any reasonable adjustments, for example, having your interview in a ground floor room
- if they need to ask if you can do something that is an essential part of the job.

An employer can ask you for information about your health after they have offered you a job. They must also think about any reasonable adjustments they could make to allow you to do the job (see pages 72 to 75).

If they then decide to withdraw the job offer, this must be for reasons that are non-discriminatory (see pages 78 to 83).

If you live in Northern Ireland, employers can ask job applicants about their health. But the Disability Discrimination Act 1995 says they cannot discriminate against you because of your disability.

We have more information about this in our booklet **Your rights at work when you are affected by cancer** (see page 96).

Answering questions about your health

Questions related to disability must not be used to discriminate against a disabled person. In England, Scotland and Wales, a possible employer is only allowed to ask questions about your health or disability for the reasons listed above.

If you are asked questions about your health, it may be best to be open about the cancer. Lying or giving incomplete information could put you in a difficult position later, if your employer finds out.

But this is your decision. If you do not get the job as a result of telling them about the cancer, you may be able to bring a discrimination claim against the employer (see pages 78 to 83). We have more information in our booklet **Your rights at work when you are affected by cancer** (see page 96).

You may not consider yourself to be disabled. But if an employer asks if you are disabled, you should say 'yes'. This is because cancer is considered a disability under the Equality Act and the Disability Discrimination Act. These laws are there to protect your rights and help make sure you are treated fairly.

Preparing for an interview

Before an interview, think about how you will answer any questions about your health. For example, they may ask you about gaps in your work history. You can explain that you were dealing with some health issues. Be clear that you are now ready and keen to get back to work. Try to focus on the skills and strengths you have.

There are different organisations that can help people with a disability to find work. You can find more information at:

- **gov.uk** if you live in England, Scotland and Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

If you live in England, Scotland or Wales, Access to Work can also provide someone to help you at a job interview (see page 100). It can also help people who are about to start a job.

If you live in Northern Ireland, contact your Jobs and Benefits Office or JobCentre for information about getting support. The organisations listed on pages 100 to 103 may be able to help.





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Stopping work

You may decide to stop working when you are diagnosed with cancer. You may want to focus on treatment and time with family and friends. If work has been an important part of your life, you might be worried about coping with this change. But you may find it gives you more time to do things that are important to you.

You may decide to return to work later, or choose to do something different. Or you may start volunteering. Choose what is right for you and your situation.

Try to let family or friends know if you are dealing with difficult feelings about giving up work. You may find it helpful to talk to a professional counsellor. You can ask your GP or nurse about this.

'I spoke to the line manager. Everyone wanted to support me the best they could. It was my choice to resign from work. I needed to focus on getting better.'

Sharon

Before you decide to stop working, you may need to think about how it will affect your finances. When you give up work, you lose any employment rights you might have had. These include:

- occupational sick pay
- death in service benefit
- Statutory Sick Pay
- pension rights
- any private medical insurance linked with your employer.

Help for carers and family members

If a partner or family member takes time off work to look after you, they may be entitled to compassionate or unpaid leave.

We have more information for carers and family members in our booklet **Working while caring for someone with cancer** and in our leaflet **Questions for carers to ask about work and cancer** (see page 96).

Early retirement

You may want to take early retirement because of your health or for personal reasons. If you do, it is a good idea to get advice from an independent pensions adviser. Taking early retirement is a big decision. Macmillan's financial guides can help you understand your options and questions to think about first. You can call them on **0808 808 00 00**.

You may be able to get an early payment at any age from your pension because of ill health. This depends on the rules of your pension scheme.

You can also get advice from an independent financial adviser. Getting the right advice may help you get a higher income from your pension.

Some things to think about are:

- If you access a workplace or private pension due to ill health, you may get a bigger annual income or lump sum compared to someone who retires early while medically fit to work.
- People who are expected to live for less than 12 months can normally take their whole pension as a tax-free lump sum.
- Some pension schemes may not allow you to retire early if you are fit to work. Make sure you check your policy.

It is important to think about your own situation before making any decisions. For example, you might need to decide between:

- taking a large lump-sum payment plus a small monthly income
- taking a small lump-sum payment plus a large monthly income.

It is important to think about any benefits you are claiming. For example Employment and Support Allowance may be reduced if you get payments of more than a certain amount each week from a pension (see pages 54 to 55).

'I did not want to step back into a fast-paced work environment. I asked for early retirement on the grounds of ill health and luckily it was agreed. So I am now retired. Without cancer I wouldn't have given up work yet, but I am very much enjoying my new-found freedom and the luxury of time.'

Gill



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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 booklets or leaflets like this one. Visit [be.macmillan.org.uk](https://www.be.macmillan.org.uk) or call us on **0808 808 00 00**.

