

TOOLS FOR NAVIGATING THE CANCER EXPERIENCE

Click the circle for the topic that would be most helpful right now



This resource offers tips and information that may be helpful if you or a loved one has cancer. It is designed to help you address some of your needs throughout your experience of living with cancer. Over time, you may cycle through many different needs. That's why this resource is organized as a wheel. It doesn't follow a particular order and has no beginning or end. You can enter any part of the wheel at any time. You may want to visit certain sections multiple times—or you may want to skip those that don't address your specific needs at the moment.

Some of the topics may help you address the needs you have *today*. Others can be set aside for when you have the space and time to read more.



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One of the challenges you may face is telling people about your cancer.

Although you may feel anxious about having that first conversation, it can be important to share the news with those who are closest to you. These include the friends and family members you trust, and who will make up your support network.

Consider asking for help with telling others about your cancer. You might make a list of who you want to talk to in person and another list of people that a friend or family member can contact for you.

Resources are available to help you with these conversations. Consider visiting the following websites for more tips:

- cancer.org/cancer/diagnosis-staging/telling-others-about-your-cancer.html
- cancer.net/blog/2016-05/3-things-consider-sharing-your-cancer-story

Choose a time and place

Plan to have your conversations in a place that offers privacy, where you won't be interrupted. Decide in advance what you will say. If you think it will help, practice saying it out loud beforehand. You can tell them you have something important to say, and wait until you have their full attention. Try to prepare yourself for unexpected reactions, as

some people may not know how to respond. And don't be afraid to let them know you'll need their help, if you want.

Over time, if you feel up to it, you might want to take the lead in discussing your cancer. Some friends and family members may be avoiding conversations about it with you because they're worried they'll say the wrong thing.

Be open and honest with children

If there are children in your life, you may naturally want to protect them from anything that could frighten them. However, it's important to openly provide age-appropriate information. If you avoid talking about your diagnosis, they might sense that something is wrong and may worry even more if they think you are keeping something from them.

Before you talk to your child, consider preparing yourself for the range of possible feelings they may have and questions they may ask. It might not be what you expect! You can let them know that they can talk to you later or ask questions at any time. You can also emphasize that any question is OK.

Depending on you and your child's comfort level with face-to-face conversations, it may put less pressure on both of you to talk when eye contact isn't required; for example, in a car, or while going for a walk.

A white icon of a house with a chimney, surrounded by a circular arrangement of dots, all on a blue background.

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With younger children, you may need to explain that cancer is not contagious—it's safe to give you a hug—and that it is not their fault that you have cancer. Older children may appreciate hearing that most cancers do not run in families, so they shouldn't worry about getting the same cancer themselves one day. You can let children of all ages know that new and better treatments are being discovered every day. ([See page 20](#) for more information about talking to children.)

Ask for and accept help

Your friends and family members probably want to help. You can make it easier for them to decide how to help by:

- Making a list of things people can do for you, such as walking your dog, helping with laundry or housework, cooking meals, or providing childcare
- Including one-time tasks and ongoing chores that can offer a variety of ways for people to support you

Set your own boundaries for communication

It's up to you to decide how much you want to share. Consider being honest about how you're feeling, and choosing how open you want to be. If needed, you can set boundaries. Consider what behaviors and ways of relating you are comfortable with. You can be in charge of your own privacy. You can choose whether to share information based on how you feel and what you are ready for.

“Don't be afraid to set boundaries for what you will and will not allow. You can find your people who will love you no matter what and to whom you can talk openly about the way you are feeling.”

—Quote from a real care partner of someone with cancer

If you are uncomfortable with where a conversation is going, try changing the subject. For example, you might say:

“I appreciate that you're worried about me, but can we talk about something else?”

“Enough about my illness. What have you been up to?”

“Choose wisely who you share with and what you share, and prioritize people who will advocate for YOU.”

—Quote from a real care partner of someone with cancer



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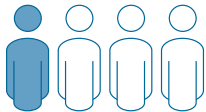
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Being diagnosed with cancer can be a shocking, life-altering experience. The sudden change it brings can disrupt every aspect of your life, and the challenges that arise can be stressful and difficult to manage. You may experience it as a time of emotional upheaval.

On any given day, you may feel some, all, or none of the emotions described below. They can be very intense and persistent, or fleeting and rapidly changing. Mood swings are common in people diagnosed with cancer. Identifying what you're feeling can be the first step in managing your emotions.

