

Adulting

Bills, Bills, Bills

Cancer isn't cheap. Financial toxicity refers to the stress of paying for your care, from high medical bills, loss of income, and other expenses.

If you have health insurance, try to understand what is and isn't covered in advance to decrease the chances of having unexpected surprises.

Know Your Rights

Many patients have to navigate their careers, their education, or both while undergoing treatment. Your medical diagnosis is private and does not have to be disclosed to your employer or educational institution.

You have legal rights under the Americans with Disabilities Act (ADA). Employers must provide reasonable accommodations, such as accessible parking or a flexible schedule. Beyond paid time off, you may also be eligible

How Do I Tell My Kids?

Here's some encouragement: You know your children best. How you choose to talk to your kids about your cancer is up to you.

Here are a few tips:

- * It's important to talk to your kids about what's happening. Tell them when you are ready. You need to be prepared emotionally first.
- * Let your kids know they can always talk to you. Designate another adult you trust, so your kids can ask them questions about your cancer diagnosis or treatment.
- * Tell their teachers about your diagnosis. Their teachers can help keep you posted if your child's behavior changes at school.



WORK TIP:

Ask human resources about your company's sick leave policy so you are informed of your benefits.

SCHOOL TIP:

Contact your institution's student disability services or human resources for academic accommodations, such as extra time or lecture notes.

LIFE TIP:

Learn how to name your feelings. Being able to accurately express yourself can help others understand how you feel. Engage in journaling, art, exercise, cooking, and other ways to express and release them.



Scan this QR code for ideas and ways to get help or visit [FightCRC.org/PaymentOptions](https://fightcrc.org/PaymentOptions)



Am I Going Crazy?

No, you are not going crazy, and you are not alone. A cancer diagnosis is overwhelming, and it will impact every aspect of your life, including your emotional, mental, and spiritual health. Facing cancer is traumatic, so feeling sad, angry, scared, or depressed is completely understandable.

You're going to experience a lot of emotions as you go through this. Be kind and gentle with yourself. Don't underestimate the support a therapist can provide during difficult times. Reach out for help sooner rather than later. The broader your support system, the better!

Checklist for Coping with Depression:

- Ask your health care team about treatments that can help (which may include antidepressants, acupuncture, massage, cannabis, and more).
- Take time each day for deep breathing and relaxation.
- Make plans with a supportive family member or friend to do something you enjoy or to experience a new activity.
- Avoid alcohol and tobacco products.
- Do not ignore signs of depression and anxiety—the first step in treating these conditions is through acknowledgment. Depressive disorders, anxiety, and cancer-related PTSD add excess stress to the body, which is trying to heal and fight cancer.

For more mental health and support resources visit [FightCRC.org/FindSupport](https://fightcrc.org/FindSupport)

What if I Don't Survive?

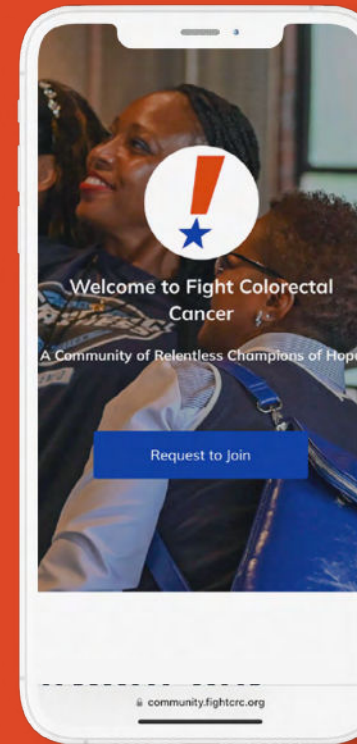
It's never easy to think about end-of-life care. But it's important to fill out these two key documents when you are ready, and as early as possible, even if you feel you won't need them.:

Advance Directive:

This legal document outlines your wishes regarding medical treatment and end-of-life care if you become unable to make decisions. It allows you to appoint a health care proxy or power of attorney to make medical decisions on your behalf.

Living Will:

This outlines your wishes regarding medical treatment if you are unable to communicate. It typically includes instructions on life-sustaining treatments, such as artificial respiration, hydration, and nutrition.



FIGHT COLORECTAL CANCER
134 Park Central Square, Suite 210
Springfield, MO 65806

COMMUNITY of Champions

Many young survivors find that online communities of support fit their needs better than support groups at their local hospitals. There are a lot of young colorectal cancer survivors online, and in Fight CRC's communities, who are ready to meet and walk through this with you.



