
PREPARING FOR DIVORCE



THE ESSENTIAL GUIDE
TO START THE DIVORCE
PROCESS

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01 UNDERSTANDING YOUR PRIORITIES

Before any paperwork begins, take time to think about your aims. Divorce touches every aspect of life — your home, finances, children, career, and wellbeing.

Helpful prompts:

- What matters most to me?
- What must I protect?
- What is flexible, and what is non-negotiable?
- What do I want life to look like in 6–12 months?

Key Question:

“If everything went as well as possible, what outcome would I hope for?”

02 EMOTIONAL & PRACTICAL PREPARATION

Divorce can affect decision-making, so building the right support is essential.

Support ideas:

- A trusted friend or family member
- A therapist, counsellor, coach, or mediator
- Help with childcare or routines
- Time for rest and self-care

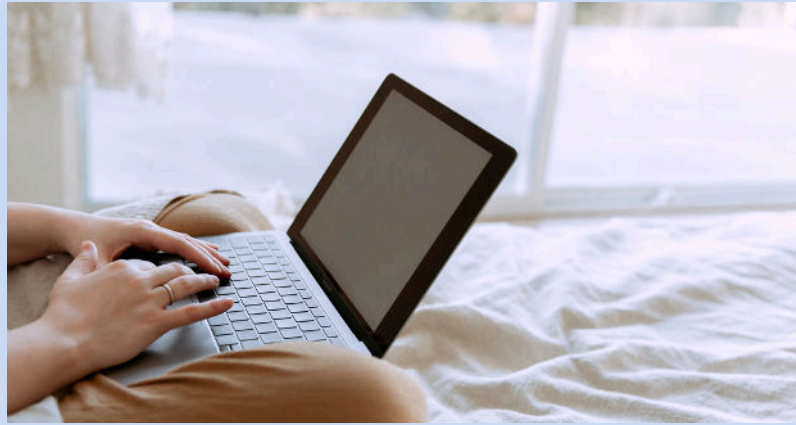
Practical steps:

- Set up a personal email if needed
- Create a secure place for documents
- Start a simple timeline of key events

Key Question:

“Who can support me emotionally and practically during this process?”





03 DOCUMENTS TO GATHER

Full financial disclosure is required in any settlement in England & Wales. Starting early saves time later and makes the process far less stressful.

Personal documents

- Marriage certificate
- Birth certificates
- Passport and driving licence
- Proof of address

Legal documents

- Pre-nups or post-nups
- Separation agreements
- Court orders from previous relationships

Financial documents

Banking & savings

- 12 months of statements (joint and personal)
- Overdraft or loan facilities
- Screenshots if online accounts are clearer

Property

- Mortgage statements
- Ground rent or service charge statements
- Tenancy agreements
- Valuations or estate agent appraisals

Pensions

- Recent annual statements
- CETV requests

Income

- Payslips
- P60s
- Tax returns (self-employed / directors)

Investments

- ISAs
- Shares
- Bonds
- Trust interests
- Offshore assets

Business interests

- Company accounts
- Management accounts
- Dividend records
- Shareholding information

Key Question:

"If someone asked me to explain my full financial picture today, could I?"

04 EARLY FINANCIAL STEPS

Gaining early visibility over your finances helps you make informed decisions and stay in control of the process from the outset.

Think about:

- Your monthly spending
- Changes when living separately
- Whether you can meet your needs independently

Helpful early steps:

- Open a personal bank account
- Check your credit file
- Review essential bills and commitments

Looking ahead:

- Housing
- Childcare
- School fees
- Travel and lifestyle
- Retirement planning

Key Question:

“What will I need financially to feel secure during and after divorce?”



05 WHO CAN HELP ME COMPLETE MY FINANCIAL DISCLOSURE?

Financial disclosure is the foundation of any fair settlement — and you don't need to work it out alone.