Sadness and grief

Sadness is a common reaction to a cancer diagnosis. It may be very intense or lingering in the background. If you are sad or tearful most of the day for 2 weeks or more, and the sadness interferes with your daily routines and pleasures, you may be experiencing depression.



As many as 1 in 4 cancer patients have depression. It's important to recognize depression, because depression is treatable, and you don't have to face it alone.

Reach out to your healthcare team if you think you may be experiencing depression. They may be able to refer you to a therapist who could help. [See page 9](#) for advice on how to find a therapist.

Anger and frustration

You may be angry about or frustrated by many things, such as:

- The difficulty, uncertainty, and “unfairness” of having cancer
- Having to cope with side effects
- How cancer and treatment have changed your daily routines
- What your cancer will mean for you and your family
- Reactions from friends, family members, or coworkers that you consider to be inappropriate or insensitive

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If you feel guilty about being angry, it's important to recognize that anger is a natural response to a cancer diagnosis. There are healthy ways to express anger. Healthy expressions of anger include identifying what you're feeling and expressing it in safe and positive ways, such as:

- Discussing your feelings with friends, family, others with cancer, or with a therapist
- Gaining understanding of your feelings by writing them down
- Channeling your anger through physical activity—for example, a brisk walk or a bike ride, if approved by your healthcare team

“I transform my anger into fuel to do more—like helping others navigate and share research.”

—Quote from a real person living with cancer

Anger that isn't managed properly can also cause distress to you or your loved ones. Unhealthy ways of dealing with anger may include:

- Keeping difficult emotions to yourself
- Behaving in ways that can hurt you or others
- Abusing alcohol or drugs

Unhealthy ways of dealing with anger may lead to depression. If you experience depression, remember that it is treatable. Whether or not you are depressed, counseling can help you deal with anger, either individually or in a group setting. ([See page 9](#) for advice on how to find a therapist.)

Fear and anxiety

Fear is what you feel when you believe you are facing danger, pain, or a threat. Fear is a common reaction to a cancer diagnosis. You may fear that:

- Your treatment won't work and your cancer will get worse
- The side effects of your medicine will be hard to tolerate
- You won't be able to take care of your family



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Anxiety, a feeling of dread and uneasiness, may occur as a reaction to the stress of a cancer diagnosis. Anxiety often occurs in people with cancer and can also affect their families and care partners. Signs and symptoms of anxiety may include sweating, a rapid heartbeat, uncontrolled worry, feeling restless and tense, having trouble focusing one's thoughts, and having a short temper.

“Scanxiety”

Many people with cancer are particularly anxious about scans—commonly known as “scanxiety,” the emotional distress people feel before, during, and after medical imaging. When treating certain types of cancer, oncologists rely on scans to see if treatment is working. Before a scan, you may experience symptoms like increased heart rate, irritability, sweaty palms, and nausea.

As a way to reduce scanxiety, you might empower yourself with knowledge. Consider asking detailed questions about how you will receive the results of your scan. When will you get the results? How will they be delivered (by phone, during an in-person appointment, or on a patient portal)? You can also develop a plan with your doctor. For example, you might talk about potential next steps if the scans do show disease progression.

“Recognize that you cannot control what’s on the scan and try not to let the ‘what ifs’ creep in.”

—Quote from a real person living with cancer

Other ways to reduce scanxiety may include meditation, support from loved ones, and finding distractions to occupy you until you receive your results. To reduce your anxiety while you wait, you could try watching a movie with friends, going for a short walk, or tackling small projects, like cleaning out a drawer. You might want to avoid being alone or isolated. You can do this by staying in touch with people you care about. Another helpful tool might be to think about challenges you’ve faced in the past and how you got through them.

“Knowledge is power, so know your options and have backup plans with your doctor for if or when you have progression.”

—Quote from a real person living with cancer



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Ways to reduce anxiety

Mindfulness and relaxation techniques, such as deep breathing, progressive muscle relaxation, and guided imagery, can help manage stress and improve emotional well-being. Practicing mindfulness involves focusing on the present moment and accepting it without judgment.

“We can get paralyzed by ‘When will the medication stop working?’, rather than ‘It is amazing that it is still working.’”

—Quote from a real care partner of someone with cancer

Participating in a spiritual practice can provide a sense of meaning, inner peace, and connection to others, and may help lower levels of depression and anxiety.

