



# Brain Tumour Support Service

Edition 2, 2017

Cancer and your finances

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# Dear Friends

Welcome to the second edition of 2017.

**Welcome to the second Brain Tumour Support and Information Newsletter for 2017. This edition raises an awkward subject which needs to be talked about.**

The television show 'You Can't Ask That' asks groups of misunderstood, judged or marginalised Australians the awkward, inappropriate or uncomfortable questions you've always been too afraid to ask. Each episode asks controversial questions sourced from the public to a minority Australian population including among others people of short stature, Muslims, sex workers, and transgender people. In other words, it takes a taboo but very pertinent question and brings it out into the open.

In the same way, talking about finances, at a time when patients and families are dealing with the impact of a brain tumour, might seem insensitive at best and rude at worst. The reality however, is the financial impact of a brain tumour is enormous, and needs to be addressed.

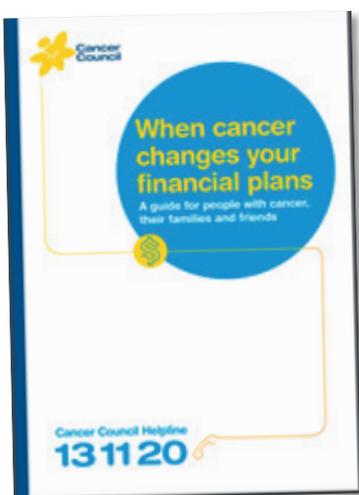
Many people diagnosed with brain

cancer worry how they'll manage their finances. Often, a cancer diagnosis changes your financial plans and goals, and you may need to manage your own or your family's budget to deal with the extra costs. You may have health-related expenses, such as medication, equipment and specialist fees.

You may also have costs related to transport, accommodation, child care or complementary therapies. At the same time, cancer may mean a loss of income if you have to take time off work. The financial impact is different for each person and will depend on the cancer type, stage and treatment, as well as your financial situation before the diagnosis.

**Brain Tumour Support Service  
Newsletter Editing Team**

**For more information contact  
btss@cancerqld.org.au**



## When cancer changes your financial plans

We have a wide variety of resources available online at cancerqld.org.au including easy-to-read information about specific types of cancer, treatments, and emotional and practical issues for people with cancer, their families and friends.

<http://www.actcancer.org/assets/Publications/Files/Whencancerchangesyourfinancialplans.pdf>

**13 11 20**  
**All Queenslanders, all cancers.**  
**cancerqld.org.au**

## Donate now

Your donations help fund our research and support services for Queenslanders affected by brain cancer and benign brain tumours, including provision of the Brain Tumour Support Service. Donate online at [www.cancerqld.org.au](http://www.cancerqld.org.au) or call our Donor Hotline **1300 66 39 36**

## 13 11 20

Call 13 11 20 for cancer and brain tumour support information, emotional and practical support. Our Information and Support Coordinators can also refer you to Cancer Council Queensland support programs and other community services.

This free and confidential service is available Monday to Friday 9am–5pm (excluding public holidays) and is provided thanks to the generous donations and support of Queenslanders.

## Brisbane Brain Tumour Support Group

**First Thursday of the month**

Next session ??????



## Watch this space!

We will be evaluating the Brain Tumour Support Service shortly, and we want to hear from you. At Cancer Council Queensland our goal is to provide you with a service that is informative and supportive, but to do that, we need your feedback. Stay tuned for information on how you can have your say.

# Dealing with debts

A cancer diagnosis can cause financial difficulty. Dealing with any issues early on, with professional advice, will give you the best chance of managing your finances.

If you have debts that you can't pay, the best first step is to contact the person you owe money to (the creditor) and explain your situation. Sometimes, if you let them know that you or a family member has cancer, they may be able to help. The creditor may agree that you can:

- Stop making payments for a short time, such as 6–12 months.
- Make lower payments for a short time.
- Pay by instalments.
- Pay a reduced amount.
- Be excused from paying the debt altogether.

However, all these things can affect your credit rating, known as your credit report. Contact your credit provider to see if you can come to an arrangement. You should only agree to an instalment amount that you can realistically afford. If you come to an agreement, make sure you get it in writing.