Start with our online resources

Articles, including:

- [Sorting Money and Property in Divorce: Insights Every Couple Should Know](#)

This explains:

- what people typically walk away with
- how pensions are often forgotten
- why many people settle with no legal protection
- why full transparency matters

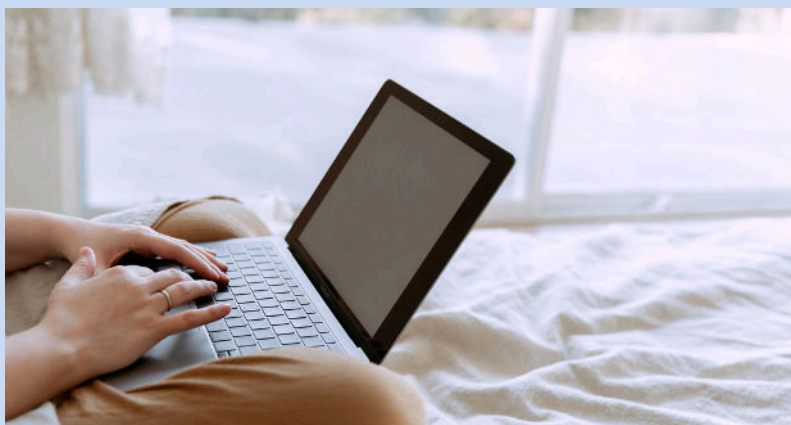
Resources → Guides & Checklists

Our growing library of practical step-by-step guides, available as on-page content and downloadable PDFs.

You can also read:

- [What Happens to Money and Property in a Divorce?](#)
- (whatwouldajudgesay.com — co-authored with Phil Anderson Financial Services)
- A practical explanation of early financial steps, avoiding common mistakes, and the role of an IFA.





A SOLICITOR WILL HELP YOU UNDERSTAND THE ENTIRE MARITAL POT

Most people have never thought about the difference between marital and non-marital assets — but it's one of the biggest questions in any settlement.

Common assumptions:

- "My inheritance is automatically mine."
- "She bought that property before we married — so it's hers."
- "My parents gifted the deposit — that shouldn't be shared."
- "His bonus was personal to him."

The reality is more nuanced.

A solicitor will look at:

- where each asset came from
- when it entered the relationship
- whether it became mixed with family finances
- how it has been used
- whether it is needed to meet future needs

This helps identify:

- marital assets (usually shared)
- non-marital assets (may be kept separate)
- assets that are a mixture of both

A Fictional Example:

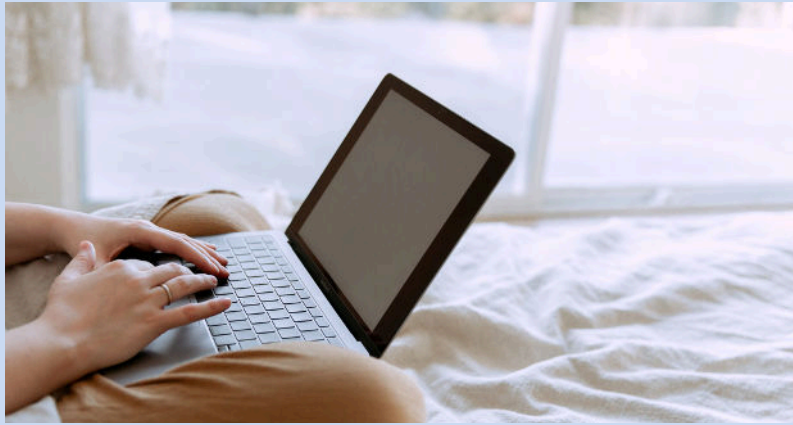
James inherited £60,000 from his great-aunt Betty. He used it as the deposit on the family home. He always believed it was "his". But because it became part of the home — the central family asset — it was treated as part of the shared finances.

Sara, meanwhile, received a bonus after separation and feared she'd lose half of it. She didn't — because part of it related to work done after the split.

Why This Matters

Understanding what is and isn't part of the marital pot helps you:

- avoid unnecessary arguments
- prepare accurate disclosure
- reduce conflict
- set realistic expectations
- avoid costly misunderstandings
- work toward a fair and constructive agreement



HOW AN INDEPENDENT FINANCIAL ADVISER (IFA) CAN HELP

An IFA can support you with:

- gathering pensions and mortgage details
- assessing affordability
- building a realistic budget
- preparing the figures needed for disclosure
- understanding long-term financial impact

The article on [whatwouldajudgesay.com](https://www.whatwouldajudgesay.com) includes contact details for [Phil Anderson Financial Services](#), who regularly support clients during separation and divorce.