Spending time with friends and family can provide emotional support, meaningful experiences, and can help you cope with stress. Many cancer patients value spending time with family and friends and travel when they feel well and are able to.

Being organized with your time and your medical information may also help reduce anxiety. Numerous apps are available that can help. Your healthcare team may be able to recommend one that has

worked for other patients in their practice, or you can try searching your app store for “medication reminder.”

Other ways to manage anxiety and nurture your mental health might include:

- Spending time with people you care about
- Prioritizing your passions
- Exercising—even just a short walk can help
- Spending time in a natural setting—sunshine and the sights and sounds of nature may improve your mood
- Expressing your thoughts and feelings in a written or video journal
- Identifying things you are grateful for, and expressing your gratitude if you can
- Connecting with others who have experienced what you’re going through
- Seeking counseling if you think it may help
- Practicing breathing exercises

“Our mantra is Just Breathe. When things are hard, take a step back to say, ‘just breathe.’”

—Quote from a real care partner of someone with cancer



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To find help and support for dealing with change, stress, sadness, anxiety, anger, or other mental health challenges, you may want to look for either a support group or one-on-one counseling.

Support groups

Support groups bring together people in similar situations. There are many support groups for people with cancer, including groups specifically for certain kinds of cancer. Some meet in person and others are online.



CancerCare (see page 11) offers free live and online support groups for cancer patients, loved ones, and people who have lost a loved one. You can choose a group by diagnosis or by topic, and all groups are led by professional social workers.

Support groups are also available for families, care partners, and children of people with cancer. Joining a group with other kids going through a similar experience can help children feel they're not alone.

Some groups are led by professionals, such as psychologists or oncology nurses. Others are led by cancer patients. How the meetings are structured varies from group to group. You can ask your healthcare team or use a search engine like Google to try to find groups near you.

One-on-one counseling

Individual counseling with a trained therapist can give you a chance to focus on your own concerns. Therapy offers an opportunity to process your feelings with an unbiased person not involved in your day-to-day life. It can be especially helpful for people navigating life changes, such as a cancer diagnosis, regardless of whether they have been experiencing depression or anxiety.



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There are many types of practitioners, including psychiatrists, psychologists, social workers, psychiatric nurses, licensed counselors, and pastoral counselors. Within each of these categories, you can find therapists who specialize in cancer.

Couples or family counseling

You can also opt for couples or family counseling. This kind of counseling can help you and your partner or family improve how you express your emotions and resolve conflicts. It can also help you find new ways to communicate and support one another through your experience of living with cancer.

Online therapy

If you want to avoid going to a healthcare provider's office, consider looking for a counselor who offers online therapy. Research has shown that online video therapy effectively treats a variety of mental health challenges, while letting you get the support you need from the comfort of your own home.

Finding a therapist

You can ask your care team to recommend a counselor. You can also try the APA Psychologist Locator (locator.apa.org), an online directory that helps you find licensed psychologists in your area.

APA=American Psychological Association.

Or you can check with your health insurance company, which may have a list of counselors that are covered by your plan.

When you have identified a few counselors who might be a good fit for you, you can talk to them on the phone to get a sense of what they're like and whether you would feel comfortable with them. If you don't think you're getting what you want from your counseling sessions, consider trying a different therapist until you find someone who's right for you.

In addition, you can ask your loved ones how they would feel about attending support groups or counseling with you.



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Many websites, including the ones listed below, may provide useful information and additional resources, such as videos and book recommendations.

Get strength from a patient support community

One way to find strength and support is to connect with others who have gone through what you are experiencing. Here are some resources you can explore if you're looking to find support communities or the latest research.

- cancer.org
- cancercare.org
- cancersupportcommunity.org

You can check with your care team for information about support groups near you.

Resource for children

Website

- picklesgroup.org

You can check with your care team for information about support groups for children near you.

Resources for care partners

Websites

- caregiving.org
- caregiveraction.org

You can check with your care team for information about support groups for care partners near you.

“Get strength from the patient advocacy community. Learn from others' experiences and embrace the support.”

—Quote from a real person living with cancer

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Eat well

Following a healthy diet can help you maintain the energy you need to deal with the stresses of having cancer. Eating nourishing foods does not mean you can't enjoy your meals. Consider consulting a registered dietitian. He or she can create a personalized nutrition plan to address your specific needs while still allowing you to consume the foods you love in moderation. Ask your healthcare team if they can recommend a dietitian. You can work with your dietitian to make sure he or she understands your goals.