SCAN HERE
to join the community
Search at
community.fightcrc.org



SCAN HERE
to donate
or visit
[FightCRC.org/Donate](https://fightcrc.org/Donate)

All medically-reviewed content was written by Fight Colorectal Cancer. This educational resource was made possible thanks to the following support:



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YOUR GUIDE IN THE FIGHT Young Adults & Colorectal Cancer

A **FIGHT COLORECTAL CANCER** Resource

Colorectal Cancer Under 50 Sucks: But You're Not Alone

Whether you're 18 or 45, a colorectal cancer diagnosis is earth shattering and feels terribly isolating and lonely. But for what it's worth: You're not alone. In fact, you're part of an alarming trend and a growing population of people younger than 50 facing this disease.

Whatever led to your diagnosis, what's important is that you advocate for yourself today, starting right now. We're here to help.

No One Fights Alone

Nearly half of all cancer survivors report significant emotional distress. If you or a loved one needs to talk, call the suicide hotline at 988.

How Do I Respond to That?

! "Wow, you're awfully young for colorectal cancer!"

- ▶ "I know, but it's also on the rise. More than one-third of colorectal cancers diagnosed in patients under age 35 are hereditary. Ask your doctor about genetic testing. It's a simple blood test."

! "What did you do to get colorectal cancer?"

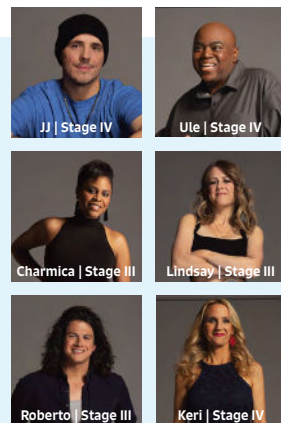
- ▶ "I didn't do anything, and I had no control over this. My cancer could be genetic; it could be environmental; or it could be an unknown cause or a combination of things. I'm not the only one this is happening to, and researchers are trying to figure out what's going on."

! "What can I do to help you?"

- ▶ "Here are some practical needs I have (I could use help with meals, childcare, emotional support, etc.). Also, continue to invite me even if I can't always come, and keep me in the loop about your life too. That will go a long way in helping me feel better and maintain normalcy."



The Colon Club raises awareness, educates, and supports those with colorectal cancer, especially those diagnosed between 15 and 39. Colon Camp, an annual retreat, brings survivors and caregivers together to heal, learn, and share their experiences in a safe and supportive environment. [Learn more at ColonClub.com.](http://ColonClub.com)



Facing Treatment

Being a young cancer patient can feel isolating. While everyone facing cancer is fighting for their lives, studies show that young people with colorectal cancer tend to be diagnosed in the later stages of the disease (stage III or IV), which concerns doctors.

Here's what we mean:

Preparing for chemotherapy or targeted therapies?

Ask your doctor how long the treatment sessions will last, so you can plan for time off work or work-from-home options. Also, learn how to stay safe when you have a weakened immune system. You can prepare by finding virtual ways to socialize, such as online games and setting up text chains. Ask your doctor about common side effects of your specific treatment, if there is anything you can do in advance to prevent any, and how to manage or reduce them.

Preparing for radiation?

Brace yourself for the possibility of skin burns and urinary dysfunction, which may limit your mobility and daily activities. Look for ways to move that won't cause pain, and ask your doctor and peers for tips. Be aware that radiation can also cause sexual dysfunction, so read up to determine how other patients have dealt with this issue. Have a strong support system in place, as daily treatments and side effects for a full month can dominate your schedule.

Preparing for surgery?

You may need a stoma/ostomy (permanent or temporary), so it's important to educate yourself on stoma and ostomy care, and insurance coverage. Avoid lifting anything over 10 pounds for six weeks after surgery, so plan accordingly if you have children or need to make adjustments to your home. Additionally, you may have dietary restrictions, so learn how to maintain proper nutrition and hydration during this time.

In all of these scenarios, topics like fertility, career, mental health, and finances must be addressed—in addition to the specifics of your treatment plan and the effects treatment will have on your body.

Support Team Checklist:

- * **Medical Team** doctors, pharmacists, nurses, nurse practitioners, physical therapists, and navigators
- * **Online Communities** Community of Champions, Fight CRC Meetups, and Colon Talk
- * **Social Support Team** social workers, psychologists, counselors, nutritionists, dietitians, and trainers
- * **Lawyers, Accountants, and Financial Advisors** for legal advice, medical tax deductions, and financial planning
- * **Family and Friends** neighbors, coworkers

Remember To Ask Your Treatment Team:

- * Will I have genetic testing?
- * Will I have biomarker testing?
- * Can I consider clinical trials?
- * Can I get a second opinion?

