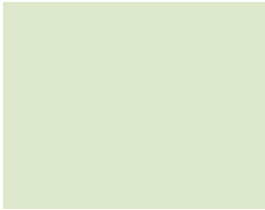
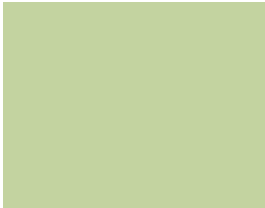


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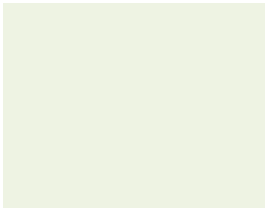
BREAST CANCER SUPPORT CANADA



COPING WITH YOUR  
FINANCIAL CONCERNS  
WHEN YOU HAVE BREAST CANCER



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BREAST CANCER SUPPORT CANADA

## About Willow Breast Cancer Support Canada

Willow Breast Cancer Support Canada, founded in 1994, is a national not-for-profit breast cancer organization that provides support today for those who cannot wait for tomorrow's cure. From the individual diagnosed, to their family and caregivers, Willow provides support and information to anyone affected by breast cancer – free of charge.

For more information visit [www.willow.org](http://www.willow.org)

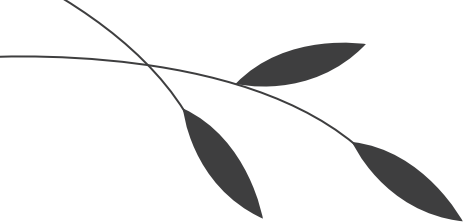
**This booklet was generously sponsored by Sun Life Financial.  
It is also available online at [www.willow.org](http://www.willow.org).**



Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets around the world.

At Sun Life Financial, we always work with our customers' best interests in mind; partnering with them directly, or through their employers, to provide sound financial solutions that will meet their changing needs throughout their lifetimes. We are deeply committed to giving back to the communities in which we live, work and do business, and we have a strong interest in overall health issues – especially in the area of health promotion and illness prevention.

Sun Life Financial is proud to support Willow Breast Cancer Support Canada through this valuable resource, *Coping With Your Financial Concerns When You Have Breast Cancer*.



**Willow Breast Cancer Support Canada**, founded in 1994, is a national charitable organization that provides free support today for those who cannot wait for tomorrow's cure.

**Willow's programs and services include:**

**Peer support:** connects people with a trained breast cancer survivor who understands the impact of a diagnosis and offers information, emotional support and encouragement

**Support Group Program:** gives breast cancer survivors the knowledge and tools necessary to start and sustain community-based support groups

**In Our Genes Program:** provides information and support for anyone affected by hereditary breast or ovarian cancer

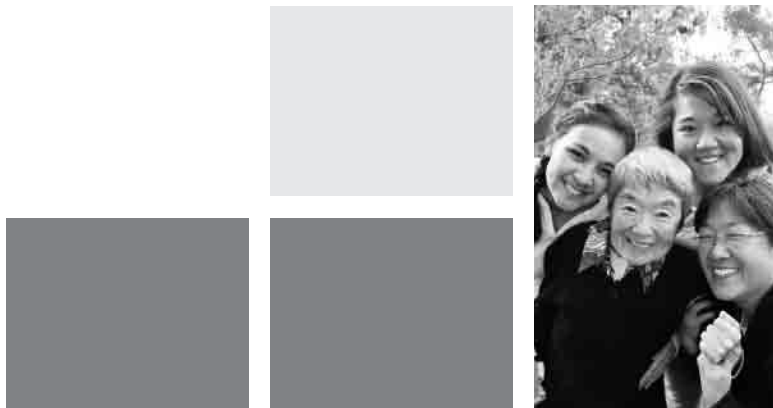
**Information services:** shares personalized, current and credible information on all aspects of breast cancer

**Patient education series:** includes up-to-date booklets and resources on a variety of topics related to breast health and breast cancer

**willow.org:** a website with breast cancer information you can trust and an online community to connect with others

**Translation:** free interpreter services for individuals wishing to speak in their language of choice during a support call

All of Willow's programs and services are delivered free of charge. Through a national toll-free number **1-888-778-3100**, by email [info@willow.org](mailto:info@willow.org) or by visiting our offices, anyone has access to information about breast health practices and breast cancer.





