

Financial Supports

Living with cancer can affect your income and finances. You may have questions about this such as:

- What will happen if I cannot work and have no income?
- How will I pay my bills?

This handout offers information on financial supports that may be available to you. This list is for information only. The Central East Regional Cancer Program does not represent or support any organization or individual on this list.

Ontario government disability programs (based on your income)

Organization	For more information
Ontario Works (OW) – Social Services <ul style="list-style-type: none"> • Offers financial support if you do not have enough money for food and housing. • May offer you benefits for emergency dental care, prescription medications, and medical transportation. 	<p>Call the office closest to you.</p> <p>Durham Region: 905-666-6239 Haliburton: 1-888-999-1142 Kawartha Lakes: 1-888-999-1142 Northumberland County: 905-372-6846 Peterborough: 705-748-8830 Scarborough: 416-397-0330</p> <p>Website: mcss.gov.on.ca/EN/MCSS/PROGRAMS/SOCIAL/ow/index.aspx</p>
Ontario Disability Support Program (ODSP) <ul style="list-style-type: none"> • Offers financial support if you have a disability and do not have enough money for food and housing. • May offer you benefits for dental care, prescription medications, and medical transportation. 	<p>Call the office closest to you.</p> <p>Durham Region: 905-440-1030 or 905-440-1079 Lindsay: 705-324-6128 Orillia: 705-325-7408 Peterborough: 705-742-9292 Scarborough: 416-212-2807</p> <p>Website: mcss.gov.on.ca/en/mcss/programs/social/odsp</p>

Federal government programs

Organization	For more information
<p>Employment Insurance (EI)</p> <p><u>Sickness benefits</u> provide you with financial support if you cannot work for medical reasons.</p> <p><u>Family Caregiver benefits</u> provide you with financial support if you need to take time away from work to care for a critically ill or injured person.</p> <p><u>Compassionate Care benefits</u> provide you with financial support if you need to take time away from work to care for a person of any age who needs end of life care.</p>	<p>Call: 1-800-206-7218</p> <p>Website: canada.ca/en/services/benefits/ei.html </p>
<p>Canada Pension Plan (CPP) – Disability Benefits</p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> • Are under the age of 65, and • Made enough contributions to CPP, and • Have a mental or physical disability preventing you from working, or a long-term disability of indefinite duration, or is likely to result in death. <p>Ask about the Canada Pension Plan Post-Retirement Disability Benefit if you have been collecting your Canada Pension Plan Retirement Benefits for more than 15 months.</p>	<p>Call: 1-800-277-9914</p> <p>Website: canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html </p>
<p>Canada Disability Benefit</p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> • Are a Canadian resident and have filed your income tax for the previous year. 	<p>Call: 1-833-486-3007</p> <p>Website: canada.ca/en/services/benefits/disability/canada-disability-benefit.html </p>

<ul style="list-style-type: none"> • Are between 18 and 64 years old and living with a disability. • Have already been approved for the Disability Tax Credit. <p>See how much you could receive by using the Canada Disability Benefit Estimator found at estimateurpcph-cdbestimator.service.canada.ca/en</p>	
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Workplace programs (May be offered by your employer)

Organization	For more information
<p>Short Term Disability (STD)</p> <p>A monthly benefit offered if you are not able to work for a period of time because of:</p> <ul style="list-style-type: none"> • A non-job-related injury, or • Illnesses 	<p>Talk to your employer, Human Resources Department or your STD plan provider to see if this benefit is available to you.</p>
<p>Long Term Disability (LTD)</p> <p>A monthly benefit offered if you need to be off work for a long period of time due to an illness that prevents you from working.</p>	<p>Talk to your employer, Human Resources Department or your LTD plan provider to see if this benefit is available to you.</p>

Government senior's programs

Organization	For more information
<p>Canada Pension Plan (CPP) Retirement Benefits</p> <p>A monthly benefit that replaces part of your income after you retire until your death if you are:</p> <ul style="list-style-type: none"> • 60 years of age or older, and • Have made one valid contribution to CPP. <p>You need to apply for this benefit.</p>	<p>Call: 1-800-277-9914</p> <p>Website: canada.ca/en/services/benefits/publicpensions.html </p>

<p>Old Age Security (OAS)</p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> • Are 65 years of age or older, and • Are a Canadian citizen. <p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	<p>Call: 1-800-277-9914</p> <p>Website: canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html </p>
<p>Guaranteed Income Supplement (GIS)/GAINS</p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> • Are 65 years of age or older, and • Live in Canada, and • Receive the OAS Pension, and • Have an income below a specific amount. <p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	<p>Call: 1-800-277-991</p> <p>Website: canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html </p>
<p>Allowance for Survivor</p> <p>A monthly benefit offered if:</p> <ul style="list-style-type: none"> • You are 60 to 64 years of age, and • You live in Canada, and • Your spouse or common-law partner has died (and since their death you have not remarried or become a common-law partner to another person), and • Your annual income is below a specific amount. <p>You need to apply for this benefit.</p>	<p>Call: 1-800-277-9914</p> <p>Website: canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html </p>

Charitable organizations

You may be eligible for financial support from charitable organizations.

