



Planning Ahead: Financial, Work, and Future Planning Guide

Living with metastatic breast cancer (mBC) means thinking about more than just treatment—it also means planning for your life, your finances, and your future.

Many women of color with mBC have shared that they've had to:

- Cut back or stop working
- Manage frequent appointments
- Handle unexpected costs

...and often, no one walks them through what comes next.

This guide is here to help you:

- Feel more prepared
- Reduce stress around money and work
- Make informed decisions for yourself and your family

First Things First: You Are Allowed to Plan

Planning ahead is not giving up—it's **taking control**. It's about protecting your peace, supporting your loved ones, making sure your needs are met.

Understanding the Real Costs of Care

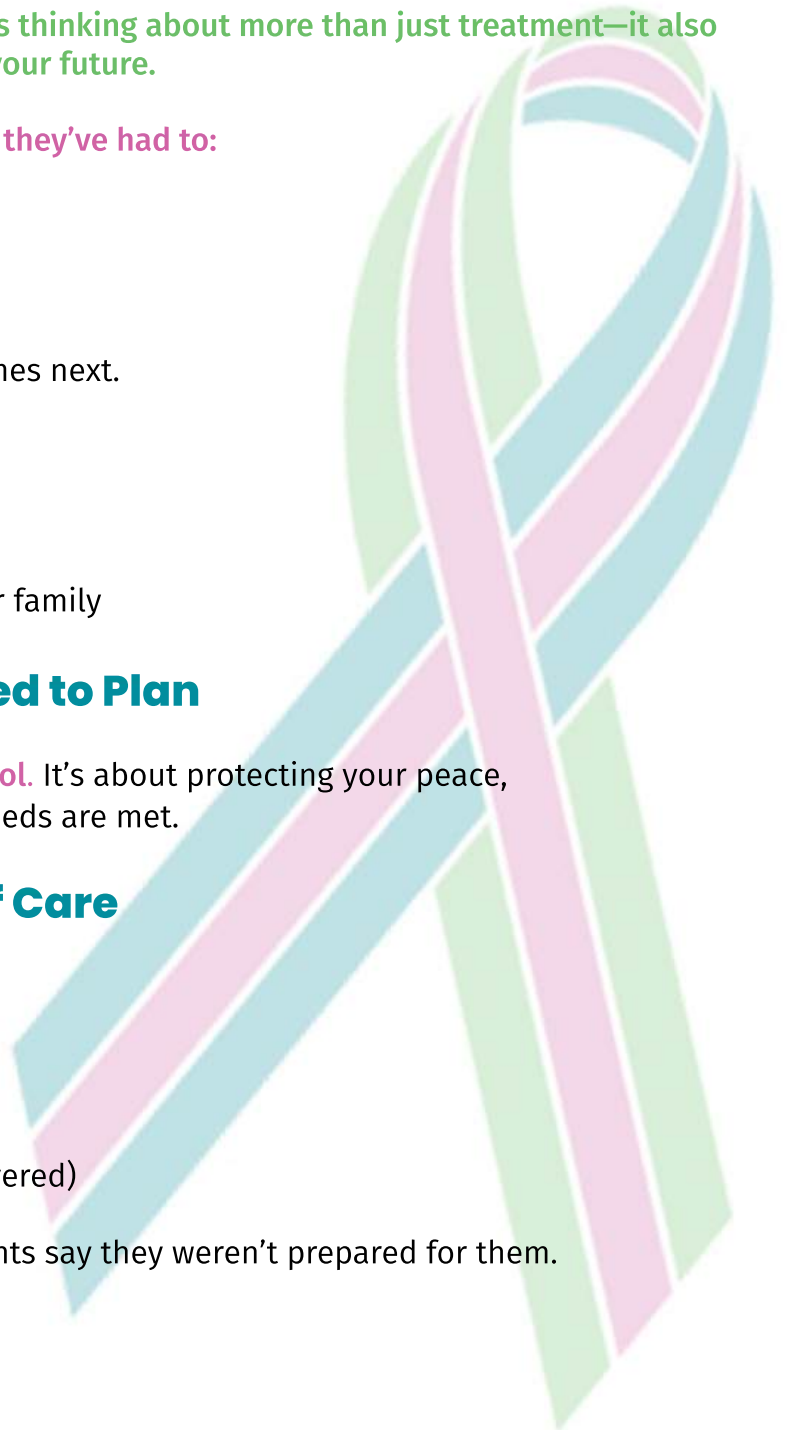
mBC care can include:

- Doctor visits and hospital stays
- Medications and infusions
- Transportation and parking
- Dental and supportive care (often not fully covered)

These costs can add up quickly—and many patients say they weren't prepared for them.

