

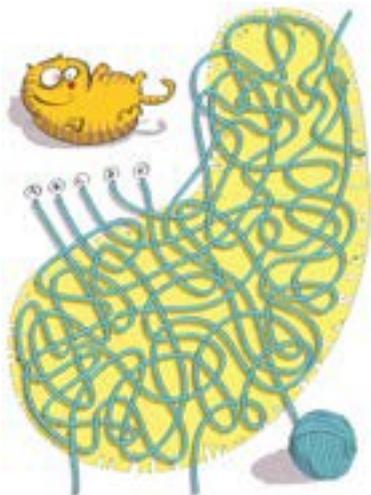
Hello and thank you so much for downloading this PDF. It's great to hear that even in the midst of all of the emotions and challenges that come up when you separate, you are still focusing on separating as peacefully as possible. I know this isn't always easy but I am here to help guide you through this process.



I am Louisa Whitney and I am a family mediator. I help separating couples to make arrangements that are tailor made to them, following a separation. I facilitate constructive discussion and provide lots of support and information to help you ensure you get things right for both of you – and, crucially, for your children.

I was a solicitor specialising in divorce for 11+ years and I draw on this experience. I am also a Reiki II practitioner and I strongly believe in following a holistic approach that looks at your legal, financial, emotional and practical needs following a separation.

It can feel overwhelming when the decision to separate has been made (either by you or your partner, or by you both mutually). You feel like you have so many things to think about and it can be a big jumbled up mess that I like to call 'washing machine head'. I often think it looks like this:

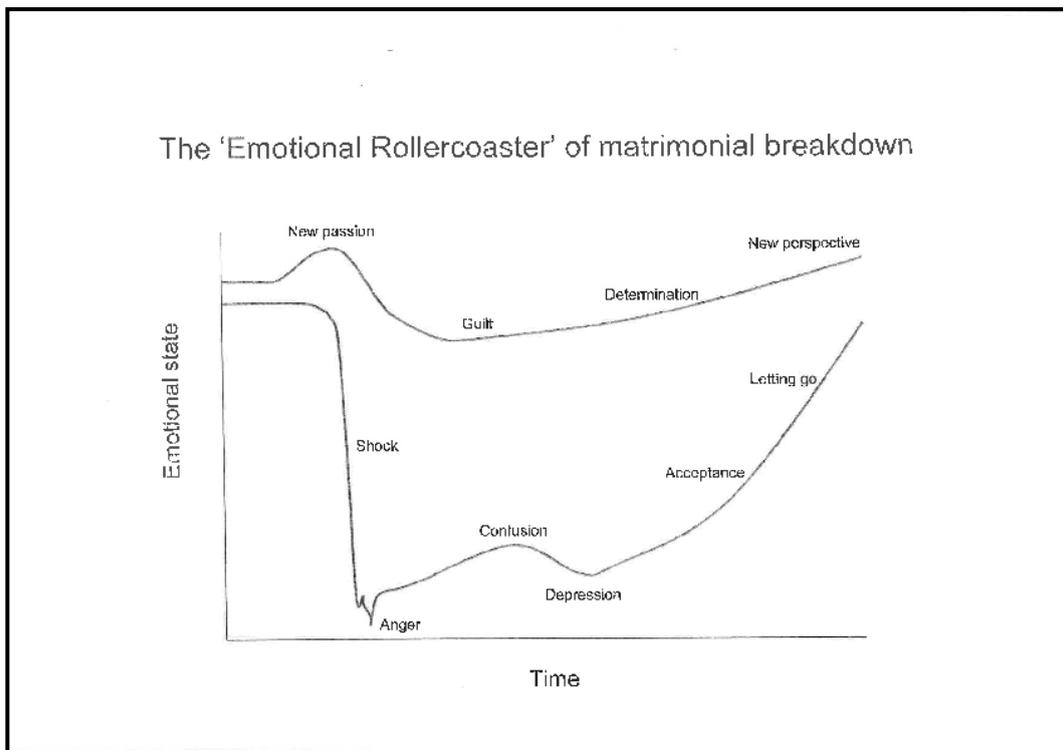


In order to find a way forward it's essential not to try to resolve more than one issue at the same time. It's also important that you take each issue and break it down into manageable steps. Below there is a step by step guide and you can use this to help you work through each step in turn. There is then further step by step guidance for resolving issues relating to children, and to money. It doesn't matter which you resolve first but it's important to try to focus on one issue at a time and not to try to resolve everything in one go. Like the ball of wool you take one knot at a time.

## TIP 1

### WHERE ARE YOU AT EMOTIONALLY?

There is a grief or healing cycle that comes following a separation and it's important to think about where you're at and where your ex-partner is at on the graph below. Different stages are like talking different languages so conversations may not be productive.