# Introduction

The words “you have breast cancer” mark the beginning of a journey. No matter what stage you are at, you may have serious worries about your personal finances.

This booklet contains information about programs and services to help you address your financial concerns. You may discover that you qualify for programs and services you didn't know existed. Although Willow Breast Cancer Support Canada cannot endorse any one of the specific programs, services or agencies listed, we can offer some general advice:

- We encourage you to speak with your doctor and ask what his or her expectations are regarding your course of treatment, how long you might be off work and what limitations you may encounter.
- It's a good idea to examine and evaluate the various definitions of disability for the programs you may be accessing and determine how your illness and situation fits within those programs.
- If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to find out what insurance, sick days, leave of absence and/or individual employer policy applies to your situation. While this may take some time, knowing in advance what you are entitled to claim can be reassuring.
- If you have supplemental health and/or disability insurance, either through a workplace benefits package or carried independently, make sure you are familiar with the terms and conditions of your coverage. Many disability policies require a waiting period prior to the start of coverage. You may need to notify your carrier immediately of your 'disability'.
- Before using your RRSP or the equity in your home to pay for expenses, consider speaking with a financial advisor.

- If you are worried about meeting payment on your credit card, loan or mortgage, consider speaking with your bank or lender to develop a new payment schedule.
- If friends or relatives offer to help, try to accept their offers in the same spirit you would accept a gift. They are concerned for you and want to help in any way they can.
- Remember, there is always help available at Willow. Call us at 1-888-778-3100 for confidential support and information – free of charge.





# What If I Can't Work?

This first section addresses income replacement from insurance plans, federal government support, provincial government aid programs and charitable organizations.



## **DISABILITY INCOME INSURANCE**

Disability insurance either may be part of your employee benefits package or carried independently. It provides for partial replacement of your regular income should you become seriously ill or disabled. The terms and conditions of these policies vary widely. If you are covered at work or covered under a spouse or partner's workplace plan, ask the plan administrator for complete coverage details. If it is still unclear as to what is covered and for how long, ask the insurer for clarification.

If you carry your own disability policy, review it carefully. If it is not completely clear, check with the insurance company or the agent who sold it to you.

### **Other Insurance Coverage**

Review your own personal insurance holdings or check with your agent to determine if you have purchased other insurance coverage, such as critical illness insurance or long-term care insurance.

Your agent can help you determine if your condition will qualify you to receive benefits.

### **EMPLOYMENT INSURANCE SICKNESS BENEFITS**

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury or quarantine.

Generally, you need to have worked 600 insured hours in the last 52 weeks and prove that your earnings have been reduced by at least 40% to qualify for sickness benefits.

To see whether you meet the sickness benefits criteria, you will need to submit:

- a medical certificate
- an application form
- records of employment from all employers you have worked for in the last 52 weeks or since the start of your last claim (whichever is the fewest)

Employers are obliged to provide these records within five days of your notification. It's important that you file your claim within four weeks or you may lose benefits. If you are unable to obtain these records within four weeks, you may file your claim using pay stubs or T4 slips to verify your employment history.

Coverage may last for up to 15 weeks. After the coverage ends, you may be able to receive regular EI benefits if you are able to show that you have regained the ability to work and have no job to return to.

Sickness benefits are available to you as well if you are self-employed and are participating in the EI program

For more information and application forms contact:

**Service Canada**

Toll free: 1-800-206-7218

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## EMPLOYMENT INSURANCE COMPASSIONATE CARE BENEFITS

This program provides up to six weeks of benefits to those with EI coverage who must look after a gravely ill partner or family member. It requires both EI qualification and a medical certificate confirming the severity of the patient's illness (generally this means a patient who is at risk of dying within six months). It may be shared amongst eligible family members.

There is also a variety of other programs that work in conjunction with care leave: regular EI benefits, parental or maternity benefits and/or sickness benefits.

These benefits are available to you as well if you are self-employed and are participating in the EI program.

