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Breaking up

A Canadian Bar Association series supporting legal wellness

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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Breaking up - parenting

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You can save time, money, and stress when you get legal information and advice early.

By getting legal help with parenting decisions when you are separating, you can:

- Focus on your children's needs, and make decisions in their best interests.
- Help your children keep a good relationship with both parents, even if it's hard at first.
- Plan ahead and avoid conflict.
- Get information about free and low-cost services that could help your family.
- Keep decisions about your children's future in the family, instead of handing decisions to a judge who does not know you or your children.
- Spend your money on your family instead of on a court case.
- Protect yourself and your children immediately when you're at risk of abuse.
- Protect yourself financially.
- Get support for yourself. Separating is difficult.
- Find lasting solutions that work best for your family.

How to help your children adjust to separation

- Let them love the other parent.
- Keep them away from conflict.
- Consider their wishes and interests in decisions that impact them.
- Inform yourself about your rights and about the effects of separation on your family.
- Settle things without delay so they have stability in their lives.
- Get help when you need it.
- Protect them and yourself from domestic violence.
- Spend wisely so you have money for their future.



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