

# After Treatment: Financial Concerns

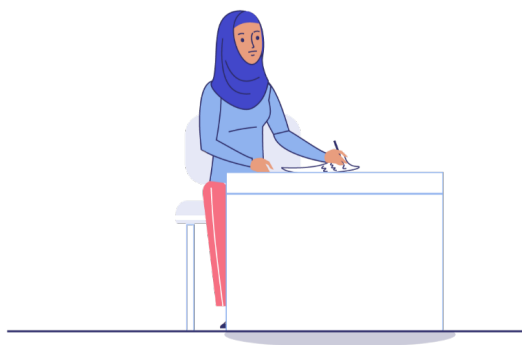


“My cancer diagnosis changed so many things in my life, including my financial situation. Now that my treatment is done, what financial concerns am I likely to face and how can I address them?”

**Kimberley, 54, recovering from colon cancer**

## How will my finances be affected now that my cancer treatment is done?

A cancer diagnosis and undergoing treatment may have left you with some financial stress. This could be because you or your partner needed to take time off from work or that unexpected costs of care piled. In addition, as you slowly return to your normal life, there may be new expenses that you did not have before such as hiring a helper in the house for housekeeping or childcare. There may be extra costs for medications or even travel expenses for medical appointments. It is normal to feel overwhelmed by changes in your financial situation.



## What can I do to help manage my financial issues?

For some people, asking for help can be difficult. Talking about your bills, insurance coverage, debt, or savings may seem stressful. Taking a moment to organize your financial needs can make a big difference in your overall well-being.



## Get organized

Try to keep important dates and paperwork organized to avoid unnecessary stress:

- Keep track of due dates to submit applications and claims on time. You may find that writing them on a special calendar or setting electronic reminders works for you.
- If you have private insurance, check your insurance policy to see what medications are covered and what other benefits are offered.
- Write down a list of questions you have regarding drug coverage before calling an insurance representative.

Another valuable resource is to contact your human resources department. They can provide more information about the work insurance coverage and access to the funds. For more information about returning to work, see [Back to Work](#).

Speak with your bank manager or personal financial advisor. They may have advice on how to deal with money problems.



## Making a budget

Coming up with a budget – even if it’s just a rough list of expected expenses – can help you manage your finances. It helps you track where the money is coming and going. Some tips include:

- Create a table of all your expenses. It is a great way to visualize your budget. See the [Create your budget planner](#).
- Write down a ‘budget period’ - beginning with the start date of your budget and the end date
- Look over your bank statement, bills, and receipts to help track your expenses
- There are budget applications available to download on your devices. Use the tool that works best for you!

Some questions you may want to consider include:

- How will time off from work for you and your partner change your income?
- What direct costs will you encounter? Direct costs may be:
  - Transportation to follow-up appointments (e.g. gas, parking, OPUS card)
  - Over- the counter medication/creams not covered by RAMQ or private insurance
  - Equipment
- What indirect costs will you encounter? Indirect costs may be:
  - Babysitting expenses if you aren’t well
  - Housekeeper to help you with house chores



## Government programs

If you are unsure what programs or benefits you qualify for, you can check online by following [this link](#).



## Create your budget planner

You can create a budget planner to help you keep track of your finances.

- On one half of the page, write down the money you have 'coming in' such as your salary, pension or tax benefits.
- On the other half of the page, write down your expenses such as loans, mortgages, medication costs, transportation, food, clothing, home maintenance, and personal items.
- You can then see the difference between income and expenses more easily.
- Use the table as a template and personalize it.

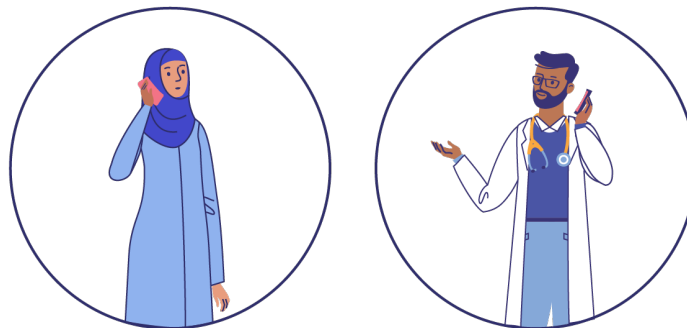
Income	Expenses
Salary: _____ Pension: _____ Investment dividends: _____ Alimony/child support: _____ Other payments: _____	Mortgage/rent: _____ Maintenance/condo fees: _____ Property tax: _____ Property insurance: _____ Hydro: _____ Heating: _____ Water/sewer: _____ Telephone: _____ Cable/internet: _____ Groceries: _____ Restaurants/takeout orders: _____ Medications: _____ Medical expenses not covered by health plan or insurance: _____ Clothing: _____ Dry Cleaning: _____ Car payments: _____ Car insurance: _____ Gasoline: _____ Car maintenance/repairs: _____ Parking fees: _____ Public transit: _____ Pet food/vet bills: _____



## What help do I need?

It is important that you get the support and advice that you need to deal with financial issues. It is common to feel burdened by financial concerns and needs relating to cancer.