For more information contact:

**Service Canada**

Toll free: 1-800-206-7218

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## CANADA PENSION PLAN DISABILITY BENEFITS

The Canada Pension Plan (CPP) provides monthly benefits when a plan contributor becomes disabled. Disabled is defined by CPP as either a physical or mental condition that is severe and prolonged. "Severe" means your condition prevents illness that prevents you from working regularly at **any** job, and "prolonged" means your condition is long-term or may result in your death.

To qualify, you must:

- be under age 65
- have contributed to the CPP for at least four of the previous six years (*or if you have been contributing for at least 25 years, then only three of the last six years*)
- meet the disability criteria

The payment you will receive is based on two components: a flat rate amount plus an amount based on how much and how long you contributed to the CPP during your entire working career. If you have children under the age of 18, or between 18 and 25 and attending school or university full-time, they would also receive monthly benefits. Benefits start four months after the date you become eligible. Benefits end when you turn 65 and start to access CPP retirement pension benefits, return to work, or pass away.

CPP disability benefits might affect other benefits you are receiving, so it's best for you to contact any other benefit programs you are enrolled in before applying for CPP benefits.

For more information contact:

**Service Canada**

Toll free: 1-800-277-9914

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## **INCOME ASSISTANCE PROGRAM**

### **Newfoundland and Labrador, Department of Human Resources, Labour and Employment**

The Income Assistance Program provides financial assistance and other services to eligible low income people to assist in meeting daily living expenses. If you are eligible to receive Income Support benefits you will also qualify for a drug card, which covers prescription drugs and dispensing fees. If you have private health insurance, the drug card will cover any eligible costs not covered under your own plan. This card can be used as long as there is eligibility for prescription drug benefits under any program area covered by the Newfoundland and Labrador Prescription Drug Program. This program may also provide financial assistance for out-of-province medical travel.



For more information and to apply, contact your local Department of Human Resources, Labour and Employment:

**Avalon**

St. John's Area: 709-729-7888  
Toll-free: 1-877-729-7888

**Western**

Toll-free: 1-866-417-4753

**Central**

Toll-free: 1-888-632-4555

**Labrador**

Toll-free: 1-888-773-9311

### **KELLY SHIRES BREAST CANCER FOUNDATION**

The Kelly Shires Breast Cancer Foundation's Snow Run for Fun Trust was established in 1999 by the late Kelly Shires (then just diagnosed with breast cancer) and her best friend Suzy Cayley. They wanted to find ways to ease the financial stresses confronting women undergoing breast cancer treatment so they started the Snow Run for Fun, a sponsored snowmobile ride that has been an amazingly successful fundraising event.

The Kelly Shires Breast Cancer Foundation offers up to \$1,000 per application to qualifying individuals and you can apply up to four times a year (lifetime financial assistance is capped at \$10,000).

For more information contact:

**Kelly Shires Breast Cancer Foundation**

Toll free: 1-877-436-6467

E-mail: [info@breastcancersnowrun.org](mailto:info@breastcancersnowrun.org)

Website: [www.kellyshiresfoundation.org](http://www.kellyshiresfoundation.org)

### **PATIENT AND FAMILY SUPPORT FUND**

#### **Dr. H. Bliss Murphy Cancer Care Foundation**

This fund provides short-term financial assistance for those living with cancer for treatment-related expenses. Your eligibility for this fund will be assessed by a social worker at the Dr. H. Bliss Murphy Cancer Centre.

For more information contact:

**Dr. H. Bliss Murphy Cancer Centre**

**Social Work Department**

Telephone: 709-777-6480

### **THE ANGEL FUND**

If you live in Conception Bay North, you may be eligible for financial assistance from The Angel Fund. The Angel Fund is a group of professional women in Conception Bay North, who have come together to raise funds to assist local breast cancer patients, with out-of-pocket expenses related



to their breast cancer diagnosis. Expenses can be varied, and often include things such as transportation, medications, child care, prosthetics, wigs, nutritional supplements, etc.

For more information contact:

**The Angel Fund, Corp.**

139 Conception Bay Highway

Bay Roberts, NL A0A 1G0

Phone: 709-786-8567 (Michelle), 709-786-2155 (Elizabeth)

Email: [angelfund@wescal.ca](mailto:angelfund@wescal.ca)

### **CANCER BENEFIT GROUP OF BAY D'ESPOIR**

This local Cancer Benefit Group raises funds to financially assist people living in the Bay D'Espoir area with cancer related expenses. Various services that the benefit fund covers include medications, medical supplies, prosthesis/wigs, transportation and accommodations.

