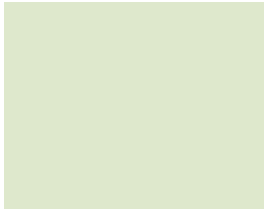


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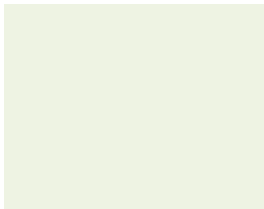
BREAST CANCER SUPPORT CANADA



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

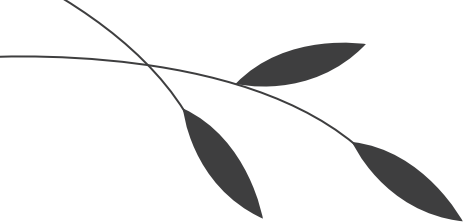
**This booklet was generously sponsored by Sun Life Financial.
It is also available online at www.willow.org.**



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

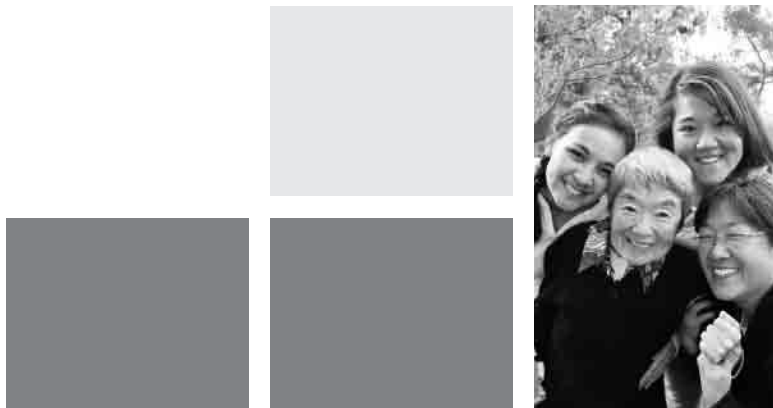
Information services: shares personalized, current and credible information on all aspects of breast cancer

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 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 even know existed. Although Willow 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.
- Oncology social workers are trained to help people with cancer connect to the resources they need, including financial aid. Talk to a member of your healthcare team to get a referral.
- 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, so you may need to notify them immediately of your situation.

- 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 payments 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 do want to help in any way they can.
- Remember, there is always help available at Willow. Just call us toll-free at 1-888-778-3100 for free information and support.





What If I Can't Work?

This first section addresses income replacement from insurance, federal government support, provincial government aid programs and registered charities.



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. You do not have to discuss details of your particular situation at this point.

If you carry your own disability policy, review it carefully. If it is not completely clear, check with the agent who sold it to you. If you purchased coverage directly from an insurance company, you may need to check with the company.

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.

For more information and application forms contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

EMPLOYMENT INSURANCE COMPASSIONATE CARE BENEFITS

This program provides for 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 qualified family members so careful planning prior to filing may help optimize the benefits.

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.

For more information and application forms contact:

Service Canada

Toll free: 1-800-206-7218

Website: 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

The **Ontario Disability Support Program**, managed and delivered by the Ministry of Community and Social Services, provides financial help for people with disabilities. It can help pay for living expenses, like food and housing.

You may qualify for income support if you:

- are in financial need
- are 18 years of age or older
- live in Ontario, and
- have a substantial physical or mental disability that: is expected to last a year or more, and makes it hard for you to care for yourself, take part in community life or work.





The amount of income support you receive will depend on your:

- family size
- income
- assets, and
- housing costs.

If you qualify for income support, you and your family may also qualify for other benefits, such as:

- drug coverage
- dental coverage
- vision care
- transportation to medical appointments

For more information contact:

Ministry of Community and Social Services

Toll free: 1-888-789-4199

Website: www.mcss.gov.on.ca/mcss/

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

Website: www.kellyshiresfoundation.org

BREAST CANCER ACTION KINGSTON

Breast Cancer Action Kingston offers financial assistance to women in the Kingston area to help with expenses such as medications, prostheses and bras, wigs, special garments and transportation to appointments. They can also help with some costs of daily living such as food, accommodation and utilities. Applicants are expected to seek out other sources of funds available in the community as well.