If you need help understanding any of the agreement documents, talk to a lawyer. If you cannot come to an agreement, see hardship variations below. Be very careful of businesses advertising debt agreements to avoid bankruptcy, which can often be expensive. Always obtain independent advice from a financial counsellor before entering into a debt agreement or considering bankruptcy.

Most electricity and gas companies have a hardship program. This means they must try to find an

arrangement that works for you, such as paying a small amount each week. If you come to an agreement to pay a small amount each week or fortnight and you keep paying that amount, your electricity or gas cannot be disconnected. If your electricity or gas has already been disconnected, contact the supplier to try to make a new arrangement. If you can agree on payments, they may reconnect you. You may have to pay disconnection and reconnection fees.

If you are having trouble paying your electricity, gas, water or telephone bills, you have several options:

- Contact your provider immediately to discuss your situation.
- Check whether you are eligible to claim a rebate or concession.
- Find out if you are eligible to receive a voucher or grant to assist with the cost of utility bills.
- Try to lower future costs by reducing your usage.

Most electricity, gas and water providers are legally obliged to help you if you are having difficulty paying your bills by offering flexible payment arrangements. These are called hardship programs. To register, tell your provider that you are having trouble paying. They will try to help you by deferring the payment or agreeing that you can pay by instalments. Once you are registered and actively participating in a hardship program (that is, making payments), your electricity and gas supply cannot be disconnected. Each company operates its own hardship program. Contact your electricity, gas, or water provider for more information.



# Hardship variations

A hardship variation is a formal process where you ask your credit provider to vary the terms of your loan contract. You have a legal right to ask for a hardship variation if you meet all of the following conditions:

- Your loan is for a personal purpose, not a business purpose (home loans within the relevant threshold, personal loans and car loans are all usually okay).
- You can reasonably repay the debt (perhaps you are planning to go back to work, or your debt is reasonably small and you can pay it off over a longer term).
- You can't pay at this time because of illness, unemployment, or another reasonable cause.

Hardship variations are for people who can reasonably repay their debt. This means that you will be able to repay the loan within a reasonable amount of time. If your financial hardship is long-term and you won't be able to reasonably repay the loan, you may need to consider other options, including debt release on compassionate grounds, selling assets or, as a last resort, bankruptcy. You can ask your credit provider for reduced repayments or a complete hold on repayments until your situation has improved.

To request a variation, write to the credit provider. If there is a nominated person or department that deals with financial hardship, then address your letter to that person or department. The lender is required by law to respond to your request in writing within 21 days. If your application is refused, the lender must provide reasons. If you think the reasons provided are unfair, you can complain to an external dispute resolution (EDR) scheme. EDR is a way to get an independent party to try to resolve disputes without any cost to you and without going to court.

- Don't wait until you have fallen behind on your loan before asking for a hardship variation.
- Getting a hardship variation can protect your credit rating. If you get a variation agreement before your provider records it on your credit report and you are up to date with the lower repayments, the provider can't later record it.

## Rebates, discounts and concessions

Rebates, discounts and concessions can help reduce the amount you pay on your utility bills. You can apply for the following rebates:

- Electricity Rebate – To be eligible, you must have a Pensioner Concession Card, a Queensland Seniors Card, or a Department of Veterans' Affairs (DVA) Gold Card. The amount is \$320.97 per year and is rebated in instalments on your electricity bill.
- Reticulated Natural Gas Rebate – To be eligible, you must have a Pensioner Concession Card, a Queensland Seniors Card, or a Department of Veterans' Affairs (DVA) Gold Card. The amount is \$67.60 per year and is rebated as a daily rate on your gas bill.
- Home Energy Assistance Scheme - You may be eligible

if you hold a concession card and are part of your energy provider's hardship program, or have an income less than the Australian

