Benefits and financial support

Living well with AL amyloidosis Infosheet

This Infosheet provides information on helpful things to think about regarding work and finances when living with AL amyloidosis. This includes information on the main benefits and allowances that may be available to you as a patient or a carer of an AL amyloidosis patient.

Whether you are newly diagnosed with AL amyloidosis or have been living with the condition for some time, it is a good idea to plan for your financial future. This Infosheet can help if you are planning ahead or if you are experiencing unexpected financial concerns. If you are a carer of a patient with AL amyloidosis, you may also find this Infosheet useful.

Where do I start?

A useful starting point is to assess your current financial situation. This can help to identify any possible effects your AL amyloidosis could have on your finances. It may also be helpful to talk through your finances with a bank manager or an independent financial advisor. It is not possible to know exactly what will happen in the future and how it will affect you or your finances.

However, taking sensible steps and planning for what might happen can help reduce some financial worry.

Can I keep working?

AL amyloidosis affects different people in different ways. Whether you will need to give up work or not will depend on the nature of your job and how your AL amyloidosis and treatments are affecting you. It is also important to think about how your family and caring situation is affected. Your healthcare team can offer advice about how AL amyloidosis and your treatment plan will affect you, which could help you make decisions about work.

If you can take your treatment at home, this can allow you to carry on working during some of your treatment. However, it is important to understand that you are likely to have good days and bad days with treatment. This may mean sometimes you will not be well enough to work. You will probably need to take some time off at certain points. Similarly, the side effects and complications of AL amyloidosis can limit what you are able to do. This usually means it is a good idea to speak to your employer early, to explain the situation.

Speaking to your line manager and human resources (HR) department can help you to put in place support you will need. Your employer is required to make changes to help you, known as 'reasonable adjustments, where possible. This could include changing working hours or providing equipment to help you. You may also be able to get extra help with an Access to Work grant.

For more information see **gov.uk/access-to-work**
For information specific to Northern Ireland, see **nidirect.gov.uk**

While some patients manage to continue working, other patients find a change of job is necessary, especially if their work is physically strenuous. Others decide that early retirement is best. Carers and family members who are providing support may also need to adjust their working lives.

Most financial worry for AL amyloidosis patients comes from having to reduce working hours or giving up work completely and the resulting loss of income. It is normal to worry if you find yourself having to manage on a reduced income. Taking practical and sensible steps can help.

Pensions

If you have a work pension plan, check your entitlements under the scheme, according to your change in circumstance. For example if you are unable to work for a while or are considering early retirement. If you have a private pension it may help to discuss your financial situation, needs and concerns with an independent financial adviser.

If you are considering early retirement because of ill health then you should discuss this with your doctor, your pension provider and HR department at work.

Mortgages

If you do not have mortgage payment protection insurance (PPI) and are experiencing financial difficulties then you should let your mortgage lender know as soon as possible. Your lender must consider ways to help you make your payments. Sometimes it is possible to suspend payments for a short time, pay only the interest part of the mortgage or extend the term of your mortgage. Sometimes remortgaging can release some money.

If you are receiving Universal Credit, Income Support or certain other benefits, then you may be entitled to help with the interest part of your mortgage repayments.

Energy bills

Sometimes, patients might experience symptoms from AL amyloidosis that mean they feel cold more than normal. This may also result from side effects of treatment. You may need to increase the heating in your home, which might cause worry about higher bills. Some energy companies have special offers for people on low income or who need help paying their bills.

Some of these include:

- Energy Company Obligation – larger suppliers have to help low income or vulnerable households (which includes those living with long-term disability or illness) to save on their bills
- The Priority Services Register – this can give you access to free extra services and prevent your services being cut off if you fall behind on your payments
- Warm Home Discount scheme – this scheme gives a rebate on energy bills in winter to those receiving certain benefits or those on a low income

Check with your energy provider to see if they can help you reduce your bills in any other way.

How can budgeting help?