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

Online information

All our information is also available online at [macmillan.org.uk/information-and-support](https://www.be.macmillan.org.uk/information-and-support) You can also find videos featuring 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
- eBooks
- large print
- translations.

Find out more at [macmillan.org.uk/otherformats](https://www.be.macmillan.org.uk/otherformats)

If you would 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**.

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we're here to support you.

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 7 days a week, 8am to 8pm. Our cancer support specialists can:

- help with any medical questions you have about cancer or your treatment
- help you access benefits and give you financial guidance
- 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**

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** 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://www.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://www.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.

'Everyone is so supportive on the Online Community, they know exactly what you're going through. It can be fun too. It's not all just chats about cancer.'

Mal

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 guidance

Our financial team can give you guidance 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** 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**

Work support

Our dedicated team of work support advisers can help you understand your rights at work. Call us on **0808 808 00 00** to speak to a work support adviser (Monday to Friday, 8am to 6pm).

Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

Work and employment

Access to Work

Tel 0800 121 7479

Textphone 0800 121 7579

www.gov.uk/access-to-work

Provides advice and practical support to people with long-term health conditions and their employers. This helps pay for practical support so you can do your job.

Access to Work (NI)

www.nidirect.gov.uk/articles/access-work-practical-help-work

Gives support and advice to employees with disabilities and their employers. To apply for assistance through this programme, speak to an adviser at your local Jobs and Benefits office.

Advisory, Conciliation and Arbitration Service (ACAS)

Helpline 0300 123 1100

(Mon to Fri, 8am to 6pm)

www.acas.org.uk

Gives advice to employees and employers to help improve working life and relations. Offers information, advice and training.

Advice NI

Helpline 0800 915 4604

Email advice@adviceni.net

Provides advice on a variety of issues including financial, legal, housing and employment issues.

Equality Advisory Support Service (EASS)

Tel 0808 800 0082

Textphone 0808 800 0084

www.equalityadvisoryservice.com

Promotes equality and provides information to people about their rights in England, Scotland and Wales.

Equality Commission for Northern Ireland (ECNI)

Tel 0289 050 0600

www.equalityni.org

Aims to advance equality, promote equality of opportunity, encourage good relations and challenge discrimination through promotion, advice and enforcement.

Labour Relations Agency

Tel 0330 055 5300

(Mon to Fri, 9am to 5pm)

Email info@lra.org.uk

www.lra.org.uk

Responsible for promoting the improvement of employment relations in Northern Ireland. Provides advice and support to both employees and employers, and helps resolve disputes.

WorkSmart

www.worksmart.org.uk

This website provides information on employment rights, health at work and financial matters. It is part of the Trades Union Congress (TUC).

Financial support or legal advice and information

Benefit Enquiry Line Northern Ireland

Helpline 0800 232 1271

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

Textphone 0289 031 1092

www.nidirect.gov.uk/money-tax-and-benefits

Provides information and advice about disability benefits and carers' benefits in Northern Ireland. You can also call the Make the Call helpline on **0800 232 1271** to check you are getting all the benefits you are eligible for.

Carer's Allowance Unit

Tel 0800 731 0297

Textphone 0800 731 0317

(Mon to Fri, 8am to 6pm)

www.gov.uk/carers-allowance-unit

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use their online webchat or find details for your local office in the phone book or by contacting:

England

Helpline 0800 144 8848
www.citizensadvice.org.uk

Wales

Helpline 0800 702 2020
www.citizensadvice.org.uk/wales

Scotland

Helpline 0808 028 1456
www.cas.org.uk

Civil Legal Advice

Helpline 0345 345 4345
(Mon to Fri, 9am to 8pm, and Sat, 9am to 12.30pm)
Textphone 0345 609 6677
Text 'legal aid' to 80010
www.gov.uk/civil-legal-advice

Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

Disability and Carers Service

Tel 0800 587 0912
(Mon to Fri, 9am to 5pm)
Textphone 028 9031 1092
nidirect.gov.uk/contacts/disability-and-carers-service
Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for benefits and find information online or through its helplines.

GOV.UK

www.gov.uk
Has information about social security benefits and public services in England, Scotland and Wales.

Law Centres Network

www.lawcentres.org.uk
Local Law Centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

Local councils (England, Scotland and Wales)

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland).

To find your local council's contact details, visit:

England

www.gov.uk/find-local-council

Scotland

www.cosla.gov.uk/councils

Wales

www.wlga.gov.uk/welsh-local-authority-links

Macmillan Benefits Advice Service (Northern Ireland)

Tel 0300 123 3233

Money Advice Scotland

Tel 0141 572 0237

(Mon to Fri, 9am to 6pm)

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

moneyadvicescotland.org.uk

www.moneyadvicescotland.org.uk

Provides free, independent information and advice about money and debt problems.