- Government's maximum income rate for part-age pensioners. The amount is a one-off emergency payment of up to \$720 in any 12 month period for a maximum of two consecutive years.
- Medical Cooling and Heating Electricity Scheme – This is available if you have a chronic medical condition, which is aggravated by changes in temperature. To be eligible, you must have a qualifying medical condition, hold a current Pensioner Concession or Health Care card and live at your principal place of residence, which has an air-conditioning unit. The amount is \$320.97 per year, paid in instalments.
- Electricity Life Support – If you need certain medical equipment in your home to sustain your life, such as a respirator or dialysis machine, you may be eligible. The amount ranges from \$109-\$164 per quarter, depending on the type of equipment you need.
- Telstra Pensioner Discount – If you receive a Centrelink or DVA pension, you may be eligible for a discount on connection charges and a monthly call discount on certain Telstra plans. Call Telstra to discuss your options.
- To find out more or to apply for a rebate, discount or concession on your electricity or telephone bill, contact your provider or call the **Queensland Government on 13 74 68**.

## Vouchers and grants

Customers in financial hardship can apply for payment vouchers or grants to put towards their utility bills. These are available through community welfare organisations, such as St Vincent de Paul Society, The Salvation Army, The Smith Family, Anglicare, some migrant centres, community centres, Indigenous services, or directly from government departments. For further information about which organisations may be able to help, **call 13 11 20**.

Types of vouchers you can apply for include:

- Telstra Bill Assistance Certificates – Community welfare agencies issue certificates for a fixed amount, which can be put towards your Telstra bill. Each community organisation will use its own guidelines to decide whether a voucher will be issued.

## Reduce your usage

To help reduce your utility bills, you can lower your usage or switch to a free or low-cost service. For more information, visit [yourenergysavings.gov.au](http://yourenergysavings.gov.au). The following program may help:

- Telstra InContact – People who hold a Pensioner Concession Card, Health Care Card or Department of Veterans' Affairs Concession Card may be eligible for a limited free home phone service for up to 12 months. This can be used to receive incoming calls (except reverse charge calls) and to call some emergency service numbers.

## Make a complaint

**13 11 20**

**All Queenslanders, all cancers.**  
[cancerqld.org.au](http://cancerqld.org.au)

If you have contacted your utility provider and they won't help you, you can complain to one of the following ombudsman schemes:

- **Energy and Water Ombudsman Queensland, 1800 662 837**
- **Telecommunications Industry Ombudsman, 1800 062 058.**

You might consider refinancing to manage your debt. This involves replacing an existing loan with a new one, or extending your loan. Sometimes unscrupulous or shady lenders take advantage of people in financial difficulty. They might offer refinancing or debt consolidation deals that lead to more problems. Sometimes they charge very high establishment fees and interest rates, and make the loan term very short, even for a big loan. The lender usually knows you won't be able to make repayments, but they can obtain fees, charges and interest from you. This is called predatory lending. Before you refinance, seek independent advice from a financial planner or financial counsellor. If you think you have a loan with a predatory lender, speak to a lawyer or **call 13 11 20** for more information.

You might decide that you need to sell one of your assets to repay your debts. Here are some things to keep in mind:

- If the asset is mortgaged (such as a home), you need to get the lender's written consent to sell it. Contact the bank before you put it on the market.
- Check if you will be charged any fees for repaying the loan early. This sometimes happens with fixed rate loans. If there are fees, you might want to use the sale money to pay off different bills and debts.
- Some assets don't hold their value well. For example, if you are selling your car to pay off your car loan, be aware that the money from the sale might not cover the outstanding loan amount.
- You may be able to negotiate a repayment arrangement while the asset is being sold.

In some special circumstances, you can ask the bank

to write off (release) your debt altogether. This is rare, and is usually only an option for people who have been receiving Centrelink benefits for a long time and have no assets except household goods and tools of trade. A lawyer or financial counsellor can help you apply to have your debts released. **Call on 13 11 20** for more information.

#### **If a creditor is taking you to court**

- If you receive an official court document, like a statement of claim, it's important to obtain legal advice straightaway. You have only 28 days from the date the claim was served on you to respond or file a defence.
- You should never ignore a statement of claim. You may have the right to get the statement of claim stayed (put on hold) and lodge a dispute in an EDR. This may give you the opportunity to make a repayment arrangement and avoid judgement being obtained against you. If you don't respond within 28 days, the creditor can get a default judgement against you. This means the court will order that you must pay the money to the creditor. If you don't, the creditor may be able to take some of your income and assets to repay what you owe, unless or until an application is made to have a default judgement set aside (which can be costly).
- Sometimes, dodgy debt collectors can give you documents that look like a statement of claim but aren't. This is a tactic used to frighten people who owe money to get them to pay the debt. This is fraud and it is against the law. If you are not sure whether the statement of claim you have received is genuine, see a lawyer immediately.