Budgeting is key to managing your finances. It will make you aware of your income and expenses and how you can balance them to stay out of debt.

To start with, make a list of any regular income and valuable items such as property (assets) that you may have. This list may include savings accounts, investments, pension schemes, endowments and existing insurance policies. Then make a list of your regular outgoings and financial commitments including bills and debts.

Work out how much money you have left once you have paid all your essential outgoings. After you have worked this out, you know what you have left for your non-essential expenses. Try to reduce these – there might be things you do not need which you could cut back on.

This can be challenging at first but with practice, can become an everyday habit that really helps to manage your finances. The following tips might be useful to help you to spend less and stay in budget:

- Make use of special offers or discounts at hairdressers, shops, and other necessary service providers
- Turn off all electrical appliances rather than leaving them on standby. Turn off lights when you are not in the room
- Take out a pre-budgeted amount of cash and only use that for the week. Leave your credit or debit card at home so you are not tempted to spend more
- Keep a spending diary. Making a note of all your spending can be very useful and eye-opening – small amounts may not seem like much, but they can add up

If this does not balance the budget, you can try to reduce your essential expenses like your energy bills, mortgage and food bills to prevent you getting into debt. However, you should never cut essential expenses in a way that could affect you and your health, such as not eating enough healthy food or not heating your home.

A few ways to reduce essential costs include:

- Shop for deals at supermarkets. Often buying in bulk can be cheaper
- Go shopping once, and stick to a pre-planned list. Shopping when you are hungry or bored can tempt you into spending more than you need to. Online food shopping can be a good way to help you stick to a list and stop you picking up extra unnecessary items
- Use all your fresh produce and do not let it go to waste. If you are unlikely to use it all before the use-by date, freeze it or make a meal using it and freeze the meal
- Make your own meals and drinks at home instead of having meals and drinks out or getting a take-away
- Alter your mortgage payments, if you can
- Switch energy supplier to a cheaper one
- Change your mobile phone package so you are only paying for what you need and use
- Move to a home with lower rent

Increasing your income

If you are struggling to cover your costs even after budgeting, there may be ways you can try to increase your income. If you are unable to increase your working hours, possible alternatives include:

- Claiming any benefits you are entitled to (see page 6)
- Making any relevant insurance claims. For example you may be able to claim if you have income protection, critical illness or private medical insurance
- Claiming any tax rebates you may be due. Contact HM Revenue and Customs for more details and to make a claim

What do I do if I am in debt?

If financial problems mean that you are getting into increasing debt or you cannot pay off the debts you already have, it is important to seek help as soon as you can. This can be a very difficult step but remember that the longer you wait, the longer the debt has to build up. Make sure that you are receiving all the benefits and help you are entitled to. Look online at **gov.uk**, speak to a social worker or go to your local Citizens Advice.

If possible, try to deal first with any priority debts, such as outstanding mortgage or rent payments and utility bills. If you are unable to pay your bills, it is important to explain the reasons to your creditors – they may be prepared to accept reduced payments if they are aware of your circumstances. If you need to temporarily stop payments, ask if they will also freeze interest and penalty fees. This will stop your debt from increasing.

Further help regarding debt can be obtained from the National Debtline and from your local Citizens Advice. See page 17 for other useful organisations.

To contact Citizens Advice for help visit **citizensadvice.org.uk** or for advice in Northern Ireland see **adviceni.net**

What benefits could I apply for?

In general, the benefits system is the same across the UK. Unless otherwise specified, the information in this Infosheet applies in all four UK countries (England, Scotland, Wales and Northern Ireland). There are a number of different benefits and tax credits you may be able to claim. The type and number of different benefits available vary from person to person. This may be affected by:

- Any savings you have
- Your income, including your partner's income
- Benefits and pensions you and anybody living with you are currently receiving
- Outgoings you have such as rent, mortgage payments and childcare payments
- Your age
- Where you live

The benefits system, types of benefits and who can qualify for benefits can change yearly. Tools and benefits calculators such as **entitledto** and **Turn2us** can be useful to understand what you may be eligible for (see pages 18 and 19 for details).

