

# Managing your outgoings

## ✔ Debt

When you've got debt, creating a budget can help you manage through your illness. Sorted's online budgeting tool, debt calculator and guides on [sorted.org.nz](https://sorted.org.nz) can help you figure out how much you owe, what your rights are, and how to reduce your debt faster.

You don't have to do this alone - free budgeting help is available through MoneyTalks (0800 345 123), Family Services or the Salvation Army.

## ✔ Housing

Whether you are renting, boarding or own your home can affect your options for managing your housing expenses.

If you're renting or boarding, there are some simple steps in our serious diagnosis guide for how to talk to your landlord and plan for your illness. It's also important to know your rights and obligations, and where to go to get help.

For homeowners, our online guide includes a checklist of how to talk to your bank, what to ask, and how using your equity can help you manage your finances during your illness.

## ✔ Legal resources

Legal help can seem expensive and hard to find, so online there's a list of both free and paid legal resources. From popping down to your local Citizen's Advice Bureau to getting in touch with a private lawyer, the checklists and contact details will help you on your way.

Scan this QR code

to read the full guide on

[sorted.org.nz/seriousdiagnosis](https://sorted.org.nz/seriousdiagnosis)



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# Serious diagnosis?

Cancer Society, Support Crew and Sorted have a guide to help you manage your money after being diagnosed with a serious or terminal illness.

# Working through it when life changes

When you or a loved one receives a diagnosis of a serious or terminal illness, the news can feel overwhelming. Life doesn't usually pause and let us process, either. Just the paperwork involved with this kind of diagnosis can be daunting – from managing your everyday expenses to seeking legal help.

So Cancer Society, Support Crew and Sorted have put together a guide to help you consider what you need and where to find it. If you'd like to know more, scan the QR code on the back of this brochure to go to our full guide to managing your money after a serious diagnosis.

It can help to split your financial life by category – your incomings (managing your income, benefits, entitlements) and your outgoings (managing your expenses, debts and fees).

## Managing your incomings

### ✔ Talking to your employer

A serious illness will likely require some time off work. How much leave you have and how you manage your income during that time will vary depending on your job.

Our online guide suggests what to say to your employer, explains your rights and obligations, and lists where you can go for help.

### ✔ Government help

Whether you are already receiving assistance or not, a serious illness will change what you're entitled to. You'll find some resources in our online guide to help you figure out what you might be able to apply for and who to speak to.

### ✔ Insurance claims

If you have insurance, our online guide includes tips on getting in touch with your insurer and managing your claim.

### ✔ Other options

Depending on your income, employment and housing situation, there might be some lesser-known options for you to consider. You'll find these in our online guide, with a list of some accessible and affordable options (mostly free!) for you to see a financial adviser.