You might be able to get early access to your superannuation to pay off your debts. This is only available for certain types of debts. Before accessing your superannuation early, be careful to check your insurance entitlements. Many funds have insurance attached to superannuation accounts, with premiums deducted automatically from your preserved amount. If you withdraw all of your super, you may no longer be up to date with insurance premiums.



# Superannuation and cancer

## Many people with cancer have concerns about superannuation.

### Finding all of your superannuation

It's common for people to have several superannuation accounts, especially if they have changed jobs or done casual or part-time work. Sometimes it can be difficult to keep track of where all your superannuation is held. The Australian Taxation Office (ATO) keeps records of all superannuation accounts held by taxpayers in Australia. You can also use the ATO's SuperSeeker service. This service only locates superannuation that has been reported by the fund as lost or unclaimed. This means the fund has not been able to contact you, or it has not received any contributions in the past five years. Call the ATO Superannuation Infoline on 13 10 20 or visit [www.ato.gov.au/super/](http://www.ato.gov.au/super/)

### Rolling your superannuation into a single fund

Keeping all of your superannuation in one account has many benefits, including:

- Paying one set of fees.
- Making it easier to keep track of where your money is invested.
- Before you roll over your super into a single fund (consolidate), you should check whether you will:
  - Lose any insurance benefits that you are entitled to.
  - Pay any exit or transfer fees.

If you decide to consolidate your accounts, contact the fund that you want to invest your superannuation in. This can be one of your existing funds or a new one. Usually the fund you choose will organise the rollover of superannuation for you.

If you are unsure about whether to roll over your superannuation, seek professional advice from an accountant or financial planner.

### Accessing superannuation

People aged 65 and over, or aged 55–64 and permanently retired can access their superannuation as a lump sum or an income stream. The tax paid on superannuation will depend on age. People aged 55–64 who are still working can usually access their super before they retire under the ATO's transition-to-retirement rules. People in this age group who are still working can access their superannuation as a non-commutable income stream to top up their salary. Non-commutable means that it cannot be converted to a lump-sum payment and must instead be taken as a pension or annuity. Depending on the fund, payments may be made fortnightly, monthly, quarterly or annually. You can receive up to 10 per cent of your superannuation

account balance each year. The tax you pay on your superannuation will depend on age.

People aged under 55 in Australia, can access their superannuation when they reach the minimum age set by law (the preservation age). This is usually 55 years old. However, under certain circumstances (called 'grounds'), the law allows access to superannuation earlier. Grounds for early access to superannuation vary between funds, and some funds don't allow it at all. Applicants need to check with their fund to see if access to superannuation early is possible. If you apply for access to superannuation due to terminal illness, your payments will not be taxed. Payments made under all other grounds will be taxed.

Premiums for insurance attached to superannuation accounts are often deducted directly from the preserved amount. This means that if you withdraw all of your super, you may no longer be up to date with insurance premiums. This can affect any claim made. Before accessing superannuation early, applicants need to make sure they have investigated their insurance entitlements. If in doubt, talk to a financial planner.

### Tax on superannuation

For people over 60, any superannuation payments received from a taxed fund will be tax-free, regardless of whether you are still working.

For people under 60, superannuation payments are assessable income and are taxed at your marginal tax rate, plus the Medicare levy. You may be eligible for a 15 per cent tax offset to use against any other tax paid in the financial year. The exception to this rule is where you receive your super early due to terminal illness. In this case, the lump-sum payment of the preserved amount, as well as any insurance benefits, will be tax-free. If in an untaxed superannuation fund, any payments received will be taxable at the claimant's marginal rate plus the Medicare levy, regardless of age. However, if you are 60 or over when you receive an income stream payment, you may be eligible for a 10 per cent tax offset.