If you have been able to call on friends or family to help prepare your food, consider sharing your nutrition goals with them so that they can prepare meals appropriate for those goals.

Get enough sleep

Problems with sleep are common among cancer patients, but there are sleep strategies that can help. Try to maintain a consistent sleep schedule with a relaxing bedtime routine. A warm bath, reading, meditation, calm music, and taking slow deep breaths are tactics that you might try to relax before bedtime. Limiting screen time before bed can help improve the quality of your sleep. Sleep experts suggest not using screens for around

2 hours before bed. Using your bed for activities like eating or work can also lead to problems with sleep. You might consider adopting a "no TV or computer in bed" rule. Having a relaxing bedtime routine can help your body anticipate sleep.

Consider trying to get some gentle exercise during the day, 4 to 6 hours before bed, if approved by your healthcare team. This may help you sleep better. Eating too close to bedtime can make sleep difficult. Consider scheduling any large meals so you can finish eating at least 2 hours before bed.

You can try to keep your sleep environment quiet, dark, and cool. Consider investing in blackout curtains and a white-noise machine or app, and turning down the heat or turning up the air conditioning before you go to bed. Try to get at least 7 hours of sleep each night. Short naps, no longer than 30 minutes at a time, may help. If you continue to have trouble sleeping, ask your healthcare team for advice.



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Exercise regularly

Before starting a new exercise routine, be sure to check with your healthcare team about which activities are safe for you.

Exercise can help improve physical functioning, reduce fatigue, enhance overall quality of life, and support mental health. Moderate activities, such as walking, swimming, or yoga, can be helpful.

Consider choosing an activity you enjoy. But even if you like your exercise routine, it can be hard to find the motivation to do it. Here are some tips that you might find helpful for getting started when you feel like you don't have the energy to move:

- Make plans to exercise with a friend
- Create a playlist that you're excited about
- Set a timer for 5 minutes and tell yourself you can stop when the 5 minutes are up if you still don't feel like you have the energy to continue the workout
- Promise yourself a reward for exercising, such as a delicious healthy snack or a relaxing bath

You don't have to join a gym to stay fit. You can go for walks around your neighborhood, or take advantage of the many free workouts that are available online. For example, there are lots of yoga videos on YouTube free of charge, many of which are suitable for beginners.



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Making the most of your care involves being able to speak up for yourself, communicating your needs, and being an informed participant in decisions about your care. Learning more about the type of cancer you have and asking informed questions can empower you to get the best care and support.

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Here are examples of what you might ask your care team:

Medical questions

- Are there ongoing tests I need to have while being treated? What are they? When and how often will I have them?
- What side effects should I expect, and when might they happen?
- Which side effects should I report, and whom should I contact?
- Is there anything I can do to help relieve my side effects?
- How do I know whether something is a side effect of my treatment or a symptom of my cancer?

Practical questions

- Can I continue working?
- Are there any lifestyle changes I should make?
- Can you recommend resources for financial, emotional, and practical support?
- Can you recommend a therapist who specializes in treating people with cancer?



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Questions about emotional well-being

- How can I express my feelings in a healthy way?
- I used to exercise to reduce my anxiety. What physical activities are safe for me now?
- I'm not sure if I'm just very sad, or if I'm depressed. How can I tell the difference, and what should I do about it?

Questions about family

- What do I need to know before I talk to my children about my cancer diagnosis?
- How can I help my spouse deal with my cancer diagnosis?
- What do I need to know about family planning before I start treatment?

Prepare for your medical appointment

- It might be helpful to prepare a list of questions before every appointment
- Consider practicing what you want to say before you go
- You can bring your care partner with you to your appointments and ask them to take notes. You can also ask your healthcare team if you can record your conversations on your phone to listen to later if you don't remember something that was said



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The impact of your cancer on your spouse or partner

Facing the challenge of cancer can strengthen some relationships. For others, the stress of the diagnosis may cause new problems or make existing problems worse.

Roles may change. A patient who has always been in charge may struggle with becoming more dependent. A spouse may be uncomfortable with taking charge in his or her new role as care partner—or may become overly protective or controlling. When the care partner is an adult child, the role reversal may be a challenge for both the patient and the child.

Responsibilities may change. A care partner may have to do household chores the patient is too tired to do or may have to work extra hours if the patient stops working. These changes may make the patient feel guilty and the care partner feel frustrated and resentful.

