

Polly Bloom's Little Book



One Step Ahead

A few words...

Finding out that your relationship has come to an end is extremely sad and depending on the circumstances around the breakup it can leave you shocked and bereft. Getting unmarried is emotionally and financially harder than getting married. You are splitting up your home, family, friends, bank accounts and most importantly the way of life that you've been used to for several years. Everything you have planned and dreamed of has come to an abrupt end. The very core of everything you believed in, has been shaken. How on earth are you going to handle all of this whilst feeling so emotionally drained?

Understandably, it's going to take time for you to get back on track. Be kind and gentle on yourself. There is no magic wand that can be waved to take away your pain. When I was faced with the prospect of divorce, I felt terrified. It was the fear of the unknown and one that I had to live with.

My ex was a Chartered Accountant. He dealt with every single bill that came in and went out of the house. He was in total control and was controlling. He always had the upper hand. I didn't know where to start and actually felt embarrassed and ashamed that I had allowed myself to fall into the trap of being so naive about our finances. A female colleague who dealt with all the utilities and more in her marriage said to me... "It isn't rocket science, you will figure it all out and you will be okay." She was so right! I zipped up my teflon suit and started to deal with each and every problem as it arose.

You wouldn't visit a doctor to talk about your bank statements any more than you'd go to the bank to ask the manager to look at your bad back. In other words, we can't be knowledgeable about everything and it is important to seek advice from those who know what they are talking about. Don't be afraid to ask questions.

To add to it all, I worked part-time and knew that for my future stability, I would need to consider searching for a full-time job.

It would have made life a lot easier, if at the outset, I had had a checklist to follow after I had separated. ***Where do you start? In which direction should you aim first? So I've put together Polly Bloom's little book "One Step Ahead"...***

The happiness of a family is not measured by the number of years, but by the quality of the love.



The way we live together is the way we live.



There are many ripples in the pond once you throw the separation pebble into the water. This has a huge affect on other family members particularly grand-parents, god-parents, etc... A break-up impacts on family ties. It is important to try to keep things as normal as possible for the children, so spending time with close relatives is something that should be factored into the child arrangements.



- *Practice how you will break the news. Make sure the message is clear. Ideally do not break the news at home and when the children are around.*
- *Give your spouse the space to respond as they may experience shock and disbelief as they receive the news.*
- *Plan temporary accommodation before telling your spouse you want a divorce. This will ensure you're both secure and able to give each other the space to deal with the situation separately.*
- *Ask a friend of your spouse to call by, check in and provide support.*
- *Reach an agreement with your partner as to how you are going to tell your children about the separation. Decide when and how the children will be told. Your children's mental health and well being is of utmost priority, so keep any conflict out of the conversation and put your differences aside whilst talking to them about the separation.*
- *Present a united front putting their needs first, when and how you tell the children is very much dependent on their age and ability.*

Think about who the children will live with and for stability whether they will stay in the family home. Consider how the children's time will be divided between the both of you. The arrangements need to be practical according to work and other commitments.

Telling friends and family does not have to be a traumatic experience for any one involved especially if you have formulated a plan ahead of time. Be open and honest about your intentions. Let your loved ones know why you have come to the decision to get divorced.

Your friends and family might be concerned about their role in your divorce. Will they be needed for emotional or financial support? What about divorce advice? How will this effect your friendship? Will they have to choose sides? Will they need to help out with the children?

Commence updating your personal information and set yourself up independently, as you are now no longer a couple:-

Take the time to understand fully the ins and outs of your finances. Know everything about your budgets, joint debts, assets and household bills. Open up a personal bank account and start saving as soon as you think that divorce is your only option.

Secure any paperwork that proves who bought which assets and any guarantees, certificates of ownership for any important joint assets.

It is much easier to do this while you are still living in the marital home. This is especially important if you're experiencing conflict and/or a new partner is involved.

Update any information for:-

- Emergency contact numbers
- Medical information for next of kin
- Update your passwords and PIN numbers for banking purposes, email accounts, online accounts and social media
- Redirect post if you or your partner has left the shared home
- You may also need to consider changing your Will if you have one

Keep calm and don't panic. As and when you feel ready to, inform family friends, etc...that you have separated. This will include:-

- Your children's school
- GP and other health professionals or agencies
- Bank, building society, credit cards or loan companies
- Your employer

Think about your banking arrangements and whether you have sole or joint accounts. Do you need to set up a separate account? If you have your mortgage, rent and bills coming out from a certain account, make sure you don't cause any problems with missed payments, direct debits, or any over drafts, etc... as this can cause you unnecessary stress later on. Do you each need to share a car to get the children to school or do you have your own vehicle? This will need to be raised and arrangements made accordingly depending on your circumstances.





