

# Financial Survival During Separation

Separation is not only an emotional crisis; it is a financial one. Establishing two households on the same income pool is immensely difficult. Protecting your financial stability is essential—if you go bankrupt, your ability to fight for your children in court is severely compromised.

## 1. Separate Your Finances Immediately

If you have joint accounts, there is a risk that your ex-partner could empty them. You cannot legally stop this if the account is in joint names.

- Open a new bank account in your sole name immediately.
- Redirect your salary into this new account.
- If you have a joint mortgage, contact your lender to discuss your situation.

## 2. Understand the Child Maintenance Service (CMS)

Do not wait for the CMS to contact you. Use the government's online calculator to determine exactly what your liability is based on your gross income and the number of nights the children stay with you.

- If possible, arrange a Family-Based Arrangement (a private agreement) to avoid CMS collection fees.
- Ensure all child maintenance payments are made via bank transfer with the reference "Child Maintenance." Never pay in cash.

## 3. Do Not Over-Communicate Financial Offers

In the guilt and chaos of early separation, many fathers make grand promises regarding financial support that they cannot sustain long-term. Do not agree to pay off all debts or give up your share of the house equity out of guilt. Financial settlements are permanent.

## 4. Legal Aid and McKenzie Friends

Legal Aid is extremely difficult to secure for family court matters unless there is proven domestic abuse. If you cannot afford a solicitor (£250-£400 per hour), do not take out high-interest loans. Consider hiring a McKenzie Friend (approx. £40-£80 per hour) to guide you through the process as a Litigant in Person.