If you feel that you are unable to cope on your own, your healthcare team can refer you to social worker who may be able to help.



## Where can I find help?

Working through financial concerns and needs by yourself can be difficult. If you feel that you could benefit from talking to a resource, do not hesitate to ask.

### Support Services

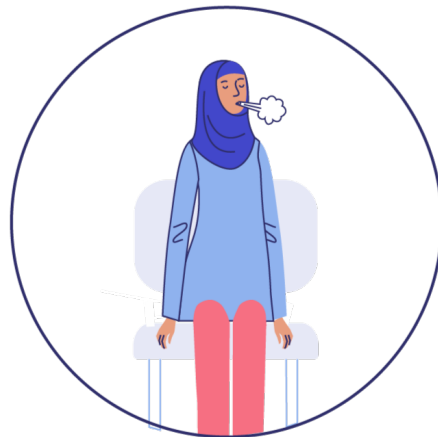
- You can ask your doctor to refer you to a social worker or caseworker who can help you better understand your insurance coverage and offer guidance on submitting necessary paperwork. They can also refer you to assistance programs that help in dealing with bills. Please note that all information that is discussed with a social worker or healthcare professional is confidential.

- A financial advisor should be able to point you in the right direction when it comes to navigating and adjusting your circumstances to deal with the cost of care.
- Ask your pivot nurse or social worker to recommend a support group. It can be reassuring to hear that you are not alone in your financial concerns and needs. Talking with others who might be experiencing financial difficulties similar to yours can be helpful.
- The Quebec Cancer Foundation provides a [resource directory](#) where you can search for the organizations near you offering a variety of services including home help, transportation, and other supportive resources. They also offer a [financial assistance program](#), for which you may be eligible.

### Getting help from family and friends

Asking for help from family and friends can be difficult. However, they can be a helpful resource. You can start by assigning them to help with tasks that you know they can follow through on such as:

- Setting up a system to keep track of your finances
- Calling agencies to figure out what financial assistance and other benefits and programs you are eligible for
- Organizing fundraising efforts



### What can I do to look after myself?

Financial difficulties are stressful to manage. Take it step-by-step, addressing your financial concerns a little at a time. This can make it more manageable. For more information see [Problem Solving When You're Feeling Uncertain or Worried](#).

It is important that you don't dwell on only financial difficulties—you can allow yourself to make time to integrate your personal care. Try some breathing exercises to reduce your stress—focus on slow-deep breathing which can calm your whole body. For more information see [Relaxation Strategies](#).

## Financial Tools and Resources

### Budget planners

Institution	Website
Government of Canada	<a href="https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner">https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner</a>
Desjardins	<a href="https://www.desjardins.com/ca/tools/budget/index.jsp">https://www.desjardins.com/ca/tools/budget/index.jsp</a>
Autorité des marchés financiers (AMF)/ Authorities of the Financial Market	<a href="https://lautorite.qc.ca/en/general-public/calculators-and-tools/budget-tables">https://lautorite.qc.ca/en/general-public/calculators-and-tools/budget-tables</a>

### Government Programs

Institution	Services Offered
<a href="#">Service Canada</a>	Provides a variety of benefits to cancer patients and survivors including: <ul style="list-style-type: none"> <li>• Employment Insurance Sickness Benefits</li> <li>• Regular Employment Insurance</li> <li>• Canada Pension Plan-Disability</li> </ul>
<a href="#">Quebec Disability Pension Benefits</a>	Helps people living in Quebec who contributed to the plan. They will need to meet eligibility criteria.

### Private Programs

Among the private resources are employer-funded programs. They can provide income to employees who are unable to work due to sickness or injury.

#### Short Term disability programs

An employer or an insurance company may offer short-term disability programs. They may provide partial wages to employees who were off work for a short time.

## Long term disability

Some employers and insurance companies provide long-term disability. They may partially replace the wages of people who have been off work for an extended time. They will need to provide medical evidence showing they are unable to work.

For more information, see [Private programs | Short-term disability | Long-term disability.](#)

## Available Services


Resources	General Information	Services offered
The Quebec Cancer Foundation	<p>The Quebec Cancer Foundation supports people with cancer and their loved ones throughout Quebec, through services suited to their needs and daily concerns.</p> <p>Contact 1 (800) 363-0063 <a href="mailto:infocancer@fqc.qc.ca">infocancer@fqc.qc.ca</a></p>	<p><b>Services offered:</b> Several services and activities offered by the Quebec Cancer Foundation can be useful to help ease your financial concerns including <a href="#">corporate support programs</a>, educational conferences, <a href="#">Financial and Legal assistance programs</a> and <a href="#">complementary lodging and accommodation centers</a>.</p> <p><a href="#">Telephone peer-matching</a> can connect you with someone who may have similar experiences. You can call the <a href="#">Info-Cancer hotline</a> for more information and get the help you need.</p> <p><a href="#">Info-Cancer Library</a> is a document lending service which covers a wide range of topics related to cancer. Their materials include books, web resources, online articles, and webcasts. They are free to borrow, and materials are sent by mail or email anywhere in Quebec.</p> <p>Their information services also feature a <a href="#">virtual library</a>.</p>
Resource	General Information	Services offered
The Quebec Breast Cancer Foundation	The mission of the Quebec Breast Cancer foundation is to prioritise the wellbeing of	The Quebec Breast Cancer foundation offers <a href="#">psychosocial support and family counselling</a> .