Other Independent Financial Advisers (IFAs) are, of course, available, and if you already have a trusted adviser, we recommend speaking with them.

It's important to remember that solicitors cannot provide regulated financial advice, so an experienced IFA can be invaluable in helping you understand pensions, affordability and long-term financial planning.

HOW YOUR SOLICITOR SUPPORTS DISCLOSURE

A lawyer won't complete every number for you — but they will:

- explain what must be disclosed
- spot missing information
- identify assets needing valuation
- distinguish marital vs non-marital assets
- outline how a judge will interpret your disclosure
- help you avoid mistakes
- prepare you for next steps

Disclosure is not just paperwork — it forms the foundation of your financial outcome

WHERE WHATWOULDAJUDGESAY.COM FITS IN

Once your disclosure is prepared we can provide a written judicial view on:

- how a judge is likely to divide your assets
- what should be included or excluded
- the range of likely outcomes
- what a fair settlement might look like

This gives clarity early and avoids months of letters, delays, and needless conflict. Feel free to ask us if it is appropriate to use this specialised service.

Key Question:

"Do I understand what counts as marital, non-marital, and how a judge will likely view the pot?"

06 CHILDREN & LIVING ARRANGEMENTS

If you have children, their stability and wellbeing are the priority.

Consider:

- where they will live
- how time will be shared
- school arrangements
- routines that minimise disruption
- holidays and travel

Courts expect parents to try to agree arrangements before making applications.

Key Question:

"What arrangements will give my children stability with the least disruption?"

07 COMMON MISTAKES TO AVOID

- Emptying joint accounts
- Moving or hiding assets
- Sending emotional or hostile messages
- Changing locks without advice
- Involving children in adult issues
- Leaving the home without a plan
- Making informal agreements without clarity

These actions can harm your case and escalate conflict.

Client Scenario (Fictional):

Emma, 47, felt overwhelmed when her marriage ended. She worked through a checklist like this guide — reviewing her documents, listing her priorities, and defining a "good outcome".

By her first consultation, she felt calmer, clearer, and more in control.

08 WHEN TO SEEK LEGAL ADVICE

Seek early legal advice if:

- you own property together
- you have children
- you suspect hidden assets
- there are international elements
- you feel financially vulnerable
- you're unsure how to protect yourself

Early clarity prevents costly mistakes.

09 KEY QUESTIONS TO ASK YOURSELF

- What outcome do I want for my children?
- Can I support myself financially?
- Am I prepared emotionally for this journey?
- What do I need — legally and financially — over the next year?
- What is the risk if I do nothing?

Disclaimer

All client scenarios in this guide are fictional and included only to illustrate how these issues may work in practice.



10 BEFORE YOU GO — PRACTICAL NEXT STEPS

Choosing the right solicitor really does set the tone

Your choice of solicitor or law firm shapes how your divorce proceeds — whether it's calm and constructive, or high-conflict and costly.

If you're unsure where to begin, this helpful article explains what to look for and what to avoid: "How to Choose a Divorce Lawyer" — Paradigm Family Law (This title will be hyperlinked in the PDF.)

There is no pressure — the right choice is the one that feels right for you.

WE CARRY OUT A QUICK CONFLICT CHECK

Before any solicitor can advise you, we must complete a routine conflict check.

This is standard procedure in every reputable firm and ensures we are not already advising the other party.

If you decide to speak with us, we will simply ask for:

- Your full name, address, and date of birth
- The full name, address, and date of birth of the other party

You can send this to info@paradigmfamilylaw.co.uk or call 01904 217225.

If you'd like to talk things through

We're always happy to answer questions or help you understand your options. You can book a confidential fixed-fee consultation at a time that suits you.



YOU'VE GOT THIS

Separation is hard — truly hard — and there's no “right” pace to work through it.

Go slowly. Take breaks. Give yourself permission to pause when you need to.

This guide is here to help you take things one step at a time, with clarity and confidence.

Whatever comes next, you won't be doing it alone.



Prefer to listen instead?

Access the audio version of this guide.

Share this guide discreetly via:

WhatsApp | Email | Copy link

Need tailored advice?

Book a confidential free consultation at paradigmfamilylaw.co.uk