What you can do:

- Ask for a cost breakdown of your treatment
- Speak with a financial navigator or social worker
- Keep all medical bills and documents in one place



Know Your Insurance (Even If It's Confusing)

You don't have to figure this out alone. Ask your care team or insurance provider:

- What treatments are covered?
- What are my out-of-pocket costs?
- Are there prior authorizations needed?
- What support programs do I qualify for?

If something is denied, you can **appeal it**.

Navigating Work & Your Rights

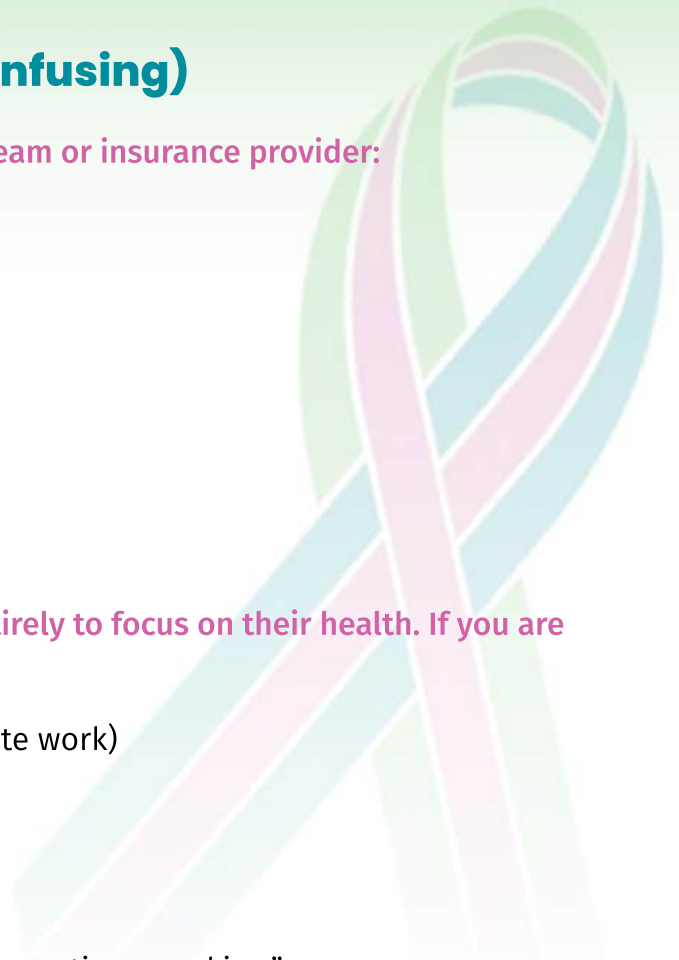
Many women with mBC reduce hours or leave work entirely to focus on their health. If you are working, you have rights. You may be eligible for:

- Workplace accommodations (flexible schedule, remote work)
- Family and Medical Leave (FMLA)
- Short-term or long-term disability benefits

Try saying to your employer:

- "I'd like to discuss accommodations that will help me continue working."
- "What leave options are available to me?"

You deserve support—not silence—at work.



Managing Income Changes

If your income changes, it's important to adjust early.

Steps to take:

- Review your monthly expenses
- Prioritize essentials (housing, food, medications)
- Ask about payment plans for medical bills
- Explore financial assistance programs

Financial Support & Assistance

There are programs designed to help—you just have to know where to look.

You may qualify for:

- Medication assistance programs
- Transportation support
- Utility or housing assistance
- Nonprofit grants for cancer patients

Ask your care team: *“What financial resources are available to me?”*

Planning for the Future and Supporting Your Family (On Your Terms)

This can be a hard topic—but it's also empowering.

Planning ahead can include:

- Naming a healthcare decision-maker (health proxy)
- Writing down your care preferences
- Organizing important documents
- Talking with loved ones about your wishes

This is about making sure your voice is honored, no matter what.



Visit <https://SupportOurSistersWithMBC.org> for more information

Many women worry about how their diagnosis affects their loved ones.

Consider:

- Sharing key information with someone you trust

Creating a simple plan for responsibilities (kids, bills, etc.)

- Connecting your caregiver to support resources

Planning ahead is not about fear—it's about freedom. Join the Support Our Sisters with mBC Patient Network and connect with other women, access resources, and find support from people who understand your journey.



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