

SEPARATION PREPARATION

DON'T GET BLINDSIDED BY
YOUR HEARTBREAK

YOUR GUILD TO GETTING
WHAT YOU WANT

A handwritten signature of the name "Lars" in a cursive, flowing script.

Introduction



There is no doubt that breakups are tough, but it's also a time when you need to be at your strongest and fight, not just your emotions but also fight for what is yours.

Breakups are one of those times when things can get ugly, and if you are not at the top of your game, you could miss out.

Fortunately, taking control of a breakup means you take your power back, show confidence, become more attractive and make sure you don't get mistreated.

This guild is to help you focus on what's important...

What is yours?



Regardless of whether you ended the relationship or they did. Even if you are thinking it's a temporary breakup, and you don't see the point in splitting things up, you must act, especially when it comes to access to children or a home.

You must understand that your ex might not think the same way as you, and how they feel now could change in a heartbeat, you won't know until it's too late.

Although it may seem like they aren't pushing the breakup forward, I can assure you they are thinking about the future, or may already have plans you are unaware of.

Remember: this relationship must end for a new one to begin, you are not going to allow yourself to fall back into an unhealthy situation so change is inevitable.

This is more than just a guild; after going through a divorce with kids involved, this information comes from experience.

Finances

Firstly there are some questions you should ask yourself, so you don't get blindsided by a breakup:

- Can you keep your family home, or will you need to sell it?
- How will you divide personal property, assets, cars etc.?
- What will be the living arrangements?
- How will the children's financial payments be divided?

Next, start to organise and understand your financial situation:

- **Gather financial documents** for any outstanding debts, investments and savings. This will give you a clearer picture of your situation and save time if you choose to talk to a solicitor about your situation.
- Create a new **spending budget**. Your spending habits may need to change during and after the separation or divorce, so evaluate your disposable income, set yourself a budget and stick to it.
- Research then **talk to your solicitor** about what your separation or divorce will cost, so you know what you're paying upfront.
- **Contact your bank** for advice about any joint accounts you may have to protect yourself against your ex-partner withdrawing some of the money in the account without your knowledge.
- Open new savings and current bank accounts in your name, at a different bank to where you hold joint accounts, so your payments and tax credits can be paid directly to you.
- If you don't have them already, open new credit card accounts in your name to start building your credit rating.

- Make the relevant changes to your will – or if you don't have one, make one! This is extremely important to ensure that your wishes are carried out in the event of your death and that your assets are given to your chosen beneficiaries.

Stuff

- **If it is important take it** - Things that you have had from childhood, gifts given directly to you and anything that is not jointly owned. You need to take it. It's not unusual for breakups to go sour and you don't want your possession being used as a weapon to either get access to you or destroyed as revenge. (it happens a lot)
- **Joint assets** - This is a negotiation don't allow your ex to automatically keep everything, even if you don't really need a joint asset, it can be used as leverage for something that you do need.
- **Children** - Do not leave your kids without, if there is anything they need, let them have it, if it's something you both need for the kids, split it and rebuy stuff. Fighting over the kid's things is just as toxic as fighting over the kids and will affect them in the same way.

IN SOME OF THESE AREAS, THE
PERSON WHO ACTS FIRST BENEFITS

Parenting

This is the most critical area to consider, and not just for the obvious reasons, but because how you help the children now, will be what the courts will look at first if things get nasty.

- **Tell the kids school**, not only for admin reasons but to make them aware of your family's change in circumstance. This way, they may pay more attention to how the child is coping.
- Both parents should **explain the situation** as best they can to their children, so they are informed of the impending change. The more they know, the better they can learn to adapt.
- Enforce the fact that both parents, grandparents and other **family members will still be involved in their lives**.
- Try to **stay in contact with your in-laws**, this is for your children's benefit as well as your own. They can act as extra support for you, and this can help maintain a family unit for your children.
- If you can, create a **parenting schedule** whilst going through a divorce or separation that sets out when and where the children will see you and your ex-partner, stick to it as best you can. This will help them adjust to a new routine.
- **Do not act or speak negatively** about your ex-partner to your children. This can end in children feeling like they need to 'choose' or favour one parent over another.

WHEN YOU ARE AROUND KIDS THERE
IS NO SUCH THING AS NO CONTACT.

Friends & Family

No, you don't need to split up your friends and family.
But here are some lessons from experience.

- **Some friends will take a side**, if they don't choose you, let them go, and don't fight to keep people in your life that are happy to leave.
- **Most friends won't see your breakup as such a big deal**. Many of your friends will have seen this coming; besides, they have their shit going on, and your breakup is not their priority.
- **People gossip**. Keep your thoughts and feelings to yourself and maybe one close/trustworthy person. Please don't say anything you wouldn't say to your Ex, because it will get back to them.
- **Orbiters**. We all have friends that float around us, that are attracted to us and are ready to pounce when relationships are in trouble. These are low-level people; try to avoid them; rebound sex is fine, but not with these joint friends. If your ex sleeps with your friend, they were never your friend.
- **Their family**. The end of a relationship doesn't mean you have to lose close friends. But if their family members are not close friends, let them go. Avoid reaching out to any of them for a few weeks.

GOOD LUCK