### Total and permanent disability (TPD) insurance

- To be eligible for TPD benefits, you must show that you can't ever return to your usual job or any other work that fits your education, training or expertise. You don't have to be unfit for any work at all. For example, if you have only ever done manual work and you can no longer do that, it won't matter if you could possibly do office work. There is usually a six-month qualifying period. This means you will usually have to wait six months after becoming unable to work before your claim will be assessed. TPD insurance is usually paid out as one payment (lump sum). If it is paid into your superannuation fund, you can apply for an early release of the benefit to you on the basis of total and permanent disability. The ATO website explains the procedure.



- Death and terminal illness cover
- Some funds have death and terminal illness cover attached as a default option. You may be able to access this insurance if you are diagnosed with a terminal illness, even when the insurance is called death cover or life insurance. You will usually need to provide medical certificates from two doctors that certify you have a terminal medical condition. Many life insurance policies require that the medical certificates state you have a prognosis of 12 months or less. Check your policy for the requirements for accessing your insurance. Superannuation funds pay out death benefits, which are made up of super contributions

plus any insurance benefits. Death benefits are paid if a member dies while still in a fund. Sometimes a death benefit will be paid if you die a short time after leaving the fund. Please check with your super fund. Most funds let you nominate whom you want your death benefit paid to.

Options include:

- Non-binding nomination – This guides the fund, but the fund still decides who receives the death benefit. For example, if you have dependants but nominate a person who doesn't financially depend on you, the fund may decide to pay the benefit to your dependants.

- Binding nomination – The fund must pay the benefit to the people you nominate, such as:
- Your dependants (spouses, children under 18 and other people financially dependent on you).
- Your ‘legal personal representative’, who must distribute your benefit according to your will, or according to law if you have no Will.

If you do not make a death benefit nomination, the fund will decide who should receive your death benefit payment.

### Claiming a death benefit

If you think you are entitled to claim a death benefit from your loved one’s superannuation fund, contact the fund immediately. You may need to provide details of your relationship and how you were financially dependent on the deceased. The superannuation fund will let you know whether any tax is payable on a death benefit.

### Super payouts and Centrelink

Receiving a lump-sum payment or income stream from your superannuation fund may affect your entitlement to receive Centrelink payments. If you currently receive payments from Centrelink, you need to let them know within 14 days if your circumstances change. This includes receiving a new payment from your super fund. If you don’t tell Centrelink about the change, you may need to pay back some or all of your Centrelink benefits. For more information, visit your local Centrelink office, log onto [humanservices.gov.au](http://humanservices.gov.au) or call the Self Service line on 13 62 40.

### Appeals and complaints

If you are unhappy with your superannuation fund’s decision, you should first complain in writing to your fund. A sample complaint letter is available on the Superannuation Complaints Tribunal (SCT) website, [sct.gov.au](http://sct.gov.au). The SCT is an independent dispute-resolution body that deals with superannuation-related complaints and appeals. If you do not receive a response from your fund within 90 days, or if you are not satisfied with the response, you can complain to the SCT in writing. For more information, **call the SCT on 1300 884 114**.

Grounds for early access to your superannuation	
<b>Medical treatment</b>	You have medical bills, or quotes for treatment, for yourself or a dependant. The billsm must be unpaid - you cannot be reimbursed for bills that you ahve already paid. You will need to apply to the Department of Human Services (DHS) and provide letters from two registered medical practitioners, one of whom must be a specialist.
<b>Medical transport</b>	You have unpaid medical transport bills for yourself or a dependant. You will usually need to apply to DHS and provide letters from two registered medical practitioners, one of whom must be a specialist.
<b>Mortgage assistance</b>	You need to prevent the sale of your home by your home lender (mortgagee). The lender must have indicated, in writing, its intention to foreclose. You can only apply if you are in arrears, the house is in your name and it’s the house you normally live in (not an investment property). You will usually have to apply to DHS.
<b>Home modifications</b>	You need money to pay for essential modifications to your home if you or one of your dependants has a disability. You will usually have to apply to DHS.
<b>Funeral costs</b>	You need to pay for the funeral, burial, cremation or other expenses related to the death of a dependant. You will usually have to apply to DHS.
<b>Palliative care</b>	You need to money to pay costs related to palliative care for youorself or a dependant. You will usually have to apply to DHS.
<b>Terminal illness</b>	Two doctors, including one specialist, have certified that you are likely to die within 24 months. You should apply directly to your super fund.
<b>Permanent incapacity</b>	You are unable to ever treturn to your usual occupation, or another occupation for which you are reasonably qualified. You should apply directly to you super fund.
<b>Severe financial hardship</b>	You have been receiving an eligible income support payment from Centrelink for at least 26 continous weeks, and you are unable to meet immediate and reasonable living expenses. Aply directly to your super fund, attaching a Q230 form from Centrelink. Yoi can withdraw up to \$10,000 each year.



