

Just practical advice

General

- Consider using counselling services if you are finding the emotional aspects of the divorce or separation difficult to handle especially if this is impacting on your ability to deal with legal issues you are facing
- Consider using the services of a life coach to guide you through the hurdles you will face along the route from your old life to your new one

Financial

- Provide us with full and frank disclosure of your financial position
- Provide us with a list of your income and outgoings so we can assess your short term needs
- Consider how the family home is owned , if you wish to sever a joint tenancy and if you need to register your interest in the property if your former partner is the sole owner
- Ensure all joint bank accounts require 2 signatures especially if you have a draw down mortgage
- Consider cancelling joint credit cards so you are not responsible for the full amount of debt incurred by your former partner but discuss this with them first
- Prioritise essential payments such as mortgage repayments, rent, endowment policy premiums, insurances,council tax
- If you are struggling to make repayments contact your mortgage provider, landlord or other lender
- If you are struggling to meet regular repayments, tell us as you may need to make a claim for interim maintenance
- Preserve your financial position to the best of your ability. Do not spend unnecessarily and extravagantly if you are making financial claims
- Let us know if you are unfamiliar with handling the practical side of finances as we may be able to put you in touch with someone who can help you
- Do not threaten non-payment of mortgage repayments or attempt to sell assets as this may create animosity which in turn may lead to long drawn out financial proceedings

Children

- Think carefully about how best to inform the children of the divorce/ separation. Consider who should be present, timing, where you will tell them and provide a unified front with the other parent. Reassure the children that you both still love them
- Do not use the children as a bargaining tool
- Do not discuss legal matters with the children or show court papers to them
- Remember that this is also a difficult and uncertain time for your children and aim to handle them sensitively
- Avoid making derogatory comments about the other parent and his/her extended family to the children
- Avoid pressurising the children into “taking sides”
- Remember that following separation or divorce you will still both be the childrens' parents and aim to act in a dignified and responsible way to preserve future relationships
- Spend as much time with children as you can in your scheduled time with them and be reliable and prompt in your arrangements with the children
- Avoid arguments and conflict in the presence of the children
- Maintain lines of polite communication with the other parent and keep them informed of your and the children's contact details
- Remember that not all children are the same and may react differently to issues arising on separation. Be patient with them and treat them as individuals taking into account their individual needs
- Be positive with the children about their future relationships with both parents especially if one is moving out of the home or area