

# DIY Divorce - Not as straightforward as you may think.



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New rules introduced by the Government have recently made the process of getting divorced a little simpler.

However, dealing with the property and financial matters arising from the divorce is ever more complicated. Whilst getting a divorce itself may look straightforward, getting the right financial settlement can be difficult and the consequences of getting it wrong can last a life time. For example, when you come to retire, you may bitterly regret that you got the pension sharing arrangements wrong. It is important to get the right financial settlement.

Consulting a specialist solicitor will help you to reach an agreement you both feel is fair.

Some of the things to consider are:-

- Who will the children live with and who will pay for their financial support?
- Should you be claiming maintenance for yourself or is yours a case for a clean break settlement?
- Have you applied for reduced council tax on separation? Are you getting increased tax credits that may follow?

- Do you need to sell the house or can you keep the house and adjust the other assets accordingly?
- What do you do about the family business, a company or investment?
- What do you do about a trust fund, property held subject to trust and how do you find out about hidden trusts?
- Should you be having a share of a pension, which pension and how much?
- How do you resolve disputes relating to savings, investments, shares and what about the endowment policy that may be linked to the mortgage account?
- How do you deal with debts, joint account and how do you avoid taking on other people's debts or liabilities?

If you are dealing with these matters on your own, are you going to get the best deal or will you simply be expected to go along with what is proposed by someone who is not actually looking after your interests and your long term future.

**For a First Free Advice consultation  
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