

YOUR SEPARATION ROADMAP

A practical guide to the first
steps after separation



Children



Finances



Your options



Mediation



Moving forward



Separation can leave you with lots of questions and very few clear answers. This guide will help you understand some of the things you may need to think about, organise your thoughts and work out what your next step might be.



**PAX
MEDIATION**

Helping families find a way forward.

START HERE

You don't have to work everything out today

When a relationship ends, it can feel as though everything needs an answer immediately. Where will everyone live? What happens with the children? What about the house? How will the bills be paid? Do we need solicitors? Will we have to go to court? It can quickly become overwhelming. The reality is that separation is usually a process rather than a single event. Different questions may need to be considered at different times. The aim of this guide isn't to tell you what you should do. Instead, it gives you information, questions and prompts to help you identify what may need your attention and where you might need further information or support.

A useful place to start



Is everyone safe?

If there are concerns about safety, domestic abuse or the wellbeing of an adult or child, appropriate specialist or emergency support may be needed.



What needs attention now?

There may be some immediate practical issues to think about, such as:

- ☐ Where everyone will stay
- ☐ The children's day-to-day arrangements
- ☐ Essential household bills
- ☐ Access to money for everyday expenses
- ☐ Work, school or childcare arrangements
- ☐ Any immediate safety or welfare concerns



What doesn't need to be decided today?

Some longer-term questions may benefit from more information and time. These might include:

- ☐ What happens to the family home
- ☐ Longer-term arrangements for the children
- ☐ How property, savings, pensions or debts are dealt with
- ☐ Whether any agreement needs to be made legally binding



You don't need to solve your whole separation at once.

Sometimes the next step is simply understanding what your options are.



ABOUT THIS GUIDE

This guide provides general information and prompts to help you think about some of the issues that can arise following separation. Every family is different. This guide does not provide legal advice and does not tell you what you should do. Where appropriate, you may wish to obtain independent legal, financial or other specialist advice about your own circumstances. This guide relates to separation and family mediation in England and Wales.

Separation can involve several different journeys

There isn't one fixed route through separation. You may be thinking about children, finances, your home, divorce or dissolution, legal arrangements — or several of these at the same time. Your journey might look something like this:



SEPARATION



Immediate practical arrangements

What needs attention in the short term?



Understand the issues

Children • Finances • Property • Legal arrangements



Gather information

What do you know already? What information is missing?
Are there questions you need help answering?



Understand your options

Direct discussion • Mediation • Legal advice • Solicitor negotiation
Other dispute resolution • Court



Explore possible arrangements

What might work for your family?



Reach decisions where possible

Some questions may be resolved quickly. Others may take longer.



Consider whether anything needs to be formalised

Depending on what has been agreed, legal advice may be helpful.



MOVE FORWARD



Your journey may not follow this exact order

You may move backwards and forwards between different stages. You may also use more than one type of professional support. There is no single separation process that is right for every family.

Keeping the focus on your children

For parents, one of the biggest concerns following separation is often what family life will look like for the children. Children can experience separation differently. Their age, personality, relationships, routines and understanding of what is happening can all affect how they respond. There isn't one arrangement that works for every family.



Things you might want to think about

- ☐ What is working well for the children at the moment?
- ☐ Are there any immediate arrangements that need to be discussed?
- ☐ Where might the children spend their time?
- ☐ How might school or nursery routines be affected?
- ☐ What about clubs, hobbies and other regular activities?
- ☐ How will handovers or transitions work?
- ☐ How might school holidays and special occasions be managed?
- ☐ How will the children keep in touch with each parent when they are apart?
- ☐ How will you communicate with each other about the children?
- ☐ Are there important medical, educational or additional needs to consider?
- ☐ How will significant decisions about the children be discussed?



Helping children understand change

Children may need information about what is changing and reassurance about the things that are staying the same. It can be helpful to think about:

- 1 What do the children need to know?
- 2 What do they not need to know about the adult issues?
- 3 Are they receiving consistent messages from both parents?
- 4 Do they know that they are not responsible for making the arrangements?