# Legal, financial or work issue?

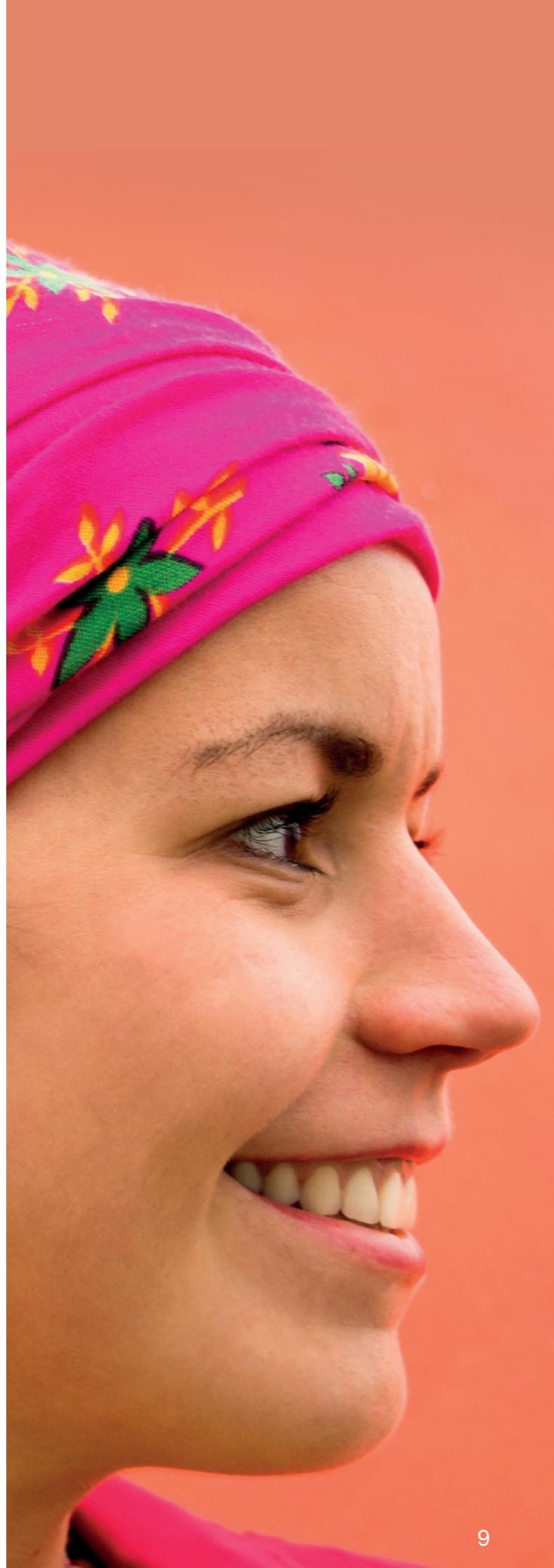
## Did you know...

- You might be able to access your super before you retire?
- You might have insurance attached to your super, which can cover you if you have to stop working?
- You can ask the bank to defer your mortgage or credit card repayments, if you have to take time off work for treatment?
- It is unlawful to discriminate against someone because they have cancer?
- You might be entitled to flexible working arrangements due to your treatment?
- The Cancer Council Pro Bono Program can help if you or someone in your family has cancer, and you need workplace, financial or legal advice. We can assist you with:
- Legal issues
- Financial planning
- Small business accounting
- Workplace advice.