Consider talking openly about challenges and possible solutions. It may help both of you become more comfortable with the changes you're both going through. Consider accepting help from friends and other family members even if it may be hard at first.

A conversation may start like this:

"I understand that it's hard for you as a care partner, but I would greatly appreciate it if we could start to share responsibilities and decision-making."

or

"I appreciate how you are trying to care for me, but please give me space to make decisions and be involved in managing my own health."

A conversation may start like this:

"I know that my illness has been difficult for you, and I'm worried that you may be struggling to cope with it. Let's talk about how we can make it easier for you, and where we can seek additional help."



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Physical and emotional needs may change. The energy level of the patient may go up and down. In a romantic relationship, the emotional needs of both partners may change often. There may be challenges related to intimacy and sexual health.

Consider trying to openly and clearly express your needs and concerns. If sharing those concerns is hard, consider bringing it up with your doctor, who may be able to help or refer you to someone who can. It may feel embarrassing to ask your healthcare team about sexual health issues, but many patients experience sexual problems at some point after a cancer diagnosis. Working towards solutions to problems with intimacy may be important to your quality of life as a couple.

A conversation may start like this:

“I’m struggling with how things have changed. Can we talk about our sex life and what we are both comfortable with now?”



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Future plans may change. Your vision for the future as a couple may be affected by cancer, which can make both partners feel sad or angry.

Rethinking your future may feel challenging at first. Consider trying to reevaluate your priorities and establish new goals. Some patients have focused on setting aside time and money to enjoy the things they love to do or volunteering for patient support organizations to give themselves a sense of purpose and community.

“Trying to stay alive can feel selfish. Find purpose to help others and get out of your own head.”

“We are less focused on the 401k than a vacation or a date night.”

—Quotes from real people living with cancer and their care partners

Family planning

Patients with cancer have started families after their diagnosis. If there is a chance that you may want to have a child in the future, you can talk to your healthcare team about storing your sperm or eggs before you start cancer treatment. That way you can keep open the possibility of having a baby through in vitro fertilization. Adoption or surrogacy may also be options for you.

The impact of your cancer on your children

If you have children, the conversation about your cancer may be ongoing and evolve over time. You don't have to tell them everything right away, but you can start by addressing things that will affect them directly, such as changes to their schedule. You may see changes in your children's behavior as they adjust to the news of your diagnosis and to the changes in your family life that may result. Whether they become clingy or angry and withdrawn, you can keep the following in mind:

- Keeping their daily lives and schedules as normal as possible can help maintain stability
- They may benefit from your patience and reassurance
- Maintaining rules can show your children that you continue to prioritize their safety and stability
- Consider encouraging children to ask questions, and answer their questions as accurately as possible. It's OK if you don't know the answer. You may say, “I don't know. I will try to find out the answer and let you know”
- You may encourage your children to express their feelings. Let them know that any feeling is OK. If you share your feelings, your child may be more comfortable sharing theirs
- It may be comforting to reinforce that they will always be loved and cared for

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Consider allowing children to participate in your care. You can give them age-appropriate tasks such as bringing you a glass of water or an extra blanket. Older children may take on additional responsibilities. Consider how to balance letting them help without overburdening them.

Just as in other aspects of your life, consider asking for and accepting help from friends and other family members for support in meeting your children's needs. Your children might also benefit from counseling. [See page 9](#) for advice on how to find a therapist.

Here are some helpful tips from the Cancer Support Community for talking to kids and teens about cancer:

- Be honest in answering their questions as they come up
- Use simple language that your child can understand
- Don't be afraid to use the word cancer
- Share that it is OK to feel sad, mad, scared, or confused
- Explain any expected changes in their routines
- Let them know about potential changes in your appearance or behavior (hair loss, fatigue)

- Consider sharing your feelings with your children
- It is OK to let your children see you cry
- You can offer your children small, age-appropriate tasks that they can do so that they feel involved

A conversation may start like this:

With a younger child: "I have an illness called cancer. I'm getting special treatment for it, but there might be times when I need to rest more than usual. On some mornings, [name] will take you to school. Do you have any questions about that?"

With an older child: "I have been diagnosed with cancer. It's a serious illness, but I'm on a treatment for my specific kind of cancer, and I'm getting very good medical care. Right now, your schedule won't be affected in any way. Would you like to come with me to my next appointment so you can meet my doctors and learn more about my illness?"