The most common, current benefits you may be entitled to include:

- Personal Independence Payment (PIP) – if you are aged between 16 and the State Pension age
- Attendance Allowance – if you are over the State Pension age and you have care needs
- Statutory Sick Pay or Employment Support Allowance – if you are unable to work
- Universal Credit – if you have low income
- Carer's Allowance or Carer's Credit – if you care for someone who has AL amyloidosis

Further information about each benefit or credit can be found on the following pages. A summary of these benefits can be found in Table 1 on page 12.

Personal Independence Payment (PIP)

There are two parts to PIP. There is a daily living part, if you need help with everyday tasks. There is also a mobility part, if you need help with getting around. You can claim for one of these parts or both.

To claim PIP you must meet all the following criteria:

- Aged between 16 and State Pension age
- Have a long term physical or mental health condition or disability
- Have difficulty doing certain everyday tasks or moving around
- You expect the difficulties to last for at least 12 months from when they started

You can get PIP whether or not you are working. How much you receive will depend on the extent to which your AL amyloidosis affects your day-to-day living and mobility.

PIP has replaced Disability Living Allowance (DLA). Anyone claiming DLA will be contacted by the Department for Work and Pensions (Department for Communities in Northern Ireland) and asked to make a new claim for PIP. Until you are contacted you will continue receiving DLA. If you live in Scotland you need to apply for Adult Disability Payment (ADP) instead.

In 2025 the Government announced changes to PIP. These changes mean the criteria for those applying for PIP will be

stricter. These changes will not be immediate because they must go through a government process.

Details of PIP at **gov.uk/pip**

Disability Living Allowance (DLA)

DLA was previously a benefit for people who had personal care needs or difficulty with walking because of either a physical or mental disability. Unless you are under 16 you cannot make a new claim for DLA and must claim PIP instead.

If you are already receiving DLA, you will have to make a new claim for PIP. However, you do not need to do anything until the Department for Work and Pensions (Department for Communities in Northern Ireland) contacts you. If you are receiving DLA and were born on or before 8 April 1948 (or 20 June 1951 in Northern Ireland), then you will continue to receive it.

Details of DLA at **gov.uk/dla-disability-living-allowance-benefit**

Adult Disability Payment

Adult Disability Payment is a benefit for adults living with disabilities in Scotland. It replaces DLA and PIP. There are two parts to ADP. There is a daily living part, if you need help with everyday tasks. There is also a mobility part, if you need help with getting around. You can claim for one of these parts or both.

You can apply for this if you have a disability or long-term physical or mental health condition or a terminal illness. You must also be aged between 16 and the State Pension age.

You do not need to apply if you are already receiving PIP or DLA from the Department for Work and Pensions. Social Security Scotland will move your benefit to Adult Disability Payment for you.

Details of ADP at **mygov.scot/adult-disability-payment**

Attendance Allowance (AA)

This allowance is paid to people over the State Pension age and who need help with their personal care. AA does not cover mobility problems. This allowance has 2 different rates depending on how much help you need. You can claim AA even if you do not have a carer.

Details of AA at **gov.uk/attendance-allowance**

Disability premiums (DPs)

You qualify for DPs if you are getting certain benefits because of a health condition, including PIP or AA.

DPs are extra amounts of money added to other specific benefits that you receive.

These benefits are:

- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Housing Benefit

Details of DPs at **gov.uk/disability-premiums**

Statutory Sick Pay (SSP)

You may be entitled to SPP if you:

- Are employed
- Earn at least £125 a week (before tax)
- Are unable to work because of ill health or disability

SSP is paid by employers at a fixed rate of £118.75 a week and it is paid for up to 28 weeks. If you have contractual or occupational sick pay in the terms of your employment, then you may be entitled to this as well as SSP.