For more information contact:

Breast Cancer Action Kingston

Telephone: 613-531-7912

E-mail: bcak@on.aibn.com

Website: www.bcakingston.org

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

FRONT LINE BREAST CANCER FOUNDATION

Front Line Breast Cancer Foundation is a charitable organization supporting women and men in the Georgian Triangle area who have a demonstrated financial need and are undergoing breast cancer treatment. Funds are available to assist with short-term expenses incurred by patients undergoing breast cancer treatment.

The eligibility requirements are:

- demonstrated financial need
- currently undergoing breast cancer treatment
- resident of the Georgian Triangle or receiving treatment for breast cancer from doctors within the Georgian Triangle

For more information contact:

Front Line Breast Cancer Foundation

Telephone: 705-443-8539

Toll Free: 1-866-308-2436

E-mail: info@fbcf.ca

Website: www.fbcf.ca

LONDON REGIONAL CANCER PROGRAM – PATIENT ASSISTANCE PROGRAM

If you are undergoing treatment within the London Regional Cancer Program and its affiliated regional sites you may be eligible to apply for financial assistance. Funding is available for emergency, short-term situations when funding from other sources and services is not available. The funding can be used for various expenses such as wigs, prostheses and bras, child care during treatment, and supportive medications to treat symptoms related to treatment.

For more information contact:

Supportive Care

London Regional Cancer Program

Telephone: 519-685-8622

Website: www.health.gov.on.ca

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

Website: 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

Website: 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 (e.g., Jewish Family Services) 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 Ontario Health Insurance Plan (OHIP). These costs may be as small as a single prescription for pain relief after surgery or a prescription for cortisone cream during radiation. However, your medical and drug costs may be much higher should you undergo extensive chemotherapy or suffer from 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, so you will need to carefully check your policy.

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. Their objective is 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

ONTARIO DRUG BENEFIT PROGRAM

The Ontario Drug Benefit Program provides prescription drugs at a small cost to eligible Ontario residents, including:

- People 65 years of age and older
- People on social assistance (*Ontario Disability Support Program and/or Ontario Works*)
- Residents of homes for special care and long-term care homes
- People receiving professional home care services
- People enrolled in the Trillium Drug Program

Under the ODB program, recipients are eligible for the over 3,200 drug products listed in the Ontario Drug Benefit Formulary.

Through its **Exceptional Access Program**, the Ministry of Health may also consider requests for coverage of drugs not listed in the formulary if your doctor submits a written request on your behalf.

Depending on annual income, single seniors who have an annual income of \$16,018 or more and senior couples with a combined annual income of \$24,175 or more may be asked to pay some portion of their prescription drug costs. If you fall into one of these categories, you would pay an annual deductible of \$100 plus up to \$6.11 toward the dispensing fee each time you fill a prescription. All other ODB eligible patients may be asked to pay up to \$2.00 each time they fill a prescription.

For more information contact:
ServiceOntario
Toll free: 1-866-532-3161
Website: www.health.gov.on.ca

Find breast cancer information you can trust and an online community to connect with others at www.willow.org



TRILLIUM DRUG PROGRAM

The Trillium Drug Program (TDP) is a program designed to help individuals and families who spend a large portion of their income on prescription drugs. The TDP provides coverage for prescription drugs listed on the Ontario Drug Benefit Formulary.

Drugs not listed on the Formulary may be considered for coverage for TDP recipients through the ministry's Exceptional Access program. To be eligible for the TDP, you must have:

- a valid OHIP card
- either no insurance plan which covers prescription drugs or a plan which does not cover all costs of your drugs
- not been eligible for drug coverage as another category of recipient under the Ontario Drug Benefit Program (i.e., not a senior over 65 years of age, not a social assistance recipient, not receiving professional Home Care services, or not a resident of a Long-Term Care Home or Home for Special Care)

The program runs from August 1 to July 31 of the following year. After you spend a certain amount on prescription drugs each year (known as the “deductible”) you will be eligible. The deductible you pay is based on the number of people in your household and your household net income. The deductible is paid in four installments over the year.