Children having a voice

Children can have thoughts, feelings and views about the arrangements that affect them. Giving children a voice is not the same as asking them to choose between their parents or make adult decisions. There are different ways children's views can be considered. In some families, Child Inclusive Mediation or another child-focused process may be appropriate.

“Children can have a voice. Adults remain responsible for the decisions.”



Explore this further: Children After Separation on the Pax Separation Roadmap



Understanding the financial picture

Money can feel particularly difficult following separation. There may be immediate concerns about household bills and everyday spending as well as longer-term questions about property, savings, pensions, debts and future housing. Before people can have meaningful discussions about longer-term financial arrangements, they may need a clearer picture of their financial circumstances.



Information you may want to identify



YOUR HOME AND PROPERTY

- ☐ Who owns the property?
- ☐ What might it currently be worth?
- ☐ What mortgage or secured borrowing remains?
- ☐ Are there any other properties?



BANK ACCOUNTS AND SAVINGS

- ☐ Current accounts
- ☐ Savings accounts
- ☐ ISAs
- ☐ Investments
- ☐ Other savings or assets



INCOME

- ☐ Employment income
- ☐ Self-employed income
- ☐ Benefits
- ☐ Pension income
- ☐ Other regular income



PENSIONS

- ☐ Workplace pensions
- ☐ Private pensions
- ☐ Previous pension schemes
- ☐ Current pension information or valuations



DEBTS

- ☐ Mortgages
- ☐ Loans
- ☐ Credit cards
- ☐ Overdrafts
- ☐ Finance agreements
- ☐ Other liabilities



REGULAR OUTGOINGS

- ☐ Housing costs
- ☐ Utilities
- ☐ Food
- ☐ Transport
- ☐ Childcare
- ☐ Children's costs and activities
- ☐ Debt repayments
- ☐ Insurance
- ☐ Other regular commitments



Some questions to consider

- ☐ What financial information do I already have?
- ☐ What information am I missing?
- ☐ Are there assets or debts that I don't fully understand?
- ☐ Do we have immediate financial issues that need to be discussed separately from longer-term arrangements?
- ☐ Would independent legal or financial information help me understand the issues?



Married, civil partnered or unmarried?

The legal position can be different depending on whether you are married, in a civil partnership or have been living together without marrying or entering a civil partnership. If you are unsure about your legal position, independent legal advice may help you understand how the law applies to your circumstances.



Gathering information doesn't mean that you have decided what the outcome should be. It simply helps create a clearer picture of what there is to consider.



Explore this further: Finances After Separation on the Pax Separation Roadmap

Understanding the different roles

Separation can involve several different professionals. It can help to understand what each of them does — and what they don't do.



A FAMILY MEDIATOR

A family mediator is an independent and impartial professional.

They can:

- give you information about the mediation process
- help identify the issues that need to be discussed
- support discussions between you
- help you explore different possibilities
- provide general legal or other relevant information
- help you record proposals or arrangements reached in mediation



A mediator does not give either person individual legal advice and does not decide what should happen.



A SOLICITOR

A solicitor acts for you individually. Depending on what you ask them to do, they might:

- advise you about your legal position
- explain how the law may apply to your circumstances
- discuss possible outcomes
- advise you about proposals being considered
- negotiate on your behalf
- prepare legal documents
- represent you in court where necessary



MEDIATION AND LEGAL ADVICE CAN WORK TOGETHER

Choosing mediation doesn't mean that you can't speak to a solicitor. Some people obtain legal advice before or during mediation. Others seek advice once proposals have been developed. What support is appropriate will depend on the circumstances.



Questions you might want to consider

- Do I understand my legal position?
- Is there something I am being asked to agree to that I don't fully understand?
- Would individual legal advice help me consider my options?
- Are there documents or agreements that may need to be prepared formally?
- Do I need someone to negotiate or speak on my behalf?



