

## Top Tips on Divorce

Are you thinking about ending your marriage or civil partnership? If so, you are not alone with around 10,000 petitions for divorce being submitted each month. There is a lot of talk about spending huge proportions of matrimonial funds on solicitors arguing about their division but it does not need to be this way. For those of you wishing to limit the cost of a divorce, please see my top tips for easing the emotional and financial cost of divorce.

### 1. **PUT YOUR CHILDREN AT THE TOP OF THE AGENDA**

You do not cease to be a parent when you end your marriage. You will need to be able to co-parent in the future and the best way to ensure this goal can be achieved is to remember that your children need love and stability from both of their parents. Your children do not need to be dealing with the emotional fallout you are suffering as they are dealing with their own sense of loss. Your children should not be put in the middle of your divorce and certainly should not be made to feel they have to choose between their parents.

### 2. **SUPPORT NETWORK**

Very few people can manage to deal with all of the elements of their divorce unaided. You will need to surround yourself with people you can trust to help you make the right decisions for you. It can be easy to make decisions when you are angry, upset or depressed and you may need to have the support of friends, a counsellor, financial advisor and solicitor to help sift through the emotions to focus on the necessary decisions. Throughout your separation and divorce, make sure that you are turning to the right people for the right advice. Use your friends and a counsellor to help you navigate the grieving process, use a solicitor for legal advice and use a financial advisor for financial advice but do not blur the lines.

### 3. **DO NOT BE INFLUENCED BY OTHERS**

You may have brothers, sisters, aunts, friends and colleagues who have been through a divorce themselves. They will have varying experiences from an amicable divorce where all issues were resolved by sitting around the kitchen tables all the way through to a long, bitter and expensive fight through the courts. Their experiences can be very useful to you when you need recommendations for professionals to assist you but they are less useful when considering your own personal circumstances and how you will be able to meet your financial needs going forward. Family law is a discretionary area and how your finances will be divided depends on many factors such as your ages, how long you have been married, whether you have any children and what your financial circumstances are from income, capital and pension perspectives.

### 4. **LEGAL ADVICE**

Irrespective of how many assets or liabilities you have, you should seek the advice of a specialist family solicitor at an early stage in your thinking about separation and divorce. Meeting with a solicitor will give you some clarity on the likely outcomes and what process options are available to you when considering how to divide the finances to meet the needs of your family. Meeting with a solicitor can help you avoid costly mistakes and consider the bigger picture rather than being stuck in an emotional rollercoaster. You should also choose

your solicitor wisely to ensure they understand your aims and your fears and guide you through this. There are several options which do not include issuing court proceedings but the court process does not need to be a hostile action and it can assist in achieving a timely resolution to issues between you when necessary.

5. **STAY AMICABLE**

There are varying reasons for the breakdown of a marriage and some of these can be incredibly upsetting. The first casualty in the breakdown of a relationship is typically trust. If you are able to work through the feelings of betrayal and anger to speak with your ex-partner about what is in the best interests of the children and each of you then you will have taken the first step to saving yourselves a lot of money through a bitter legal battle.