For more information contact:

**Cancer Benefit Group of Bay D'Espoir**

Telephone: 709-538-3545 (Helena)

Website: [www.envision.ca/webs/cancerbenefitgroup](http://www.envision.ca/webs/cancerbenefitgroup)

**Speak to a breast cancer survivor who understands how you feel and can share information on how to cope with your financial concerns.**

**Call Willow at 1-888-778-3100**

### **VETERAN AFFAIRS CANADA**

Veterans Affairs Canada provides treatment and other health-related benefits to veterans and their survivors/dependents. Benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community healthcare services and benefits.

For more information contact:

**Veteran Affairs Canada**

Toll free: 1-866-522-2122

E-mail: [information@vac-acc.gc.ca](mailto:information@vac-acc.gc.ca)

Website: [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

### **ROYAL CANADIAN NAVAL BENEVOLENT FUND**

Current and former members of the Naval Forces of Canada and their dependants may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Benefits may take the form of either a loan or grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more information contact:

**Royal Canadian Naval Benevolent Fund**

Telephone: 613-996-5087

Toll free: 1-888-557-8777

E-mail: [rcnbf@sympatico.ca](mailto:rcnbf@sympatico.ca)

Website: [www.rcnbf.ca](http://www.rcnbf.ca)

### **Other Options to Explore**

- Are you a member of a professional association or union? Emergency loans or financial assistance may be available to members.
- If you belong to a religious congregation (e.g., church, synagogue, mosque, temple), financial assistance may be available to you. There may also be a faith-based social service agency in your city that may be able to offer you financial assistance.



# Help with Medical and Drug Costs

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the Newfoundland and Labrador Medical Care Plan. These costs may be as small as a prescription for pain relief after surgery or for cortisone cream during radiation. However, your medical and drug costs may be much higher should you undergo extensive chemotherapy or develop lymphedema after treatment.

## **GROUP HEALTH CARE INSURANCE**

For those covered by supplemental health insurance, either through a group plan at your place of employment or your partner's place of employment, or carried independently if you are self-employed, many of the additional costs you might face may be covered. However, the level and duration of such coverage varies greatly from policy to policy.

The only way to find out what coverage you have is to carefully check your policy. If you are still uncertain as to what is or is not covered, check with your employer. You do not need to discuss any personal medical details at this time.

Should you carry extended health coverage independently, read the information provided at the time of enrolment. If it is not absolutely clear, talk to either the agent who sold you the policy or the insurance company itself.

Areas that may be covered are drugs, semi-private or private room accommodation in hospital, assistive devices, home nursing care and prostheses. Some policies may also include acupuncture, physiotherapy or massage therapy.

Should you have an insurance-related complaint that you cannot resolve with your insurance company, you can contact the OmbudService for Life & Health Insurance (OLHI). OLHI is an independent service that assists consumers with concerns and complaints about life and health insurance products and services. They aim to provide fair and prompt resolution of problems.

For more information contact:

**OmbudService for Life & Health Insurance (OLHI)**

Toll free: 1-800-268-8099

Website: [www.olhi.ca](http://www.olhi.ca)

**Find breast cancer information you can trust and an online community to connect with others at [www.willow.org](http://www.willow.org)**

## **NEWFOUNDLAND AND LABRADOR PRESCRIPTION DRUG PROGRAM (NLPDP)**

The provincial government provides financial assistance to residents of Newfoundland and Labrador to pay for eligible prescription drugs. NLPDP covers most drugs that require a prescription, plus a small number of other over-the-counter products (these products must be prescribed to be covered under NLPDP programs). If you have private insurance, you may still be eligible for the NLPDP, however you are required to bill your private insurance first.

You may qualify for one of the following plans of this program:

### **The Foundation Plan**

This plan provides full coverage of eligible prescription drugs for those who need the greatest support, including people receiving Income Support benefits. You will automatically receive a Prescription Drug Program card if you are receiving Income Support benefits.