Details of SSP at **gov.uk/statutory-sick-pay**

Employment and Support Allowance (ESA)

ESA is for people who have a health condition or disability that affects how much they can work and who are not getting SSP. It offers financial support if you are unable to work, or personal help to enable you to work. Most new claimants will receive 'new style' ESA. You need to have made enough National Insurance contributions to receive this. You may receive Universal Credit as well (see next section).

Some existing claimants receive contribution-based or income-related ESA (depending on their level of National Insurance contributions).

Details of ESA at **gov.uk/employment-support-allowance**

Universal Credit

Universal Credit is a benefit for people who are out of work, cannot work, or are on low income. It is a single means-tested benefit paid to people of working age. It replaces most means-tested benefits including:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

- Income Support
- Housing Benefit
- Working Tax Credit (this scheme has already ended)
- Child Tax Credit (this scheme has already ended)

Universal Credit consists of a standard allowance. There are extra amounts in some circumstances. This can include if you have a health condition which limits your ability to work.

New claimants now apply for Universal Credit, rather than for the individual benefits that it replaces.

If you are on other benefits but have a change in circumstances, such as leaving a job, you will also have to claim Universal Credit.

Other people who are claiming existing benefits will be gradually moved to Universal Credit, in a process called 'managed migration'. The Government currently expects all households to have moved to Universal Credit by March 2026.

Unless there is a change in your circumstances you do not need to do anything about moving to Universal Credit until you are contacted by the Department for Work and Pensions (or the Department for Communities in Northern Ireland).

There are some differences to the Universal Credit system in Northern Ireland – find details at **nidirect.gov.uk**

In 2025 the Government proposed changes to Universal Credit. These changes are:

- For any new claimants Universal Credit will be capped at £50 per week in the 2026 to 2027 financial year
- For those looking for work between 2025 and 2030 the standard Universal Credit allowance will increase. This is planned to total an extra £775 per year by 2030

Details of Universal Credit at **gov.uk/universal-credit**

Carer's Allowance

If you are a carer and are caring for someone for at least 35 hours per week you may be entitled to Carer's Allowance.

The person you care for must be receiving a disability benefit, such as PIP or AA, and you must be earning under £196

a week (after tax, National Insurance and allowable expenses) if you are working.

Claiming Carer's Allowance may affect other benefits or allowances that you or the person you are caring for claims.

If you are in Scotland, Carer's Allowance is being replaced by Carer Support Payment. If you already get Carer's Allowance, you do not need to apply for Carer Support Payment. The Department for Work and Pensions and Social Security Scotland will move your benefit for you.

Details of Carer's Allowance at **gov.uk/carers-allowance**

Details of Carer Support Payment at **mygov.scot/carer-support-payment**

Carer's Credit

Carer's Credit is a National Insurance contribution and enables carers to protect their State Pension.

If you are unable to make full National Insurance contributions because you are caring for someone for at least 20 hours a week, and not in work or working part-time, you may be entitled to Carer's Credit. Carer's Credit can top up your National Insurance contributions so you can still claim your State Pension when you reach State Pension age.

You may be eligible for Carer's Credit if the person you are caring for is claiming AA or some types of DLA or PIP.

If you are claiming Carer's Allowance you do not need to apply for Carer's Credit, as you will be already getting credits. However, you may be eligible for Carer's Credit even if you are not eligible for Carer's Allowance.

Details of Carer's Credit at **gov.uk/carers-credit**

These benefits are summarised in Table 1 on page 12.