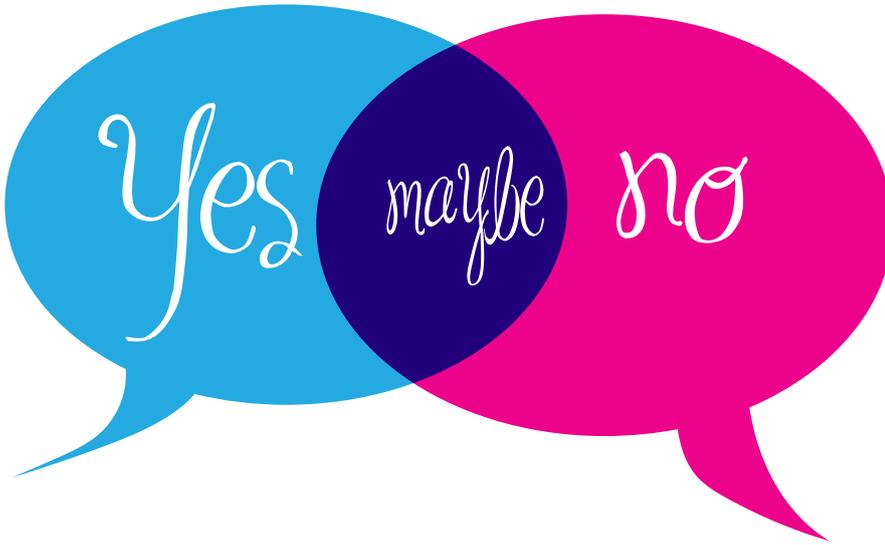
### How can we help you?

- Drafting wills
- Early access to superannuation
- Mortgage hardship variations
- Credit and debt issues
- Insurance claims and disputes
- Managing workplace issues before, during and after treatment
- Budgeting
- Debt management
- Transitioning to retirement
- Anyone affected by cancer can ask for assistance with legal, financial or workplace issues. We will do our best to help you, but we may not always be able to assist.
- The Cancer Council Pro Bono Program connects you with a professional who volunteers their time. Usually, you will meet them at their office, but if you are not well enough to attend, they may be able to visit you in hospital or at home. If you speak a language other than English, we can arrange an interpreter for you. The professionals who volunteer to help through the Cancer Council Pro Bono Program include:
- Lawyers
- Financial advisers
- Small business accountants
- Human resources/recruitment specialists

An oncology social worker can refer you directly or you can call **13 11 20**.



# WANTED!



## People affected by brain tumours and their families

We are looking for people who have been diagnosed with brain tumours or family members or friends who support them, to take part in a project to build better brain tumour patient resources.

This is your opportunity to have input into patient information materials, to ensure they meet your needs.

60 - 90 minute discussion groups will be held in Brisbane, Sydney and Melbourne.

### For further information, contact:

[secretary@btaa.org.au](mailto:secretary@btaa.org.au)

1800 857 221

[www.btaa.org.au](http://www.btaa.org.au)

This project is being conducted by the Brain Tumour Alliance Australia, with support from The University of Queensland.

This project is a Cancer Australia *Supporting people with cancer* Grant initiative, funded by the Australian Government.

## About the Brain Tumour Support Service

Cancer Council Queensland's Brain Tumour Support Service provides free information, support and referral to people diagnosed with a benign or malignant brain tumour, their families and friends.

The service provides:

- Information about brain tumours, treatment, support agencies and rehabilitation services.
- Referral to Cancer Council Queensland's practical support program and counselling service.
- Regular information sessions in our Brisbane office, providing opportunities to meet with other people who have been impacted by a brain tumour and hear guest speakers discuss topics of interest.
- Regular newsletters offering up-to-date information, stories and support.
- For further details on the Brain Tumour Support Service, visit: [www.cancerqld.org.au/get-support/cancer-emotional-support/brain-tumour-support](http://www.cancerqld.org.au/get-support/cancer-emotional-support/brain-tumour-support).



Further information and support is available at [cancerqld.org.au](http://cancerqld.org.au) or by calling Cancer Council 13 11 20.