### **The 65Plus Plan**

This plan provides coverage of eligible prescription drugs to residents aged 65 and older who receive Old Age Security benefits and the Guaranteed Income Supplement (GIS). You will automatically receive a Prescription Drug Program card if you are receiving these benefits.

### The Access Plan

This plan provides those with low incomes access to eligible prescription drugs. The amount of coverage is determined by net income level and family status. An application is required.

### The Assurance Plan

This plan offers protection for individuals and families against the financial burden of eligible high drug costs, whether be it from the cost of one extremely high cost drug or the combined cost of different drugs. An application is required.

For more information contact:

**Department of Health and Community Services**

Toll free: 1-888-222-0533

Website: [www.health.gov.nl.ca/health/prescription](http://www.health.gov.nl.ca/health/prescription)

### SPECIAL ASSISTANCE PROGRAM – MEDICAL EQUIPMENT AND SUPPLIES

The Special Assistance Program is a provincial program which provides basic medical supplies and equipment to assist with activities of daily living for individuals living in the community who meet the eligibility criteria for the program. Benefits of the program include medical supplies (such as dressings, catheters and incontinent supplies) and equipment such as wheelchairs, commodes or walkers.

For more information on accessing this service contact your regional health authority:

#### **Eastern Regional Health Authority**

St. John's: 709-752-4800

Rural Avalon: 709-759-3354

Bonavista, Clarenville: 709-468-5243

Burin: 709-891-5025

#### **Western Regional Health Authority**

Corner Brook: 709-637-5000

Stephenville: 709-643-8700

#### **Central Regional Health Authority**

Gander: 709-256-2500

Grand Falls-Windsor: 709-292-2500

#### **Labrador / Grenfell Regional Health Authority**

St. Anthony: 709-454-3333

Happy Valley-Goose Bay: 709-897-2000

Labrador City: 709-944-2632

## Wigs / Turbans / Mastectomy exercise kit / Temporary breast prostheses

The Canadian Cancer Society offers these items free-of-charge at their local regional offices in Newfoundland and Labrador:

Eastern Region - St. John's: 709-753-6520 or 1-888-753-6520

Central Region - Grand Falls-Windsor: 709-489-5822 or 1-866-545-9534

Western Region - Corner Brook: 709-634-6542 or 1-866-545-9533

Labrador Region - Happy Valley-Goose Bay: 709-896-4500 or 1-866-996-4500

Items are also available in the Canadian Cancer Society's resource room, "Our Living Room," in the Dr. H. Bliss Murphy Cancer Clinic in St. John's.

## TAX CREDITS AND DEDUCTIONS

There are certain credits that you may be able to claim on your federal income tax return to reduce the amount of tax you pay.

- The **Medical Expense Tax Credit** is a non-refundable tax credit that provides tax relief for above-average medical expenses (a non-refundable tax credit only be used to reduce taxes to zero but will not generate a refund payment from the government if no taxes are payable).

An expense is generally eligible to be claimed if it is directly related to a medical condition, including prescription drugs, wigs and prostheses. If you have private health insurance, you can claim the portion of expenses that your plan does not cover, as well as the premiums you pay.

There is a minimum amount of medical expenses that you must have incurred before they are able to start reducing the amount of tax you need to pay. This is equal to 3% of your net income or \$2,024 (as of 2010), whichever amount is less. If you have a spouse or common-law partner, it may be better for the one of you with the lower net income to claim the allowable medical expenses.

- The **Refundable Medical Expense Supplement** is a refundable tax credit for working individuals with low incomes and high medical expenses. Refundable tax credits can be used to reduce the amount of tax you pay to zero and any excess may be refunded by the government.

- The **Disability Tax Credit** is a non-refundable tax credit for those that the Canada Revenue Agency defines as having “a severe and prolonged mental or physical impairment which markedly restricts the ability to perform a basic activity of daily living”. It is not available to all persons with disabilities and is not automatically given to those receiving CPP disability benefits or disability benefits from insurance.
- If your medical treatment is not available locally (within 40 km) and you must travel to get treatment elsewhere, you may be able to claim the cost of public transportation (e.g., taxi, bus, or train) to get the treatment somewhere else. If public transportation is not readily available, you can claim vehicle expenses to get medical treatment. If you have to travel more than 80 km for treatment, you may also be able to claim the cost of your meals and accommodations. You can also claim travel expenses for someone to accompany you if a medical practitioner certifies in writing that you are unable to travel without assistance.