Once you have met your deductible, you may pay up to a \$2.00 co-payment per prescription.

For more information contact:

Ontario Ministry of Health and Long Term Care

Trillium Drug Program

Toll free: 1-800-575-5386

E-mail: trillium@resolve.com

Website: www.health.gov.on.ca

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.cra-adrc.gc.ca

NORTHERN HEALTH TRAVEL GRANT PROGRAM

The Ontario Ministry of Health and Long-Term Care provides grants to help defray the costs of transportation and accommodation for eligible residents of Northern Ontario who must travel at least 100 km (one-way) to receive medical services that are not available locally.

For more information contact:

Ministry of Health and Long-Term Care

Telephone: 705-675-4010

Toll free: 1-800-461-4006

Website: www.health.gov.on.ca

ASSISTIVE DEVICES PROGRAM

Lymphedema Garments

The Assistive Devices Program (ADP) is part of the Ontario Ministry of Health and Long-Term Care. ADP contributes towards the cost of medical equipment including breast prostheses and compression garments for chronic (secondary) lymphedema. You are able to apply for assistance if you are an Ontario resident, have a valid OHIP card and require a device or garment for at least six months of regular daily use.

ADP forms can be accessed through a medical specialist, such as an oncologist or plastic surgeon. Your specialist will also refer you to an authorizer to assess your specific needs and prescribe the appropriate equipment or supplies. An “authorizer” may be an occupational therapist or a physiotherapist registered with ADP.

Prostheses

ADP will contribute to the cost of one or two prostheses depending on whether you have had a single or double mastectomy or lumpectomy. It will not cover bras, temporary prostheses, silicone nipples or breast implants. The prostheses vendor must provide you with a written warranty against manufacturer’s defects for at least two years, as well as guarantee the fit for at least two years, barring changes in your size or medical condition.

For Either Lymphedema Garments or Prostheses

Purchase of your required equipment must be from a vendor registered with ADP. As long as the cost of your item does not exceed the maximum amount set by ADP, you will pay approximately 25% of the cost and ADP covers the remaining 75%.

Should your items exceed the ADP guidelines, you will be responsible for the coverage. Discuss this with the vendor before purchasing. They are very accustomed to dealing with ADP and are familiar with the billing procedures and cost guidelines.

If you have extended health insurance, remember to check to see if any of your costs are covered.

Replacement

ADP will pay for replacement items as your needs change or as wear and tear take their toll. However, this too is on a limited basis. Although the funding formula is the same as it is for the initial purchase, generally, lymphedema compression garments (i.e., three sets, two garments each) can be replaced every 12 months.

Prostheses may be replaced after a minimum two-year period unless your doctor verifies a change in your medical condition or body shape/size.

For more information or forms contact:

Assistive Devices Program

Toll free: 1-800-268-6021 (within Ontario only)

Website: www.health.gov.on.ca/english/public/program/adp/adp_mn.html

OTHER PROGRAMS FOR ASSISTIVE DEVICES

Ontario March of Dimes offers an Assisted Devices Program that provides partial funding for the purchase and maintenance of equipment such as wheelchairs, walkers, braces and communication devices.

For more information contact:

Ontario March of Dimes - Assistive Devices Program

Toll free: 1-866-765-7237

E-mail: adp@marchofdimes.ca

Website: www.marchofdimes.ca

MODmobility, a partnership between Motion Specialties Inc. and March of Dimes Canada, is a service that offers recycled mobility equipment for sale to the public.

For more information contact:

MODmobility

Telephone: 416-384-0373

Website: www.modmobility.ca

Canadian Red Cross operates a Health Equipment Loan Program. For everything from wheelchairs to commodes to walkers, your local Red Cross may be able to lend it to you temporarily.

