

Separation

Separation whether it is formal through a divorce, dissolution of a civil partnership or an informal separation can be a very stressful time and has implications on many aspects of daily life. Being aware of things you need to consider can help and this short guide is designed to point you in the right direction of what to do or where to get help:-

Money:-

- You will need to consider whether you have immediate access to your bank and building society accounts and whether your partner does.
- If your partner moves out, this will affect your income and outgoings. Consider whether you can afford to continue living in your current property, whether you will need to claim any benefits or take up more work/increase your hours. Your local Citizens Advice can help with budgeting, and the Money Advice Service has a range of fact sheets on their website under 'Births, Deaths and Family' on finances after separation at www.moneyadviceservice.org.uk
- Your benefit entitlements may change following your change of circumstances - update any relevant benefit agencies to avoid having to deal with an overpayment. On the other hand, you may now have new entitlements to bolster your income. You can perform a full benefit check at www.entitledto.co.uk or ask your local Citizens Advice .
- Remember you are not necessarily liable for your partner's debts. If you are struggling to establish whether you should pay a partner's debt you are being pursued for, seek advice. For example, you could contact National Debtline - 0808 808 4000.

Housing:-

- You will need to think about where you live and whether or not you have rights to your current home. For information on your rights, visit 'Relationship breakdown and housing' at www.citizensadvice.org.uk/relationships
- Be aware that at some point you will need to consider your long-term housing options - can you afford your current property? Do you want to downsize or move somewhere new? Should you expect your partner to contribute? Read through 'Ending a relationship when you're living together' on www.citizensadvice.org.uk/relationships for more information.

Children:-

- If you have children you will need to consider who they will be staying with and when, or who will have access to them. There is more information on this at www.gov.uk/looking-after-children-divorce. You may find mediation helpful with resolving this - see National Family Mediation's website www.nfm.org.uk.
- Information on arranging child maintenance if you or your partner are expected to pay this, your options and a maintenance calculator are available at www.cmoptions.org

Separating:-

- If you were married, or in a civil partnership in the long term you may wish to consider a legal separation - you can find information on this from www.gov.uk/divorce. At that point you may wish to visit a local Citizens Advice for more information. Some bureaux can arrange short, free solicitors appointments for legal advice.
- If you have been subject to domestic abuse, there is help available. Be aware domestic abuse can involve financial and emotional abuse. If this is the case, see 'Domestic Violence and Abuse' at www.citizensadvice.org.uk for an overview of what help is available, and check the back of this factsheet for useful contacts. You may also be entitled to legal aid - see 'Help with legal costs' on www.citizensadvice.org.uk and the legal aid calculator at www.gov.uk/check-legal-aid

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Other useful organisations and websites:-

Find out about the services available for family mediation by visiting National Family Mediation's website at www.nfm.org.uk. Eligible families can get legal aid for some of their services.

Please see individual factsheets on www.citizensadvice.org.uk for 'ending a marriage', 'ending a civil partnership' and ending a relationship for unmarried couples'. Also see 'tax credits – reporting a change of circumstances' and 'child maintenance/where to start' for information.

For information on resolving child care disputes, see CAFCASS - www.cafcass.gov.uk

Gingerbread provide expert advice and practical support for single parents - www.gingerbread.org.uk

North Warwickshire Borough Council – www.nwbc.gov.uk or Tel. One Stop Shop -01827 715341 for information on housing benefits, council tax benefits and council tenancies and to inform them of a change in circumstances.

The Family Information Service - www.warwickshire.gov.uk/fis or Tel. 0845 090 8044 or 01926 742274. They can offer free help and advice on all aspects of family life.

National Centre for Domestic Violence - local number 07943 524 756.

DACS – Domestic Abuse Counselling Service – 02476 351137 or visit www.dacservice.org.uk.

Warwickshire Domestic Violence Support Services – www.talk2someone.org.uk or Tel. 02476 371928.

National Centre for Domestic Violence - Free legal injunction advice, call 0844 8044 999 for assistance within 24 hours or text 'NCDV' to 60777. www.ncdv.org.uk

The Law Society - to find a local solicitor visit solicitors.lawsociety.org.uk. (Please note that North Warwickshire Citizens Advice can in many circumstances offer a free 30 minute consultation with a local solicitor at the bureau).

For more information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community hubs in North Warwickshire - www.nwcab.org.uk/Community-Hubs.htm