NiDirect

www.nidirect.gov.uk

Has information about benefits and public services in Northern Ireland.

Northern Ireland Housing Executive

Tel 0344 892 0902

(Mon to Fri, 8.30am to 5pm)

Textphone 18001 03448
920 900

www.nihe.gov.uk

Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

StepChange Debt Charity

Tel 0800 138 1111

www.stepchange.org

Provides free debt advice through phone, email, and through a live webchat service with advisers.

Unbiased.co.uk

Helpline 0800 023 6868

Email contact@unbiased.co.uk

www.unbiased.co.uk

You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

Equipment and advice on living with a disability

British Red Cross

Tel 0344 871 1111

Textphone 0207 562 2050

Email contactus@redcross.org.uk

www.redcross.org.uk

Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

Disabled Living Foundation (DLF)

Helpline 0300 999 0004

(Mon to Fri, 9am to 5pm)

Email info@dlf.org.uk

www.dlf.org.uk

Provides free, impartial advice about all types of disability equipment and mobility products.

Disability Rights UK

Tel 0330 995 0400

Equality Advisory Support

Service Helpline 0808 800

0082 (Mon to Fri, 9am to 7pm, and Sat 10am to 2pm)

Email enquiries@disabilityrightsuk.org

www.disabilityrightsuk.org

Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including personal budgeting help, equality and human rights issues, and advice for disabled students.

Motability Scheme

Tel 0300 456 4566

(Mon to Fri, 8am to 8pm, and Sat, 9am to 5pm)

Textphone 0300 037 0100

www.motability.co.uk

The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

Scope**Helpline** 0808 800 3333

(Mon to Sat, 8am to 8pm and Sun, 10am to 6pm)

Textphone Use Type Talk by dialling **18001** from a textphone followed by **0808 800 3333**.**Email** helpline@scope.org.uk
www.scope.org.uk

Offers advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

General cancer support organisations**Cancer Black Care****Tel** 0208 961 4151**www.cancerblackcare.org.uk**

Offers UK-wide information and support for people from Black and ethnic minority communities who have cancer. Also supports their friends, carers and families.

Cancer Focus Northern Ireland**Helpline** 0800 783 3339

(Mon to Fri, 9am to 1pm)

Email nurseline@cancerfocusni.org**www.cancerfocusni.org**

Offers a variety of services to people affected by cancer in Northern Ireland.

Cancer Research UK**Helpline** 0808 800 4040

(Mon to Fri, 9am to 5pm)

www.cancerresearchuk.org

A UK-wide organisation that has patient information on all types of cancer. Also has a clinical trials database.

Cancer Support Scotland**Tel** 0800 652 4531

(Mon to Fri, 9am to 5pm)

Email info@cancersupportscotland.orgcancersupportscotland.org**www.cancersupportscotland.org**

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

Macmillan Cancer Voices
**www.macmillan.org.uk/
cancervoices**

A UK-wide network that enables people who have or have had cancer, and those close to them such as family and carers, to speak out about their experience of cancer.

Maggie's

Tel 0300 123 1801

Email enquiries@maggies.org

www.maggies.org

Has a network of centres in many locations throughout the UK. Provides free information about cancer and financial benefits. Also offers emotional and social support to people with cancer, their family, and friends.

Penny Brohn UK

Helpline 0303 3000 118

(Mon to Fri, 10am to 2pm)

Email helpline@pennybrohn.org.uk

www.pennybrohn.org.uk

Offers physical, emotional and spiritual support across the UK, using complementary therapies and self-help techniques.

Tenovus

Helpline 0808 808 1010

(Daily, 8am to 8pm)

Email info@tenovuscancercare.org.uk

www.tenovuscancercare.org.uk

Aims to help everyone in the UK get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, benefits advice and an online 'Ask the nurse' service.

LGBT-specific support

LGBT Foundation

Tel 0345 330 3030

(Mon to Fri, 10am to 6pm)