	<p>people who have been affected by cancer and their families through research and innovation, support, and awareness.</p> <p>They offer many services including information and support hotlines, as well as resources adapted to the needs of people affected by cancer and their families.</p> <p>For more information, please contact:</p> <p>1-855-561-ROSE  <a href="mailto:soutien@rubanrose.org">soutien@rubanrose.org</a></p>	<p>The social workers from their support service can help with strategies to cope with your Financial Concerns. You can contact their support help line <a href="#">here</a> for private or peer support.</p> <p>The Quebec Breast Cancer Foundation also offers a <a href="#">financial aid program</a> to those eligible.</p>
<b>Resource</b>	<b>General information</b>	<b>Services Offered</b>
Canadian Cancer Society (National)	<p>They offer support for people with cancer and their family, friends, and caregivers.</p> <p>Their information specialists are there to answer your questions and offer up-to-date, reliable information on topics that include:</p> <ul style="list-style-type: none"> <li>• cancer treatment and side effects</li> <li>• clinical trials</li> <li>• coping with cancer</li> <li>• emotional support services</li> <li>• prevention</li> <li>• help in the community</li> <li>• complementary therapies</li> </ul> <p>(Toll free) number: 1-888-939-3333</p>	<p>The Cancer Information helpline is available Monday to Friday in English and French from 6am to 6pm EST. For other languages, they can access an interpreter service.</p> <p>Website and live-chat:  <a href="#">Talk to an information specialist   Canadian Cancer Society</a></p> <p>Contact form:  <a href="#">Cancer information and support   Canadian Cancer Society</a></p> <p>Online Community:  <a href="#">Cancer Connection   Canadian Cancer Society.</a></p> <p>You can also access the CCS database below to find support services in your area.</p>

**Service Locators**

Below is a list of organizations that can help identify local support services for you and those that support you. The quality of the services has not been verified by e-IMPAQc. Before using these services, verify with your healthcare practitioner.



Find local support services		
 <p>Search the Canadian Cancer Society's database of cancer support services in your area. <b>Need help?</b> Call 1-888-939-3333 or email CCS at <a href="mailto:info@cancer.ca">info@cancer.ca</a>.</p> <p>What are you looking for? <input type="text" value="e.g. home care"/> City or postal code <input type="text" value="e.g. M1M 2M3"/> <input type="button" value="Search"/></p>		
Regroupement des Organisations Communautaires en Oncologie (Provincial – Quebec) (French)	The Regroupement des Organisations Communautaires en Oncologie (ROCO) offers a <a href="#">service locator resource</a> specific to the province of Quebec. It lists support resources available by region.	<a href="mailto:info@rocoqc.ca">info@rocoqc.ca</a> 514-506-3503
Quebec Cancer Foundation (Provincial – Quebec)	The Quebec Cancer Foundation offers a <a href="#">resources directory</a> of community, association and public resources by region or postal code.	INFO-CANCER: 1 800 363-0063 Monday to Friday, 9 AM to 5 PM EST <a href="mailto:infocancer@fqc.qc.ca">infocancer@fqc.qc.ca</a>

## Acknowledgement of sources

The content of this document has been adapted from the following sources:

- Canadian Cancer Society, Finances
- Canadian Cancer Survivor Network, Work and financial aspects of survivorship
- Cancer and Work, Government programs
- Cancer and Work, Private programs
- Cancer Council (Australia), Cancer and Your Finances
- E-IMPAQc\_FinancialConcerns\_V22022–4-22
- McGill University/St. Mary's Research Center, Looking Forward, Chapter 6, Section 6

## Healthcare professional endorsement

The content of this document has been reviewed and approved by a team of healthcare professionals and clinical experts.

## Disclaimer

Please note that this fact sheet is not intended as a substitute for consultation with a healthcare professional. **Rather, it was designed to complement interventions by your treating team.** If you have questions about your health, or any medical issue, you should contact a healthcare professional right away. You should not delay seeking medical advice, or disregard professional medical advice, because of information in this fact sheet. Before beginning any health treatment, always consult your doctor. All care has been taken to ensure that the information contained in this document is accurate at the time of publication. e-IMPAQc is not responsible for any injury or damage to persons or property arising out of, or related to, any use of the fact sheet, or because of any errors or omissions.

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