For more information contact:

**Canada Revenue Agency**

Toll free: 1-800-959-8281

Website: [www.ccr-aadrc.gc.ca](http://www.ccr-aadrc.gc.ca)

## **MEDICAL TRANSPORTATION ASSISTANCE PROGRAM**

This program of the provincial government provides financial assistance to residents who must travel to access specialized insured medical services that are not available in their region or province. Specialized services include consultation with a specialist or sub-specialist, chemotherapy, radiation treatment, MRI, and PET scans. If you need to travel more than 200 km (each way) to access these services, you may be able to claim your airfare, accommodation and meals. If you travel by private vehicle more than 5,000 km during a 12-month period, you may also receive financial assistance for mileage.

For more information contact:

**Department of Health and Community Services**

Telephone: 709-729-4984

Toll free: 1-877-475-2412

Website: [www.health.gov.nl.ca/health/mcp/travelassistance.html](http://www.health.gov.nl.ca/health/mcp/travelassistance.html)



# Support Services

This section covers a variety of support services that can help you, and your family, get through a difficult time.

## CHILD CARE

You may find that you need some extra help in caring for your children or may want to have some quiet time for yourself. If family and friends are not an option for child care or can't provide what you need, there may be other child care options available in your area. Please call Willow at 1-888-778-3100 if you need help finding child care options.

If you need child care during your appointment at a cancer centre, check to see if on-site care is offered. Where offered, this care is usually provided at no charge.

### Child Care Subsidy Program

The provincial government's Child Care Subsidy Program provides subsidies for child care fees to families that qualify for assistance. Parents who have an illness or ongoing health care appointments may be eligible for this program. The program helps pay for child care in a licensed child care centre or a regulated family child care home. Some or all of the cost may be covered depending on family income.

For more information contact the child care services office in your region:

**Eastern Urban:** 709-752-4209

**Western:** 709-637-2763

**Eastern Rural:** 709-466-6355

**Labrador:** 709-896-9170

**Central:** 709-651-3306

## HOME CARE

### Provincial Home Support Program

The Home Support Program offered through the Department of Health and Community Services provides funding for individuals to access home support services, such as personal care, respite, and housekeeping.

Referral for publicly funded home support service is through the Regional Health Authority and can be initiated by anyone, including the individual who is requiring service. To be eligible for a financial subsidy, you must first be assessed by staff from the regional health authority.

For more information on accessing this service contact your regional health authority:

**Eastern Regional Health Authority**

St. John's: 709-752-4800  
 Rural Avalon: 709-759-3354  
 Bonavista, Clarenville: 709-468-5243  
 Burin: 709-891-5025

**Western Regional Health Authority**

Corner Brook: 709-637-5000  
 Stephenville: 709-643-8700

**Central Regional Health Authority**

Gander: 709-256-2500  
 Grand Falls-Windsor: 709-292-2500

**Labrador / Grenfell Regional Health Authority**

St. Anthony: 709-454-3333  
 Happy Valley-Goose Bay: 709-897-2000  
 Labrador City: 709-944-2632

**VICTORIA ORDER OF NURSES (VON) CANADA**

VON is Canada's largest, national, not-for-profit, charitable home and community care organization. VON offers a variety of services including home support, nursing care, palliative care and respite care.

For more information contact:

**VON Canada**

Toll free: 1-888-866-2273

Website: [www.von.ca](http://www.von.ca)

**PALLIATIVE CARE RESOURCES**

The Canadian Virtual Hospice ([www.virtualhospice.ca](http://www.virtualhospice.ca)) provides support and personalized information about palliative and end-of-life care to patients and their families at no cost. Visit their website to find information on a range of palliative care topics as well as listings of palliative care associations, drug/benefit programs, home care programs, residential hospices and other programs and services. The Ask a Professional feature allows you to ask a question to an inter-disciplinary team of palliative care experts and receive a detailed, personal response.

If you have any questions about palliative care in general, you can also call the Canadian Hospice Palliative Care Association at 1-800-668-2785.