‘Getting legal information or advice does not automatically mean that your separation has to become adversarial or go to court.’



Explore this further: Do I Need a Solicitor After Separation? on the Pax Separation Roadmap

DO I HAVE TO GO TO COURT?

Court is one possible route — but it isn't the only one

When people separate, they sometimes assume that disagreements about children or finances inevitably mean going to court. There are a number of ways families may try to resolve issues. Depending on the circumstances, these can include:



DIRECT DISCUSSIONS

Some separated couples are able to discuss arrangements between themselves.



FAMILY MEDIATION

A trained, independent mediator supports both people to discuss the issues and explore possible arrangements.



SOLICITOR NEGOTIATION

Solicitors can communicate and negotiate on behalf of their individual clients.



OTHER DISPUTE RESOLUTION PROCESSES

There are other professional processes that may be available depending on the circumstances and the issues involved.



COURT

Where an application is made to the family court, a judge or magistrates can ultimately make decisions if matters cannot be resolved in another way.



Sometimes court involvement may be necessary

There are circumstances where court proceedings may be needed, including some situations involving urgency, protection or safety. There may also be cases where another process is unsuitable or where agreement simply cannot be reached.



Before certain family court applications

For many applications concerning children or finances, a person is usually expected to attend a Mediation Information and Assessment Meeting — a MIAM — before applying to court, unless an exemption applies. A MIAM provides information about mediation and other ways of resolving issues and allows the mediator to assess whether mediation may be suitable. Attending a MIAM does not mean that you have to mediate.

“

Understanding the different options can help you decide which route you want to explore.



Explore this further: Do I Have to Go to Court After Separation? on the Pax Separation Roadmap

WHAT IS A MIAM?

A place to understand your options



MIAM stands for:

MEDIATION INFORMATION AND ASSESSMENT MEETING

It is an individual and confidential meeting with a family mediator.
The other person does not attend your MIAM with you.

At a MIAM you can talk about



- what has been happening
- the issues that need to be resolved
- any immediate concerns
- your children
- financial or property issues
- communication between you
- any concerns about safety or domestic abuse
- what you would like to happen next

The mediator will also explain:



- how family mediation works
- other ways issues may be resolved
- whether mediation appears suitable
- how mediation could be arranged if everyone wishes to proceed
- other services or support that may be relevant



**“ A MIAM is an opportunity to understand the options.
It does not commit you to mediation.”**



You don't have to decide beforehand whether you want mediation

One of the purposes of a MIAM is to give you information. After the meeting, you can consider whether mediation is something you want to explore. Mediation can only proceed where the mediator considers it suitable and the people involved are willing to take part.



What about cost?

Legal Aid may cover the cost of a MIAM and mediation for people who are financially eligible. A mediator offering Legal Aid can assess eligibility. Government funding through the Family Mediation Voucher Scheme may also make a contribution towards the cost of mediation in eligible cases involving children. The scheme does not pay for the MIAM itself and funding is subject to eligibility and availability. Your mediator can explain what funding may be available in your circumstances.

WHAT DOES MEDIATION LOOK LIKE?

Family mediation gives you somewhere to have the conversation

Family mediation is a process in which an independent mediator helps separated family members discuss the issues they need to resolve. The mediator doesn't make the decisions. The people involved remain responsible for deciding what, if anything, they agree.



Mediation can be used to discuss



CHILDREN

For example:

- children's routines
- where children spend their time
- holidays and special occasions
- communication between parents
- practical arrangements
- decisions affecting the children



PROPERTY AND FINANCES

For example:

- the family home
- other property
- mortgages
- savings and investments
- pensions
- debts
- income and expenditure
- possible future arrangements



OR BOTH

Some families need to discuss arrangements for their children and their finances.

What happens in mediation?