## TIP 2

### WHAT'S THE MOST PRESSING ISSUE?

Only once you are both at a point in your recovery where you feel you can make calm and considered decisions should you look at what happens next. What is the most pressing issue for you? Is it money? In which case it can be helpful to look at short term money and long term money. Is it your children? Is it how you can physically separate if you haven't yet? Pick one issue and look at this first. Read the guidance below on resolving issues relating to children, and money and follow whichever one feels right to you first.

### TIP 3

#### BREAK THE ISSUE DOWN.

Often couples go round in circles because they don't break issues down. Firstly, try to look at what information you need to be able to make an informed decision about it. Secondly (once you have that information), understand how you each feel about it and what your ideal outcome is (even if you don't agree with each other). Thirdly, try to explore what different solutions look like and map them out. Then you can see what each option looks like and assess how you feel about each one.

### TIP 4

#### TRY TO KEEP YOUR DISCUSSIONS CALM

This stuff matters. You're making decisions that will affect how the next stage of your life pans out. It may well be pushing your buttons. If that happens then try to understand why your buttons are being pressed. Often these relate to fears about your future and it can be helpful to understand them. If discussions deteriorate, put a stop to them and only try again when you are BOTH feeling calmer (this might be hours, days or weeks).

### TIP 5

#### GET SUPPORT AS QUICKLY AS POSSIBLE.

Sometimes professional support is needed to help move you past the unhelpful deadlock. Getting the right help at the right time can be crucial in stopping you both feeling the anger and frustration that goes with being stuck in limbo. Below are suggestions for potential sources of help.

- Find a family mediator who can help keep your discussions on track, constructive and informed
- Find a family lawyer who can offer you advice about your situation
- If you're finding it hard to manage your emotions then it may be helpful to find a counsellor through your GP, or a recommendation, or through the BACP.
- Do you have a support network – people you can talk to?
- Do you have financial questions that might require advice?
  - You might need a financial adviser
  - A Chartered Financial Planner; or
  - An accountant

## Money, money, money

Many couples may have found that money has been a flashpoint during their relationship. Maybe one of you is a saver and one of you is a spender? Maybe there were issues about who worked and who looked after children and the impact of this on the family finances? The fact is that if you only just make ends meet in



one household you are both likely to be worrying about how you will make ends meet in two houses. This is understandable and something 99% of separating couples worry about. In order to resolve financial issues you need to follow the steps below. Think of it as getting all the pieces of the jigsaw puzzle together before you can properly work out what the picture is (assume here that

you threw away the box with the picture!).

### TIP 1

#### UNDERSTAND WHAT MONEY YOU HAVE?

The starting point in resolving money issues is to understand what money you have either in your sole names, or your joint names. This should include everything: property, savings, ISAs, investments, stocks, endowments, pensions, annuities, possessions (worth over £500 like cars, furniture, jewellery or art). You should also include any debts you have, your earnings and an estimate of your outgoings for now and the future. This can be a complicated exercise and if you're not sure about anything then it's often useful to get some input from a mediator, lawyer, financial adviser (or sometimes all 3!).

## TIP 2

### ASK ANY QUESTIONS YOU HAVE

Once you've been able to get the financial information together and you both have copies of everything, it's important to ask any questions you have about the information in front of you. Maybe you thought your ex-partner had an ISA that they don't now have? There could be debts you didn't know about previously. Or there might be some salary deductions on a wage slip and you don't know what these are for. Ask these questions and if you still aren't sure about the answers, you can ask for further documents that might help. To properly resolve financial issues you need to feel you have all the information you need to make informed decisions about the next steps. Unsurprisingly informed decisions can only be made with information!

## TIP 3

### WHAT DO YOU NEED?

The next step in resolving financial issues is to look at what you need. This is difficult and often people get stuck because they think they need to know how much money they will get first. *But this is the wrong way round.* You need to work out what money you *need* first. Often this involves looking at different options. **Start with your preferred option about where you're going to live.** Is this in your current home? Is it buying a different property? Is it renting? What size property would be best? Where would you like it to be? What facilities would you like it to have? Answer these questions and do some research to understand what money you would need to have (you may need more information). If this is more money than you have then is there a way you can make it work? Could you work more hours? Would family help you out financially? If you cannot see that you can make this work then you might have to think of a compromise. Could you look at a smaller property? Cheaper area? It can help to think of 2-4 different options.

Remember that you both need to be able to afford a property and both need to undertake this exercise.

## TIP 4

### HOW CAN YOU MAKE THE MONEY YOU HAVE MEET YOUR NEEDS?

Once you're clear on how much money you have and what you need, you can then look at how you can make what money you have meet the needs you have. If this isn't immediately obvious you may have to think creatively. Some compromises can be: shared ownership properties, having a smaller property, cheaper area, cutting your outgoings, working more hours, taking on an additional role, financing things differently. Sometimes it's a question of working out the most palatable compromise.



On top of this you still have to be a steady presence for your children, make sure they have eaten, done their homework and all of the day to day tasks you have always done. In the midst of all this you may also have to go to work and look like you know what you are doing.