What will happen to the family home? This depends on whether you are married or cohabiting. Can you afford to stay in the house? It is important to seek legal and financial advice to gain clarity on your situation.

The law has very little to say specifically about how to divide up personal belongings upon divorce. However, the general legal principle is that any assets which have been acquired or built up during the course of the marriage are automatically added to the matrimonial pot and divided up equally. Make a list of things that are of sentimental value and try to compromise on what you do or do not need for yourself and your children.

HMRC

You will need to contact HM Revenue and Customs if you're getting a divorce because it will affect your taxes. You should contact them about your divorce or separation straightaway so you can avoid paying too much tax.

DVLA

You should contact the DVLA after you have divorced if you change your name. Your old driving license will need to be replaced and also your car's registration certificate will need to be updated with your new name.

1. Local authority - Council Tax and number in household

2. Insurance policies

3. Telephone/broadband providers

4. Utility bills

For females divorcing, you are free to keep your married name after divorce. If, in the future, you would like to revert back to your maiden name you will need the following documents:

1. Marriage certificate

2. Birth certificate

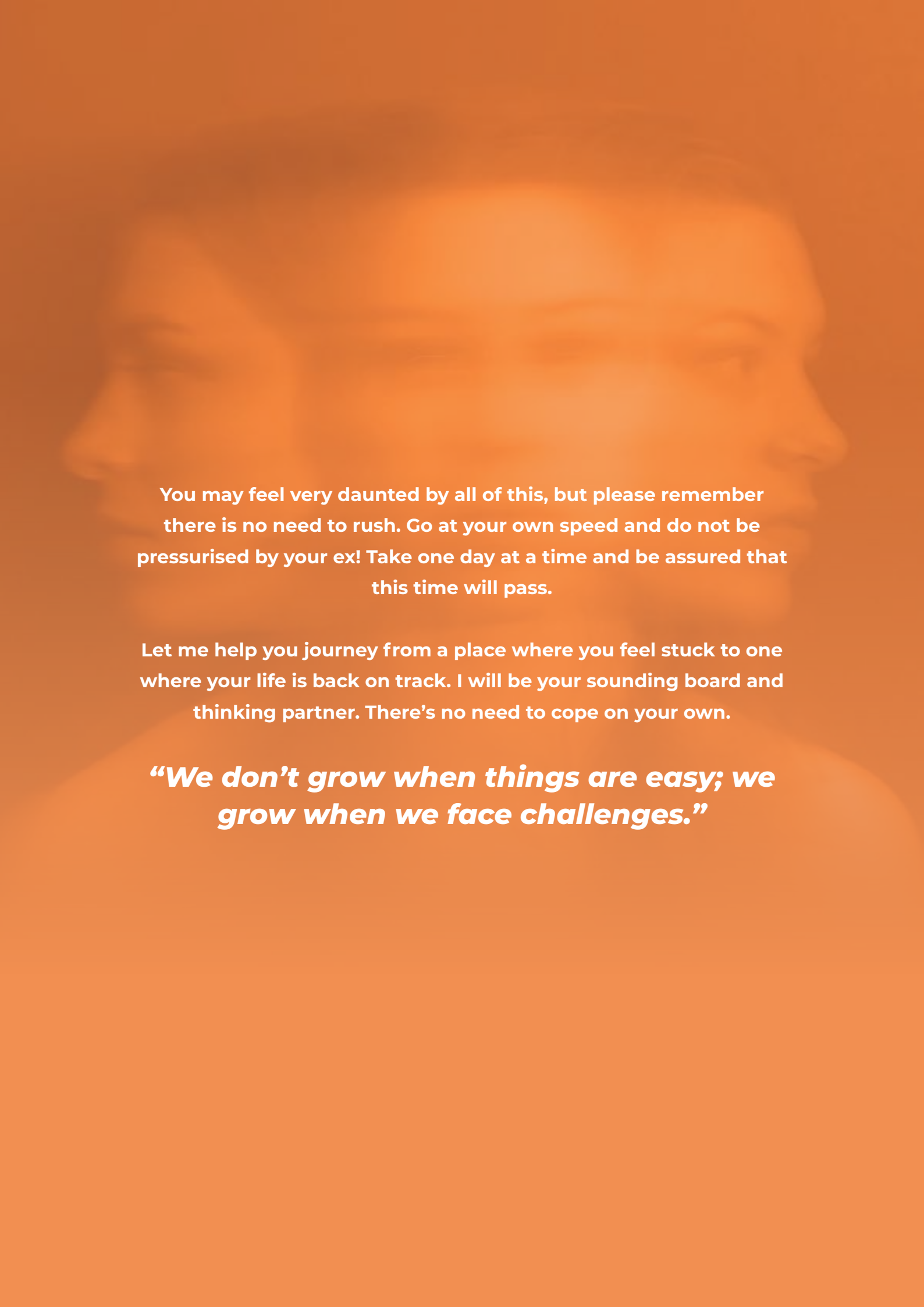
3. Final order (Decree Absolute)