Benefit/credit	Tax free	Means-tested	Age criteria	Work criteria	Caring criteria
Personal Independence Payment (PIP)	Yes	No	Over 16, below State Pension age	N/A	Need help with personal care or mobility
Disability Living Allowance (DLA)	Yes	No	No new claimants over 16	N/A	Need help with personal care
Adult Disability Payment (ADP)	Yes	No	Over 16, below State Pension age	N/A	Need help with personal care or mobility
Attendance Allowance (AA)	Yes	No	State Pension age or older	N/A	Need help with personal care
Statutory Sick Pay (SSP)	No	No	Over 16	Employed but cannot work due to illness	N/A
Employment and Support Allowance (ESA)	Depends on type of ESA	Depends on type of ESA	Under State Pension age	Health condition affects how much you can work	N/A
Universal Credit	Yes	Yes	Over 18, below State Pension age	N/A	N/A
Carer's Allowance	No	Yes	Over 16	Can work but must earn under £196 a week (after tax)	Care for at least 35 hours a week
Carer's Credit	N/A	No	Over 16, below State Pension age	Not in work, or in part-time work	Care for at least 20 hours a week

Table 1. Summary of available benefits

What else can affect my benefits?

There are some additional things to be aware of if you are claiming benefits.

Benefit cap

There is a limit to the amount of benefits that people between 16 and State Pension age can receive. This does not apply to certain benefits including PIP, DLA, AA or Carer's Allowance. The benefit cap affects those claiming Universal Credit and any benefits that Universal Credit is replacing. However, you are not affected if you get Universal Credit because of a health condition that stops you from working, or because you care for someone with a disability.

Hospital and care home stays

If you are admitted to a hospital or care home for one night or longer, some of the benefits you get may be stopped. This may include PIP, DLA, AA and Carer's Allowance.

Tell the Department for Work and Pensions (Department for Communities in Northern Ireland) if you, or the person you are caring for, is admitted to a hospital or care home for any period. A friend or relative can call them on your behalf.

Going abroad

You may still be able to claim some benefits if you travel or move abroad, or if you are already living abroad. What you are entitled to depends on where you are going and how long for.

You should tell your benefit provider if you are going abroad and when you are returning. Benefits that may be affected depending on the length of time abroad include PIP, DLA, AA, ESA and Carer's Allowance.

Terminal illness: special rules

If you have a terminal illness and your doctor has said you might have less than 12 months to live, you can apply for some benefits using special rules. This means you may get extra money and start getting payments quicker than usual.

Ask your healthcare team to fill in a form called an **SR1** and send it to the Department for Work and Pensions (Department for Communities in Northern Ireland).

What other benefits may I be entitled to?

You may be able to get other benefits as well, depending on your circumstances, for example Housing Benefit or benefits because you have children. These benefits may be covered by Universal Credit. You may also be able to claim Council Tax Reduction from your local council (in England, Wales or Scotland), or Rate Relief from Land & Property Services (in Northern Ireland).

Other benefits you may be entitled to claim include:

Blue Badge scheme

The Blue Badge scheme allows people with severe mobility problems to park in restricted parking areas. The Blue Badge enables badge holders to park close to where they need to go. The scheme operates throughout the UK; however, parking concessions may be different depending on where you live in UK. See page 17 for detail about how to apply.

Other help with transport

In some circumstances you may not have to pay vehicle tax, or the amount you pay may be reduced. You may be eligible for a bus pass or Disabled Persons Railcard, and your local council may operate dial-a-ride or taxi schemes. Details at **gov.uk/financial-help-disabled/vehicles-and-transport**

Help with heating bills

There are some benefits in place to help you pay gas and electricity bills during the winter months.

- Winter Fuel Payments – if you are over State Pension age you might be eligible for a one-off payment to help cover heating bills in winter
- Winter Heating Payment – if you live in Scotland and receive one of a number of UK benefits including Universal Credit, you might be eligible for help to cover heating bills in winter
- Cold Weather Payment – this is an additional payment if you receive certain benefits and the temperature drops to zero degrees Celsius or below for 7 days in a row
- Warm Home Discount – this is a £150 discount on bills if you get Pension Credit or live in a low-income household
- Household Support Fund – you might be eligible under your local council's rules. You must check on your local council's website

Details at **gov.uk/winter-fuel-payment**

Prescription charges

In Wales, Scotland and Northern Ireland all prescriptions are free of charge regardless of individual circumstances.

