

Suki's story

53- year old Suki is a part-time teaching assistant and carer. Her father is disabled so when her mother became ill recently, she realised she needed to spend more time caring for her parents as they couldn't manage on their own any more.

"I used to work part time but now, with looking after my elderly mum and dad, I can only work a few hours a week. I've been really worried about the effect it's going to have on my State Pension because I'm not earning enough now to pay National Insurance.

"I was really stressed out so a friend of mine helped me make sure I was getting all the support I was entitled to. She told me about the 'Build a better future' website so I decided to take a look and find out more about getting my finances sorted for retirement. Anything was better than sitting there worrying about it.

"I found out I'd need 30 years of National Insurance contributions to qualify for the full basic State Pension, but because I'm caring for my mum and dad I worried that I wouldn't have enough.

"I decided to use the State Pension profiler on 'Build a better future' to work out roughly how much State Pension I've built up and found out I might be able to get my National Insurance contributions protected through the new Carer's Credit.

"Carer's Credit is especially for people like me who've had to give up work or work fewer hours because of a caring responsibility. So, if you're looking after a person or more than one person for a total of 20 hours a week or more, you could get Carer's Credit too.

"I checked the information on the website and decided to apply – it was really easy to do and it

could make a real difference to my financial security later on.

"I've also passed the information onto another friend of mine who lives down the road. Maria's husband had a stroke a few years ago and she's in the same boat as me, so it's definitely worth her finding out if she can get Carer's Credit too."

You can find out more and download an application pack for Carer's Credit on the Directgov website or call us for more information on:

 **0845 608 4321**

 **0845 604 5312**

» [Caring and your pension](#) (Directgov website)

Find out more about the simple steps you can take to plan how you'll fund your retirement by visiting the 'Build a better future' website.

» [Build a better future](#) (Directgov website)



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pensions.planning@dwp.gsi.gov.uk

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