If you are a young patient, you may be advised to start treatment or have surgery promptly, and it's crucial not to delay.

However, you should also take important steps, such as asking questions that may impact your treatment and quality of life.

Survivorship Care Plans

Once you finish treatment, it can feel like your safety net is gone. But don't worry, that's normal and things will improve. To help you out, ask your oncologist's office for a Survivorship Care Plan (SCP).

Some offices may not offer it automatically, so don't be afraid to speak up and ask for one. SCPs are a great way to make sure you're getting the best care, especially if you're young. Plus, if your doctors retire, move, or sell their practice, you'll still have the SCP to refer to. You can access it online or get a printed copy. Having a plan is empowering and feels comforting as you forge ahead.

Your Survivorship Care Plan should include:

- ▶ **Medical history** — A record of your cancer diagnosis, pathology, bloodwork, biomarkers, genetic testing results, surgeries, and treatment history. Detail the treatments you received, the dosages, the dates, and the administering physician and/or facility. Also note any toxicities, allergies, or intolerances.
- ▶ **Follow-up care** — A schedule for checkups and follow-up tests, scans, and bloodwork.
- ▶ **Symptoms to watch for** — A list of possible side effects from your treatments. This includes everything from signs of recurrence to things like skin cancer risks and potential dental concerns. Some treatments will put you at a higher risk for other cancers in the future.
- ▶ **Lifestyle tips** — Ideas for ways to stay healthy — everything from diet to exercise.

Thinking About Your Future

When you're a young patient with cancer, saving your life is the goal of your oncology team, not preserving your ability to reproduce.

However, as a young patient, it is important to ask questions about preserving your fertility if you think you might want kids in the future, because this may factor in additional procedures that may need to be done. You may be at an age where having children is not something you've considered yet, but be sure to talk to your care team if you think it's a possibility in your future.

Oncofertility is a medical field that helps cancer patients and survivors potentially preserve the ability to

have children in the future. All forms of cancer treatments threaten your ability to conceive and bear children. Infertility is a side effect for some — but not all — young survivors.

Some women experience problems with eggs, ovaries, or begin early menopause, and some men experience low sperm production and testosterone levels. **You can take steps to preserve your fertility. Ask!**

If you did not discuss fertility or undergo any preservation steps prior to cancer treatments, there are still several family planning options, such as IVF treatments, egg, sperm, and embryo donors; surrogacy; or adoption.

Can I Afford This?

Expenses for banking sperm, freezing eggs, and IVF add up. There are several nonprofits, foundations, and grants that aid in this expense. Scan this QR code to get a list of resources that may help.



Can you still have sex if you have colorectal cancer? Yes, but it may look and feel different for you and your partner. Body image issues may challenge intimacy, and surgeries and treatments may bring pain and/or force you to find new ways to be intimate comfortably.

Although colorectal cancer isn't sexy, you still are. Even if you don't feel that way. Getting back to intimacy doesn't necessarily equal getting back to sex, so it's OK to start back slowly by making it a priority to start setting aside time as a couple.

Talking about sexual health with your doctor or nurse can be incredibly awkward, but power through. It's an

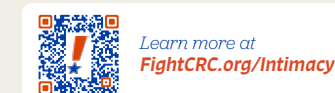
important part of your life, so find the person on your treatment team you feel most comfortable with and start the conversation with them.

Sex therapy (as an individual and as a couple) can help you rediscover intimacy and reduce anxiety, and it can help you cope with both physical and mental challenges of a colorectal cancer diagnosis and treatment.

Talk about sexual health with each other. Emotional intimacy can help you and your partner have physical intimacy. Talk about how cancer has impacted your relationship and what each of you need in the bedroom. Turn back to each other.

Sex Tips

- * For men, depending on treatment plans, explore penile stimulation.
- * For women, after radiation, ask about vaginal dilators, over-the-counter and prescription lubricants, and pelvic floor physical therapy.
- * Wearing a shirt over your ostomy during sex may help you explore new positions, or OSTomysecrets® sells products to help you feel more comfortable and confident.
- * Consider bringing toys or fun into the bedroom, try something new.
- * Be patient with one another and offer lots of grace and no shame.
- * **REMEMBER: There are many ways to be intimate and show affection and many positions to try.**



Learn more at FightCRC.org/Intimacy