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If you are the care partner of a patient newly diagnosed with cancer, your role may not be immediately clear to you. It may take some time to figure out how best to provide support.

You may be called upon to provide two types of support: [emotional](#) and [practical](#).

“The cancer patient has a very regimented plan of care and so they know what is next, but the caregiver is all over the place—they don’t know what is next, or how you are feeling, or whether it will be a good or bad day.”

—Quote from a real care partner of someone with cancer



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Emotional support

Being a care partner can give you an opportunity to strengthen your relationship with your loved one.

“The diagnosis silver lining is that it solidified our relationship.”

—Quote from a real care partner of someone with cancer

Tips for offering emotional support include:

- Listen as well as you can. Your loved one might need you to understand what he or she is going through
- Try to communicate thoughtfully. You might keep conversations going about other aspects of life, focusing on your loved one's interests
 - Ask your loved one when they would like a response or advice from you, and when it's better to remain quiet in your support
 - Some of your loved one's needs may not be verbalized. You can ask if there's something they want to tell you
- Try to be honest and keep the lines of communication open, especially when it's difficult to do so
- Try to respect your loved one's need for privacy. Do your best to provide the emotional space he or she may need

- Try to make decisions and discuss how to solve problems together
- As much as possible, help your loved one stay connected to the world and maintain a sense of normalcy
- Try to be patient

A conversation may start like this:

“I can't imagine what you're feeling, but I'm here to listen and offer support. Let me know what I can do.” (Avoid making assumptions about how your loved one is feeling.)

“I was thinking of making lasagna for dinner. How does that sound?” (It may be helpful to be specific about what you're offering to do.)

“I know this is a difficult time, and I want you to know that I'm here to talk whenever you feel comfortable.”

Comments that may be less helpful, or misunderstood:

“I know how you feel” or “I know what will cheer you up.” (It's possible that you don't know.)

“Everything will be OK” or “Let's try to stay positive” or “You've got this!” (It's important to let your loved one express any feelings freely, even if they are not positive.)



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Practical support tips

Consider taking care of the small, everyday tasks you can help with, and delegate other tasks to friends and family who want to help. Some opportunities for practical support may include:

- Assisting with daily chores. Help with shopping, cooking, and cleaning
- Taking care of paperwork, such as bill-paying and navigating insurance
- Working with the healthcare team
 - Learn all you can about your loved one's cancer and their treatment
 - Be prepared to help manage side effects
 - Get to know the healthcare team
 - Accompany your loved one to appointments
 - Take notes during the visit, or ask the doctor if you can record the appointment so that you can listen at a time when you feel more emotionally prepared to internalize the information
 - Help with scheduling follow-up appointments
 - Keep medical paperwork and insurance information organized
- Remind your loved one to take their medicine. Know their dose, and understand changes in dosage if they occur

“I had to get a PhD in his cancer to make sure he was getting appropriate care.”

—Quote from a real care partner of someone with cancer

- Do your best to take care of yourself by exercising, eating a healthy diet, getting enough sleep ([see page 13](#)), and taking breaks from caregiving when it's possible to do so
- Try to be realistic about what you can accomplish
- Seek individual or group support for yourself, such as by joining a care partners' support group ([see page 11](#))
- Seek professional counseling to process the changes from your loved one's disease experience and to prevent burnout ([see page 9](#))

“I used to feel I couldn't leave my wife for a weekend to see friends or family, because I thought I didn't want to miss one moment. I finally went to visit my dad and I left the kids with my wife, and they were OK.”

—Quote from a real care partner of someone with cancer



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There are many reasons why you may want or need to continue working while living with cancer. Whether you choose to continue working or to return to work after an absence, make sure your care team is involved in your decision. Work may be tiring, but it may also help you feel as though you are closer to living your “normal” life. Being around coworkers may be comforting.

As with all your other personal relationships, what you share with your coworkers depends entirely on what you are comfortable with. You have no obligation to share information. However, it may be helpful if your supervisor knows about your cancer in case any accommodations need to be made for either your treatment or the side effects from your medicine. For example, you may need a more flexible work schedule.

Some coworkers can be very supportive, and others can be a source of frustration. You can take your time in deciding what you want to share and with whom. If you decide to share, start with your closest colleagues first.

If you do decide to tell coworkers about your diagnosis, some tips to consider include:

- Planning what you'll say ahead of time
- Communicating how you'd like to be treated
- Accepting help if it's offered
- Not feeling pressured to appear cheerful all the time



Not an actual cancer patient.