In England, you may be able to get free prescriptions in certain situations, including:

- If you are aged over 60
- If you have certain medical conditions (including cancer and hypoparathyroidism) and have a valid exemption certificate
- If you (or your partner) receive certain benefits

Your GP surgery or hospital clinic can give you the form to apply for an exemption certificate (if you qualify for health reasons). If you are not entitled to free prescriptions, buying a prescription prepayment certificate (PPC) may save you money – you can apply either by calling the PPC order line on **0300 330 1341**, or online at the NHS Business Services Authority website **nhsbsa.nhs.uk**

VAT relief

If you have a long-term illness like AL amyloidosis, you will not be charged value added tax (VAT) on products designed or adapted for your personal use, or for repairs to such products. This includes items such as stair lifts and wheelchairs. Both you and the supplier of the product will need to sign a declaration to get the VAT exemption.

Details at **gov.uk/financial-help-disabled/vat-relief**

Disabled Facilities Grants

In England, Wales or Northern Ireland you could get a grant from your local council if you need to make changes to your home, such as installing ramps, stair lifts or a downstairs bathroom. The grants are means-tested but will not affect any benefits you get. You might not get a grant if you start the work before the council approves your application.

Charitable grants

There are some charities that may be able to provide discretional financial help depending on your individual circumstances.

Travel insurance

Having a medical condition such as AL amyloidosis may make it more difficult or more expensive to get travel insurance, and it is important to read the details of policies to make sure they are suitable for you. There are a number of insurance companies that specialise in providing travel insurance for people with pre-existing medical conditions.

For more information see the **AL amyloidosis – Travelling and travel insurance Infosheet** from Myeloma UK.

Wills

Making or updating a will when you have a change in circumstances is sensible, even if you feel well. Keeping your will up to date is part of planning well. It is advisable to discuss your situation with an independent financial adviser before doing this.

Myeloma UK has partnered with National Free Wills Network to offer you the chance to have a simple single or mirrored will written or a review of your current will for free. National Free Wills Network will put you in touch with solicitors local to your area who can help you write or update your will. By using this service, you are not obliged to leave Myeloma UK a gift in your will. Find more details at **myeloma.org.uk/give-in-your-will**

To obtain a free information pack, fill in your details at **myfreewillsportal.org/myelomauk**, or contact the Myeloma UK Gifts in Wills team at **giftsinwills@myeloma.org.uk** or on **0131 230 0429**

A list of regulated solicitors is also available on the Law Society website.

Details at **lawsociety.org.uk**

Further information and useful organisations

A social worker can provide information on any extra help that might be available. They can also support you with the necessary forms or put you in touch with a local welfare rights officer. You can ask to be referred to a social worker through your healthcare team.

Details about the above benefits and how to apply for them can be obtained from the organisations listed below. Several of these organisations have online benefit calculators to help you work out your position. Some have online access to advisors by web chat, and this can be a faster way to contact an advisor if the phone line is very busy.

Fake money advice

Unfortunately, there are many scams by organisations pretending to offer genuine advice about debt or benefits. Make sure you get advice from trustworthy organisations. Check the web address carefully to be sure that you are on the correct website for the organisation. Be very cautious about sharing personal information. Genuine organisations will not cold call people to offer advice.

Advice NI
adviceni.net
0800 915 4604
An independent charity that provides free debt advice by phone and online in Northern Ireland. Online advice tool and webchat options available.

Blue Badge Scheme
gov.uk/apply-blue-badge
England, Wales and Scotland: apply online or contact your local council for information or to apply by post. Northern Ireland: apply online **nidirect.gov.uk** or phone 0300 200 7818

Christians Against Poverty (CAP)
capuk.org
0800 328 0006
CAP provides free debt counselling to anyone worried about their finances through their local Debt Centres around the country. They can work with your creditors on your behalf to help you get out of debt.