The process will depend on the family and the issues involved. It may include:



Understanding what needs to be discussed



Gathering relevant information



Identifying the questions that need answers



Exploring different possibilities



Considering how possible arrangements might work in practice



Recording proposals or arrangements where appropriate

Mediation isn't about winning



The mediator isn't there to decide who is right or wrong. Their role is to manage the process fairly, help both people participate and support constructive discussions about the future.



“You don't have to agree about everything before you come to mediation.

If you already agreed about everything, you probably wouldn't need it.

What might need your attention?

There isn't a separation checklist that everyone has to follow. But it can be useful to identify the areas that may need some thought.



IMMEDIATE PRACTICAL ISSUES

- ☐ Are there any safety or welfare concerns?
- ☐ Where will everyone be staying for now?
- ☐ Are there immediate arrangements needed for the children?
- ☐ Are essential household bills being dealt with?
- ☐ Does anyone need access to important documents or belongings?
- ☐ Are there work, school or childcare arrangements affected by the separation?



CHILDREN

- ☐ What is currently working well?
- ☐ Are there any immediate changes for the children?
- ☐ What routines are particularly important to them?
- ☐ How will information about the children be shared?
- ☐ Are there questions about longer-term arrangements that can wait until things are calmer?



FINANCES

- ☐ What do I know about our current financial position?
- ☐ Is there information that I need to gather?
- ☐ Are there immediate bills or financial commitments that need attention?
- ☐ Are there longer-term questions about property, savings, pensions or debts?



INFORMATION AND SUPPORT

- ☐ Are there legal questions that I need help understanding?
- ☐ Would speaking to a mediator help me understand the options?
- ☐ Do I need financial information or specialist advice?
- ☐ Is there emotional or practical support that might help me or the children?



LOOKING FURTHER AHEAD

If you are beginning to think about longer-term arrangements, questions might include:

- ☐ Do we have enough information to have meaningful discussions?
- ☐ What do we already agree about?
- ☐ What remains difficult?
- ☐ What would a workable arrangement actually look like in everyday life?
- ☐ Are the children's needs and experiences being considered?
- ☐ Would independent legal advice help me understand any proposals?
- ☐ Might any agreement need to be legally formalised?

What's important to you?

You don't need to complete this page all at once. It is simply somewhere to gather your thoughts before speaking to a mediator, solicitor or another professional — or before having a conversation with the other person.



1. What is worrying me most at the moment?

2. What feels most urgent?

3. What can probably wait?

4. What do we already agree about?

5. What are we finding difficult to agree about?



If you have children

6. What seems to be working well for them?

7. Is anything particularly difficult for them at the moment?

8. Are there questions about the children's arrangements that still need to be discussed?



Finances

9. What information do I already have?

10. What information am I still missing?

11. Questions I want to ask

Knowing your next step can make things feel more manageable

Separation can bring uncertainty about children, finances, your home and the future. You don't need to arrive at Pax knowing exactly what needs to happen. You don't even need to know whether mediation is right for you. A Mediation Information and Assessment Meeting (MIAM) gives you the opportunity to speak privately with an experienced family mediator, explain what is happening and understand the options that may be available.



At Pax Mediation we can help you understand:

- ✓ what family mediation involves
- ✓ what issues could potentially be discussed
- ✓ whether mediation appears suitable in your circumstances
- ✓ what other options or support may be available
- ✓ whether you may qualify for Legal Aid for mediation
- ✓ whether your case may be eligible for Family Mediation Voucher Scheme funding



READY TO FIND OUT MORE?

Book a MIAM



Online and face-to-face appointments available



Legal Aid available subject to eligibility



Family Mediation Voucher Scheme funding available in eligible cases, subject to availability

PAX MEDIATION
0800 058 4303



Visit the Separation Roadmap on the Pax Mediation website to explore:

- > What to do first after separation
- > Do I need a solicitor?
- > Do I have to go to court?
- > Children after separation
- > Finances after separation
- > How long does separation take?