Organization	For more information
Canadian Breast Cancer Support Fund Offers financial support if you do not have enough money: <ul style="list-style-type: none">• For food and shelter, and• Other expenses related to your breast cancer treatment.	Call: 416-233-7410 Website: breastcancersupportfund.ca Email: info@breastcancersupportfund.ca
Canadian Cancer Society Travel Treatment Fund Offers financial support for travel expenses. A financial assessment is required for this program. You can apply for this fund once a year while you are having cancer treatment.	Call: 1-800-263-6750 Website: cancer.ca/en/living-with-cancer/how-we-can-help/transportation Email: transportation@cancer.ca
Craig's Cause Pancreatic Cancer Society Offers financial support if you: <ul style="list-style-type: none">• Are diagnosed with pancreatic cancer, and• Meet specific financial criteria.	Call: 1-877-212-9582 Website: craigscause.ca Email: info@craigscause.ca
CURE Foundation Financial Assistance Program Offers financial support if you: <ul style="list-style-type: none">• Are diagnosed with breast cancer, and• Meet specific financial criteria. In collaboration with Cold Crowns , low-income breast cancer patients can now apply for a one-time grant of up to \$2000 to assist with the cost of cold capping through Cold Crowns.	Call: 1-888-592-CURE (2873) Website: curefoundation.com Email: infocure@curefoundation.com

High Heal Diaries Financial Support Offers financial support if you: <ul style="list-style-type: none"> • Are diagnosed with breast cancer, and • Having cancer treatment. 	Call: 416-274-1992 Website: highhealdiaries.com Email: highhealdiaries@gmail.com
Kelly Shires Breast Cancer Foundation Offers financial support if you: <ul style="list-style-type: none"> • Are diagnosed with breast cancer, and • Having cancer treatment. 	Email: info@kellyshiresfoundation.org
The Leukemia and Lymphoma Society of Canada Offers one-time financial support for travel if you have a blood cancer.	Call: 1-833-222-4884 Website: bloodcancers.ca/i-have-blood-cancer/how-we-can-help/one-kilometer-time-transportation-subsidy-program Email: info@bloodcancers.ca
Shine Through the Rain Foundation - The Rainy Day Fund Offers financial support if you: <ul style="list-style-type: none"> • Are receiving cancer treatment and • Need help with transportation, rent, utilities, or phone expenses. 	Call: 905-477-7743 or 1-866-753-0303 Website: shinethroughtherain.ca Email: info@shinethroughtherain.ca

Scholarships

Organization	For more information
The Emily Duff Scholarship Offers a one-time \$2000 scholarship if you: <ul style="list-style-type: none"> • Are a full-time student in a college or university program in Canada, and • Receiving cancer treatment. 	The Emmy Duff Scholarship Foundation c/o: Graeme Duff 4 Glengrove Avenue West Toronto, Ontario, M4R 1N4 Website: emmyduffscholarship.org Email: info@emmyduffscholarship.org

<p>You can be in any year of a program but need to be registered for the fall term.</p>	
<p>Pink Pearl Scholarship</p> <p>Offers a \$1,000 scholarship if you:</p> <ul style="list-style-type: none"> • Have been diagnosed with cancer, and • Self-identify as a Canadian female, and • Are between the ages of 18 and 40, and • [Involved in the community, and • Attending college or university (or registered to attend). 	<p>Pink Pearl PO Box 259 Niagara-on-the-Lake, ON, L0S 1J0</p> <p>Website: pinkpearlcanada.org</p> <p>Email: info@pinkpearlcanada.org or programs@pinkpearlcanada.org</p>

Personal resources

<p>You may need to access personal resources such as:</p> <ul style="list-style-type: none"> • Savings • RRSPs • Property • Critical Illness Insurance • Private Long-Term Disability • Disability Insurance for a mortgage/loan or credit cards • Life or Long-Term Care Insurance 	<p>You may want to talk with a financial planner, investment planner, bank manager, or credit counsellor to help you make decisions.</p>
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Drug (medication) coverage

Organization	For more information
<p>Trillium Drug Program</p> <p>Offers financial support for prescription medications if you:</p> <ul style="list-style-type: none">• Are under the age of 65, and• Have high prescription medication costs compared to your household income. <p>You need to pay an annual deductible. This amount is based on your household income (taken from your annual tax return) and calculated at the time of your application.</p>	<p>Trillium Drug Program Ministry of Health P.O. Box 337 Station D Etobicoke ON, M9A 4X3</p> <p>Call: 1-800-575-5386</p> <p>Website: ontario.ca/page/get-help-high-prescription-drug-costs</p> <p>Talk to your pharmacist or a cancer centre social worker if you have questions about this.</p>

Other programs

Organization	For more information
<p>Wellspring Money Matters</p> <p>You can:</p> <ul style="list-style-type: none">• Access financial counselling• Be connected with a case manager who can help you with income replacement and drug compensation programs.	<p>Website: wellspring.ca/online-resources/money-matters</p>

Ask to talk to a cancer centre social worker if you have any questions or concerns about the information in this handout.

This handout was created by the Patient Education Program at the Durham Regional Cancer Centre/Lakeridge Health. It was last reviewed in July of 2025.