

# Sunita's story

55 year old Sunita was divorced a couple of years ago and she'd be the first person to say that her life has changed dramatically since then. One of the most important discoveries she's made is that, despite her initial fears, she's been able to get to grips with managing her finances on her own.

"I work as a receptionist at my local doctor's surgery but when I was younger I took time out of work to stay at home and bring up my two children, Arun and Aisha. When my husband and I first split up I was really worried about money and, in the long term, whether I'd have enough to get by when I got older.

"I had so many sleepless nights, in the end my friends sat me down and told me to take matters into my own hands. It was scary at first, but then I went online to the 'Build a better future' website and found that sorting out your finances for retirement doesn't have to be complicated. The website had some simple steps I could follow to start planning for my retirement now."

## What Sunita discovered

"I wanted to look into my State Pension first. I found out that the amount of State Pension you get depends on how many qualifying years of National Insurance contributions you've paid.

"I was really worried at first because I'd spent all those years at home taking care of Arun and Aisha, but then I found out that I've been credited with National Insurance contributions for that time. So, my basic State Pension was protected all the time, and I hadn't realised! I've actually built up one third of a full basic State Pension already, which is great news.

"I've also found out that I have some other years that don't count towards my State Pension but I might be able to use my ex-husband's National Insurance contributions record to improve my basic State Pension. Apparently, if you're

divorced or your civil partnership has been dissolved, you might be able to increase your basic State Pension using your ex's record. You could do this if your ex has a good National Insurance record and you don't remarry or form a new civil partnership before you reach State Pension age. I need to find out more about this, so I'm going to look into it all properly.

"It made me feel so much more confident once I'd got to grips with the basics, so I went back to 'Build a better future' and used some of the online tools like the 'State Pension profiler' and 'Your future wallet', which helps you work out how much you'll need to put aside for when you retire. They were really easy to use and helped me understand my options.

"Now I realise that it's not nearly as difficult as I thought to plan and save for my retirement and there's plenty of really helpful information available if you know where to get started."

There's lots more information online at the 'Build a better future' website.

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



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