For more information contact:

Canadian Red Cross - Ontario Zone

Telephone: 905-890-1000

Website: www.redcross.ca



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.

You may be eligible for Ontario's **Child Care Subsidy** if your child is under 12 years old, is in a licensed child care program, or is a school-aged child enrolled in a recreation program. If you are eligible for a fee subsidy, you may only have to pay a percentage of your child care costs. The amount you pay for child care depends on your family income. To apply or for more information about this program, contact your local municipality.

HOME HELP

If you need home help, contact your local Community Care Access Centre (CCACs). Created as the first step towards providing care in the home/ community rather than in the hospital, they are designed to handle many issues that arise when a patient is ill at home. Services that CCACs can provide include personal care attendance, home physiotherapy, nursing, social work and visiting. You must have a valid OHIP (Ontario Health Insurance Plan) card to qualify for CCAC services. They will assess your situation and arrange for the support services you need.

For more information contact:
Community Care Access Centres
Telephone: 310-CCAC (2222)
Website: www.ccac-ont.ca

If you are not covered by OHIP, check to see if there is a Community Health Centre in your area. They too can refer you to community services and medical care that you might otherwise have a hard time accessing.

For more information contact:
Association of Ontario Health Centres
Telephone: 416-236-2539
E-mail: mail@aohc.org
Website: www.aohc.org

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.

Canadian Cancer Society - Volunteer Driver Program

The Canadian Cancer Society offers transportation assistance. Call their information line at 1-888-939-3333 to find out how they can help you access public transportation options or provide you with a volunteer driver.

How about a break from everything once your treatment is over? Cottage Dreams provides cancer survivors the chance to spend a week in a donated cottage in Ontario's cottage country.

For more information contact:

Cottage Dreams
Telephone: 705-457-9100
E-mail: info@cottagedreams.org
Website: www.cottagedreams.org

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.accessstotravel.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

Telephone: 416-222-6335

Toll free: 1-877-346-4673

E-mail: mail@hopeair.org

Website: www.hopeair.org

PALLIATIVE CARE RESOURCES

The Canadian Virtual Hospice (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.



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:

- Have you developed a relationship with a social worker at your hospital or treatment centre? If not, now is the time to do so. 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 are feeling unable to cope with the day-to-day business of bills, think about assigning limited power of attorney to someone you trust. A limited power of attorney describes exactly what the holder has authority to deal with. It can itemize as specifically as taxes and utility bills but not credit card or mortgage payments or whatever you might need. It protects you to the extent that, for instance, someone with power of attorney for utility bills cannot sell your house or access anything other than a designated bank account and even then, only in regard to the listed responsibilities. A full power of attorney gives the assignee full access to every aspect of your life and should be done, obviously, with careful consideration. Power of attorney forms that you can complete yourself are available free from the Office of the Public Guardian and Trustee (1-800-366-0335 or www.attorneygeneral.jus.gov.on.ca/english/family/pgt/).



WILLS AND LIVING WILLS

Legal help may also be required if you are writing your will or transferring assets. However, if your estate is modest and fairly straightforward, you can buy a will kit (sold in office supply and book stores) which you can use to make your own legal will.

A living will is a document in which you specify what you want to happen if you are in a condition in which you can't communicate your wishes about your treatment and personal care. Forms for creating a living will may be available through your oncologist or hospital social worker.

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, information and/or representation.

For more information contact:

Legal Aid Ontario

Telephone: 416-979-1446

Toll Free: 1-800-668-8258

Website: www.legalaid.on.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

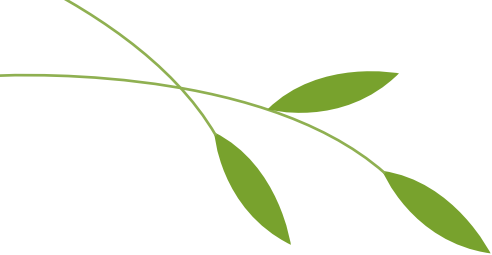
E-mail: info@willow.org

Web: www.willow.org

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