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It's possible that you'll run into prejudices and fears about cancer, and that you may face workplace discrimination as a result. You can talk to your Human Resources department if you feel you are being discriminated against because of your illness. Consider keeping a careful record of your contacts with office personnel and keeping copies of your performance evaluations. These may prove helpful if you experience problems.

The Americans with Disabilities Act (ADA) prohibits discrimination based on disability. Cancer is considered a disability under the act. Title I of the ADA requires that employers provide people with disabilities an equal chance to benefit from the opportunities available to others, such as hiring, promotions, training, pay, and social activities. The ADA also requires employers to make accommodations for people with cancer, including allowing remote work and leave for cancer-related treatment or symptoms.



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Cancer treatment can be expensive, and it may be helpful to prepare for financial challenges, even if you have insurance. If you have financial concerns, let your healthcare team know at the start of treatment and keep them up to date with any changes. They may be able to help identify cost-saving strategies and resources for financial support. In addition, they may be able to connect you with their institution's accounting department, which may have policies in place that could help reduce your costs.

If you are insured

An important first step may be gaining a thorough understanding of your insurance plan, including knowing the following:

- Your deductible, and which expenses count toward your deductible. The deductible is the amount you owe for covered healthcare services before your health insurance plan begins to pay
- Your co-pays for medical appointments and the procedures you may undergo, such as scans. A co-pay is the amount you pay as your share of the cost for a medical service or item, like a doctor's visit
- Your out-of-pocket maximum. The out-of-pocket maximum is the most you have to pay for covered services in a plan year. After you spend this amount on deductibles, co-pays, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits

- How "year" is defined by your plan. Does the year start in January, July, or some other time? Review your plan at the start of every year, even if you think you know what's in it
- The deductibles, co-pays, and out-of-pocket maximums for your prescription plan
- Does your plan offer case management services to help you navigate the process?

If you work, understanding your company's short-term and long-term disability benefits can help you be prepared to take time off if and when you need to. You can contact your Human Resources department if you have questions about your benefits.



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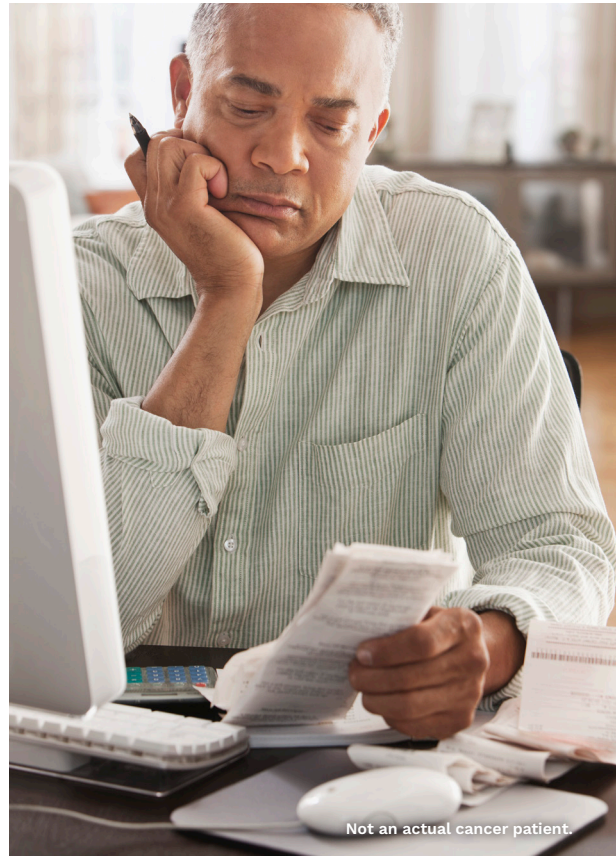
If you are uninsured or underinsured

You can find out if you are eligible for Medicaid at [medicaid.gov](https://www.medicaid.gov). If you are not eligible for Medicaid, consider buying a plan through [healthcare.gov](https://www.healthcare.gov), which adjusts cost based on ability to pay.

If you are unable to continue working, whether or not you are insured, consider applying for Social Security Disability Income (SSDI) or Supplemental Security Income (SSI). You can learn more at [ssa.gov](https://www.ssa.gov).

Other financial resources

Certain patient support organizations offer resources and tools to help cancer patients navigate financial concerns. (See [page 11](#) to learn more about patient support organizations.)



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