4. Signed declaration of maiden name change

You do not have to follow a legal process to start using a new name, but you might need a 'deed poll' to apply for or to change official documents like your passport or driving license. This is a straightforward and easy to follow process.

Personally, I found that I had to start to re-organise myself. I was fortunate because my ex had left the marital home so I then had the freedom and space to set up my own personal office with a desk, computer and printer. A printer is essential. My computer at the time was from my ex's company and after being informed by a computer expert, I realised he could remotely view everything I was doing, so I made the decision (which turned out to be, one of the best decisions and investments during the divorce) to purchase an apple laptop. I bought myself a journal. I printed off and filed every email, text and any correspondence and made a note of everything I spent during and after the marriage. This is important and helpful because it gives you and your solicitor an idea of what you spend every month.

Above all, contact a Family Law Solicitor and Financial Planner. I cannot stress how important it is to understand your legal position and what you are entitled to. This is the start of the next chapter of your life and you need to be clear of the outcome for you and your children. Don't be afraid to take initial advice prior to entering legal discussions. Even if you are concerned about how you are going to afford advice, by having this conversation you will know how to proceed going forward. Solicitors are human beings and believe or not, and most have empathy (choose wisely!). Tell them any of your fears and woes and they will do their best to help and advise you.

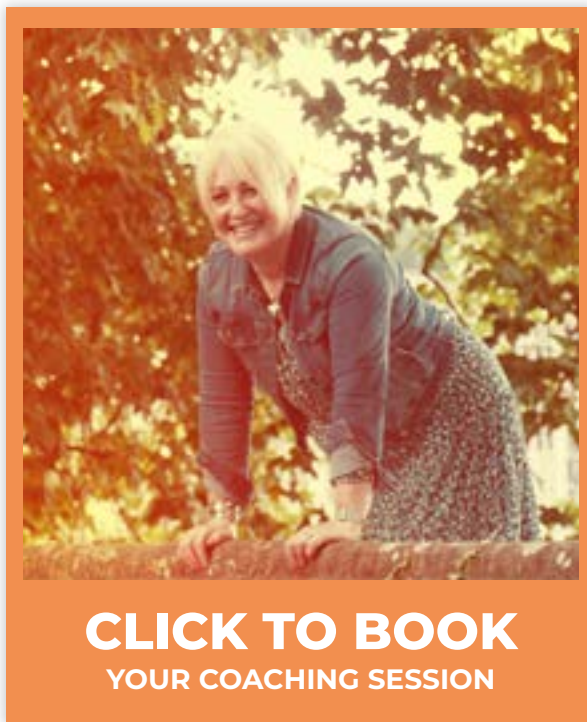


You may feel very daunted by all of this, but please remember there is no need to rush. Go at your own speed and do not be pressurised by your ex! Take one day at a time and be assured that this time will pass.

Let me help you journey from a place where you feel stuck to one where your life is back on track. I will be your sounding board and thinking partner. There's no need to cope on your own.

“We don't grow when things are easy; we grow when we face challenges.”

Take the jump...



pollybloomdivorcecoach



pbdivorceandseparationcoach



pbdivorceandseparationcoach



Email: pb@divorceandseparationcoach.co.uk

Telephone: 01371 831736



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