## TRANSPORTATION

If you are looking for transportation assistance in getting to medical appointments either locally or out of town, there are organizations that may be able to help you.

### VOLUNTEER DRIVING PROGRAM

#### Canadian Cancer Society

If you are having your treatment in the St. John's area, the Canadian Cancer Society's volunteer drivers can provide a drive to and from your treatment appointments. This program is offered to those who do not qualify for government provided transportation or those unable to arrange transportation through family or friends.

For more information contact:

**Canadian Cancer Society**

**St. John's Office**

Phone: 709-753-6520

Toll free: 1-888-753-6520

### ACCESSIBLE TRANSPORTATION SERVICES

The Government of Canada's **Access to Travel** website provides information on accessible ground transportation services within cities and towns across Canada. For more information, visit [www.accesstotravel.gc.ca](http://www.accesstotravel.gc.ca).

### HOPE AIR

Hope Air is a volunteer organization that flies patients for out-of-town treatments. Either through their own licensed volunteer pilots or with seats donated by commercial airlines and corporations, Hope Air's service is primarily within Canada but flights to the U.S. may also be possible.

For more information contact:

**Hope Air**

Toll free: 1-877-346-4673

E-mail: [mail@hopeair.org](mailto:mail@hopeair.org)

Website: [www.hopeair.org](http://www.hopeair.org)



# Getting Help with Financial and Legal Concerns

You may be feeling overwhelmed by your debts and are worried about your financial situation. Getting assistance with managing your finances may help.

The kind of help you need will be an individual choice. You may start with your current financial advisor or accountant. They are probably already aware of your situation and the familiarity of dealing with someone you've known for a long time can make things easier.

You may want to consider asking for financial advice from a friend or family member. Quite often family and friends are uncertain how best to help and support you; this may be the opportunity for them to feel really useful and for you to get the help you really do need.

Here are some other options that you may want to consider:

- Consult with a cancer patient navigator. Not only are they familiar with services available in your area, they can also direct you to other services and entitlements that might help ease your situation.
- Are you a member of a support group? Check with people there; they may have already gone through this and may be able to give you advice.

Legal counseling may be required if you are having very serious debt problems. However, you may be able to resolve the situation with your financial counselor or even on your own. Speak directly to your creditors, mortgage holder, or landlord. Be frank about your situation. Generally, you'll find people sympathetic and wanting to be helpful.

## **POWER OF ATTORNEY**

If you feel like you might be unable to handle some of your legal and financial affairs, you may want to consider assigning limited power of attorney to someone you trust. A limited power of attorney describes specifically what the person has authority to deal with. It protects you

to the extent that, for instance, someone with power of attorney to only pay utility bills cannot sell your house. A full or general power of attorney gives someone all powers to act on your behalf and should be done, obviously, with careful consideration.

## **PUBLIC LEGAL INFORMATION ASSOCIATION OF NL**

The Public Legal Information Association of NL is non-profit organization that provides Newfoundlanders and Labradoreans with information and resources about the law. You can call their Legal Information Line to get general information about the law and find out where you can get help with your legal problem.

For more information contact:

**Public Legal Information Association of NL**

Telephone: 709-722-2643

Toll free: 1-888-660-7788

Website: [www.publiclegalinfo.com](http://www.publiclegalinfo.com)

## **LEGAL AID**

Legal Aid is available to low income individuals for a variety of legal problems. If you qualify for Legal Aid, you are eligible for free legal advice and representation.

For more information contact:

**Legal Aid Commission**

Telephone: 709-753-7860

Toll free: 1-800-563-9911

E-mail: [nlac@legalaids.nl.ca](mailto:nlac@legalaids.nl.ca)



# For breast cancer support and information, contact:

Willow Breast Cancer Support Canada  
30 St. Patrick Street, 4th Floor  
Toronto, ON M5T 3A3  
Toll free: 1-888-778-3100  
E-mail: [info@willow.org](mailto:info@willow.org)  
Web: [www.willow.org](http://www.willow.org)

Thanks to the generosity of our sponsors and donors, all of Willow's programs and services are delivered free of charge. Help ensure no one faces breast cancer alone by donating to Willow Breast Cancer Support Canada at 1-888-778-3100 or visit our website at [www.willow.org](http://www.willow.org).

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