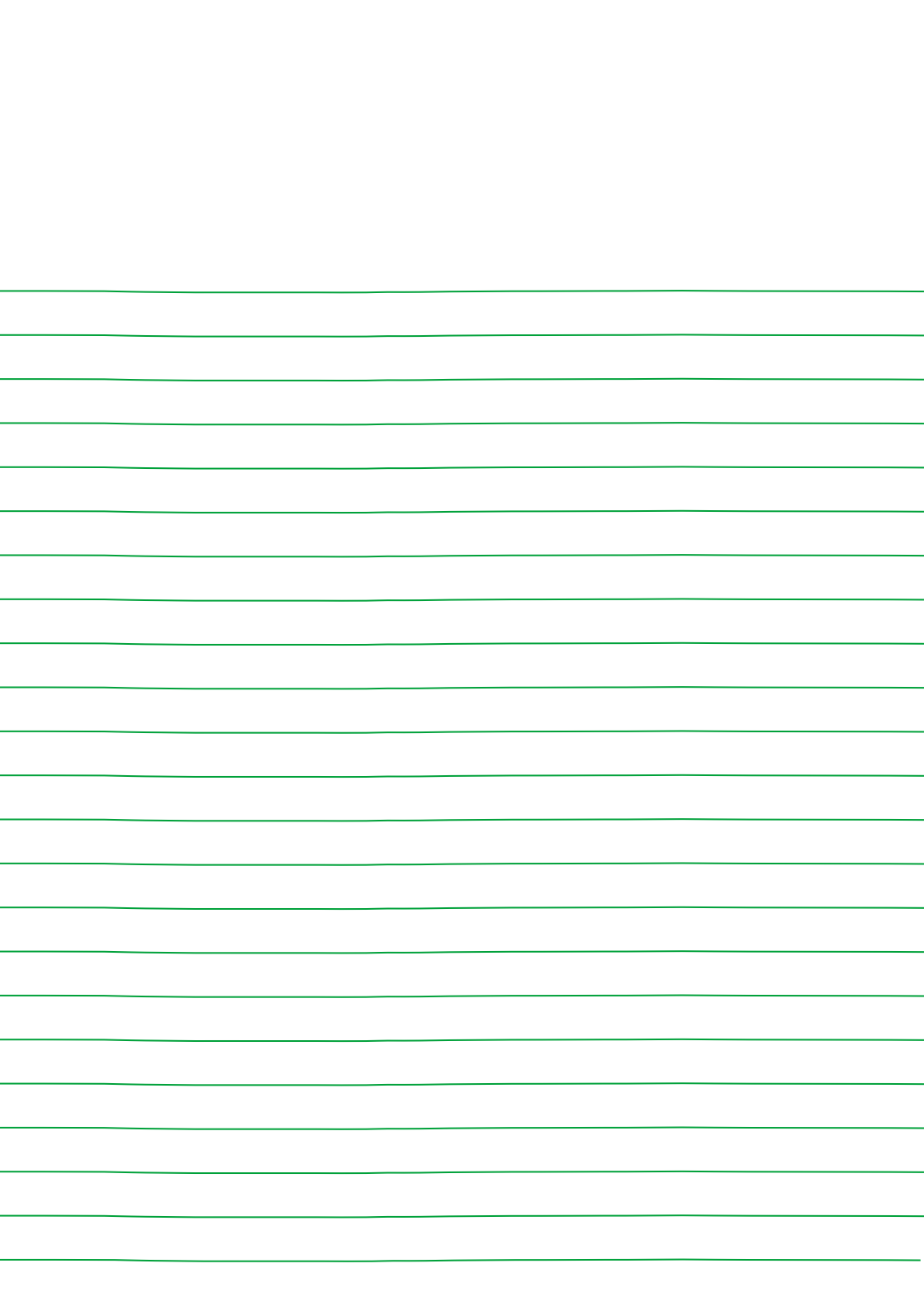
Email info@lgbt.foundation

www.lgbt.foundation

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events. You can also visit their centre to chat.

YOUR NOTES AND QUESTIONS

A series of horizontal green lines spaced evenly down the page, providing a template for writing notes and questions.



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. It has been approved by the Working Through Cancer Programme team at Macmillan.

With thanks to: Louise Bain, Solicitor, The Glasgow Law Practice; Louise Dinsdale, Macmillan Financial Guide; Sarah Gregory, Macmillan Senior Policy Adviser – Social Care and Carers; Polly Guest, Macmillan Work Support Adviser; Laura Lee, Macmillan Financial Guide; Sharon McArdle, Employment Law Adviser, Mark Mason Employment Law; Fiona McLellan, Partner, Hempsons; Ross Milvenan, Associate, Digby Brown Solicitors; and Kathryn Phillips, Macmillan Welfare Rights Technical Lead.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **cancerinformationteam@macmillan.org.uk**

Sources

We have listed a sample of the sources used in the booklet below. If you would like more information about the sources we use, please contact us at

cancerinformationteam@macmillan.org.uk

gov.uk (accessed September, 2018).

nidirect.gov.uk (accessed September, 2018).

equalityhumanrights.com (accessed September, 2018).

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

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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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 tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand 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

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

This booklet is about work and cancer. It is for anyone who is working and has been diagnosed with cancer. You may not know how cancer will affect work in the short term or in the future.

The booklet explains how cancer and its treatments can affect your work life. It gives advice on managing work and cancer.

We're here to help everyone with cancer live life as fully as they can, providing physical, financial and emotional support. So whatever cancer throws your way, we're right there with you. For information, support or just someone to talk to, call **0808 808 00 00** (7 days a week, 8am to 8pm) or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app.

Need information in different languages or formats? We produce information in audio, eBooks, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

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