This is a tough hill for anyone to climb and worrying about what is happening and how this will affect your children can feel like it's eating away at you. That's why I have put together the five tips below, from working with separating couples for 18 years. They're designed to help you minimise the effects of your separation on your children - even if only one of you is putting these into practice your children can still benefit. I know how much parents worry about how their separating will affect their children and these will help.

## TIP 1

### **REASSURE YOUR CHILDREN THAT THEY ARE LOVED BY BOTH THEIR PARENTS UNCONDITIONALLY.**

Do this every day at least once if not two, three, four.....you get the picture. With such a big change on the cards it's natural for children to worry if they should question everything that they have known. They need to know, and be reassured, that even though changes are happening their parents still love them very much.

## TIP 2

### **GIVE THEM YOUR ABSOLUTE PERMISSION TO HAVE A RELATIONSHIP WITH THE OTHER PARENT GOING FORWARD.**

Make sure that this comes out of what you say and do in every way. It can be easy to say this and then grimace when they mention the other parent (especially if you have recently had an argument) but remember children pick up on body language and moods as well as what you say and this can suggest to them that you're not very happy about them seeing their mum or dad (or step parent. Family dynamics are different for everyone and there is no 'one size fits all' family).

## TIP 3

### **BE POSITIVE ABOUT CHILDREN STAYING WITH THE OTHER PARENT.**

It can be gut wrenching when your children first go and stay with the other parent and you are left alone at home. Try not to let this show to your children or this can make them reluctant to go if they think the parent 'left behind' will be sad. Make plans to do something either with friends or family - or take up a new hobby. Do whatever you need to do to show your children that you have plans and will not be sat moping at home. You will miss them, of course, but reassure them that you will be using the time to do something fun for you.

## TIP 4

### TALK ABOUT WHAT ARRANGEMENTS YOU WILL PUT IN PLACE FOR YOUR CHILDREN.

If you can't do this easily with just the two of you then use a [dispute resolution process](#). There are various processes that exist to help couples who are separating to resolve all the issues that crop up. You can [find a practitioner](#) who will help you manage this process, and who will help you to work in a way that is constructive and focused on your children. The best way to find a resolution that works for you all is by talking, taking time to understand each other's point of view (even if you disagree with it) and finding a constructive path forward.

## TIP 5

### GET SUPPORT AS QUICKLY AS POSSIBLE.

If either of you feel you're struggling, or you are worried that your children are finding it hard, then get support as quickly as possible. You could start with your GP, or your children's school as they will know what local support is out there. You may also find the following links helpful:

- [Parenting after parting](#)
- [Una Archer](#) - a psychologist specialising in helping separated/separating parent(s)
- [Voices in the Middle](#) - a charity that supports children whose parents are separating. Aimed primarily (currently) at 13 to 18 year olds.
- [Parenting Plans](#) - these can be drawn up by mediators or lawyers.
- The following books may help you support your pre-teen children:
  - [Jack and Black Cat](#) by Helen Victoria Bishop and Simon Murray
  - [Mum and Dad Glue](#) by Kes Gray
  - [The Huge Bag of Worries](#) by Virginia Ironside

## Your children

You know your children best and so you're best placed to make arrangements for them (and with them) about when they will be with each parent. You can continue to make joint decisions about health issues, their education and about what is in their best interests. No one will interfere with this as long as you're making decisions that are best for your children. If you find it challenging to agree on what's best for your children then talking about this in family mediation can help you to structure your discussions and to get information about things you might not have thought about. A mediator who is trained in *Child Inclusive Mediation* can also talk to your children if they are of the right age for this to be appropriate. Giving your children an opportunity to talk to an impartial person can be a great way for them to have a say in what happens for them. Children often have really creative solutions to thorny issues and have things they want to say to their parents that they have not wanted to for fear of hurting them.



The children talking to the mediator only takes place if you all agree it's a good idea so it can be helpful to ask your children whether they would like this opportunity to talk to someone not connected to their parents. A friend, grandparent, or other relative can be a useful person for them to talk to too, but only if they are able to listen without taking sides. If you'd like to write down what will happen next for your children when you separate then you can in a Parenting Plan which can be drawn up by a mediator, or a lawyer. This sets out what is important for your children, and important for you as parents. It can include as much or as little detail as you feel is helpful for you.

It may also benefit you to reflect on what you would like your children to say in the future about when their parents separated. If they were giving advice to a friend whose parents were separating in 5 years' time what would you be happy if they said and what would make you frown, or feel uncomfortable?

The most important thing you can do for your children is ensure they have a positive relationship with each of you going forwards and that they are not caught up in any conflict between the two of you. It is also crucial to get help at an early stage if you feel your

children are struggling with any aspect of your separation.

If you'd like more help with managing your separation constructively then have a look at the blog on the [LKW Family Mediation website](#) or have a look at our social media channels:



If you have found this helpful then please share. Helping those going through a separation to minimise the effects of their separation on their children is one of my biggest passion in this world.

Thank you!

*Louisa*



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