Citizens Advice
citizensadvice.org.uk
Northern Ireland: **adviceni.net**
England: 0800 144 8848
Wales: 0800 702 2020
Scotland: 0800 028 1456
Northern Ireland: 0800 915 4604
Citizens Advice offers advice about debt and consumer issues, benefits, housing, legal matters and employment. It provides assistance with claiming welfare benefits, including practical help with filling out benefit application forms. Information and advice can be accessed online, by telephone, or face to face at local Citizens Advice offices.

entitledto
entitledto.co.uk
entitledto provides free online benefits calculators to help you work out what benefits you are eligible for.

Government websites
England and Wales:
gov.uk
Scotland:
mygov.scot
Northern Ireland:
nidirect.gov.uk
The government websites provide information about a wide range of public services including benefits such as Attendance Allowance, Personal Independence Payments and Carer's Allowance. You will find details about how to apply for benefits and phone numbers listed to discuss the different benefits that are available.

NHS Help with Health Costs
nhs.uk/nhs-services/help-with-health-costs/
0300 330 1343
Help with Health Costs gives information about prescription charges and other help that patients can get with their health costs.

MoneyHelper
moneyhelper.org.uk
0800 011 3797
A free and impartial service, set up by the government. It includes advice on insurance, benefits and care and disability, and has an online finance calculator and webchat option.

National Debtline
nationaldebtline.org
0808 808 4000
An independent charity that provides free debt advice by phone and online in England, Scotland and Wales. Online advice tool and webchat options available. For free debt advice in Northern Ireland, see Advice NI.

StepChange
stepchange.org
0800 138 1111
StepChange is a charity that provides free, confidential and expert debt advice online and over the phone.

Turn2us
turn2us.org.uk
0808 802 2000
Turn2us is a national charity that helps people get access to welfare benefits. It has an online benefits calculator.

Unbiased
unbiased.co.uk
0800 023 6868
This is a directory of professional advisers which you can search. Unbiased can also match you with a suitable adviser to give you financial, mortgage, legal and accounting information.

Key points

- It is important to plan ahead for your financial future
- Assessing your current financial situation and creating a budget is a good place to start
- You may be able to claim a number of different benefits if you are living with AL amyloidosis or are caring for someone with AL amyloidosis
- Factors such as your age, where you live, household income and savings can affect the benefits you may be entitled to
- In addition to benefits, you may be able to get additional financial assistance to help with things such as council tax, transport costs and help with heating bills
- There are a number of organisations, such as charities and government services, that provide free financial advice and useful online tools to help you access the benefits you may be entitled to
- There are organisations that can help you if you are worried about debt
- The Government has proposed a number of changes to the benefits system. If accepted by Parliament, these will be slowly coming in to place until April 2030

Notes

Notes

About this Infosheet

The information in this Infosheet is not meant to replace the advice of your healthcare team. They are the people to ask if you have questions about your individual situation.

For a list of references used to develop our resources, visit **myeloma.org.uk/references**

We value your feedback about our patient information. For a short online survey go to **myeloma.org.uk/pifeedback** or email comments to **patientinfo@myeloma.org.uk**

Other information available from Myeloma UK

Myeloma UK has a range of information booklets available covering all aspects of AL amyloidosis, its treatment and management. Download or order them from **myeloma.org.uk/publications**

To talk to one of our Information Specialists about any aspect of AL amyloidosis, call the Myeloma UK Infoline on **0800 980 3332** or **1800 937 773** from Ireland.

The Infoline is open from Monday to Friday, 9am to 5pm, and is free to phone from anywhere in the UK and Ireland.

Information and support about AL amyloidosis is also available around the clock at **myeloma.org.uk/amyloidosis**

Living well with AL amyloidosis Infosheet:
Benefits and financial support

MyelomaUK

We're here for everything a diagnosis of AL amyloidosis brings

Get in touch to find out more about how we can support you

Call the Myeloma UK Infoline on

0800 980 3332

Email Ask the Nurse at

AskTheNurse@myeloma.org.uk

Visit our website at

myeloma.org.uk

Trusted Information Creator
Patient Information Forum

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