



# Breaking up

A Canadian Bar Association series supporting legal wellness

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The end of a relationship is usually a difficult time. There are many decisions to make and strong emotions – people sometimes do things that they regret later. When those things end up costing a lot of money, it can be worse for everyone involved.

## Money-saving advice

- Gather your important papers – will; bank account records; lease; mortgage contract; car and other loan agreements; bills; recent tax returns; pre-nuptial agreement, if any.
- List all your monthly expenses, debts, and income so that you know exactly where you stand financially.
- Write down the main events throughout your relationship, with dates, so you can tell your lawyer the story smoothly.
- Set a budget for legal or other services you may need.
- Sort out your emotions with family, friends, and appropriate professionals such as a therapist, psychologist, or social worker.
- Speak to a lawyer when you are calm, organized, and know what legal questions you need answered. Use your lawyer for legal advice, not for counselling.
- Ask your lawyer about costs, and about how much of the negotiations and paperwork you can do yourself. If you and your ex can talk to each other about next steps, without getting angry, you may be able to save your lawyer's time and your money.

### Expenses can get out-of-control when you:

- Act in anger, saying and doing things you later wish you hadn't.
- Walk out without a plan.
- Get legal advice but then find it hard to follow that advice.
- Throw out important receipts, tax returns, and paperwork because you want to start fresh.
- Believe that your lawyer can fix the relationship you couldn't fix.
- Do things that get in the way of your children's relationship with your ex.
- Put your own needs ahead of your children's needs.
- Go to court when it's not necessary.
- Say "no" to meeting with a mediator or trying to have a productive conversation with your ex.
- Find it hard to compromise on anything.

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