

## TEN TIPS FOR SAVING MONEY DURING DIVORCE

### 1. **Learn all you can**

The more you know about the California divorce process the better off you'll be, because you can ask your divorce attorney informed questions. Reading the *California Divorce Guide* is a great place to start.

### 2. **Pick and choose your battles**

Divorces can get expensive fast, especially when the two spouses cannot agree on anything. On the other hand, you might lose out on money you deserve if you allow the other side to walk all over you.

Ask your attorney about money-saving strategies from the start. These strategies could include a form of divorce alternate dispute resolution such as negotiation or mediation.

### 3. **Buy nice or buy twice**

There are all varieties of inexpensive and do-it-yourself approaches to divorce. But consider yourself warned...inexpensive legal help can sometimes result in more expensive fixes later.

A word on unsupervised paralegals: Some people choose to work with an unsupervised paralegal to save money. While this person may be able to help you with the divorce paperwork, most often these paralegals do not have law school training or experience representing clients in family law matters. If you rely on the advice of a paralegal, you may end up paying for more expensive counsel later when you have to fix the paralegal's mistakes.

If you find yourself in this situation and it's not too late, find an attorney who is willing to pick up your case (not impossible to find, but it can be difficult).

### 4. **Write—don't call—your attorney (better yet, email your attorney)**

Since your divorce lawyer will most likely charge by the hour, you should contact him or her in ways that will cost you less money. It will take less time for your attorney to review a letter or email than to schedule and hold a phone meeting. If you don't like to write or don't feel you do it well, ask a friend or family member to help you. In you must talk with your lawyer over the phone, be mindful of the clock, and keep the conversation focused. Sometimes it helps to write out notes before the call so you are sure to stay on point and get all your questions answered.

## 5. **Choose a support person to attend attorney meetings**

Select one friend or one family member and ask that they attend all of your attorney meetings. This will be helpful, because it may put you at ease making the meeting go smoothly and quickly. Plus, it's easy to forget things that are discussed during these meetings, and having that support person there will ensure you remember more of the details.

There may be times when you want to speak with your attorney privately, and that's okay. Just ask the person to step outside for a moment. Your divorce lawyer may offer suggestions on how to use this person but still maintain the attorney-client privilege.

A word of caution about bringing a support person to your meeting with your lawyer: Generally, whatever you tell your lawyer privately is protected by the attorney-client privilege, which means that your lawyer generally cannot be forced to testify about what you tell him or her (with a few very narrow exceptions). However, if you talk with your lawyer under circumstances which are not private, anyone else present may be forced to testify about what they heard. Meeting with your lawyer with another person present is not private. Forewarned is forearmed.

## 6. **Ask your attorney what the judge may decide**

An experienced family law specialist may be able to give you insight into how a judge might decide your case. Hire an attorney and meet for two to four hours to go over your assets, debts, and preferences on the settlement. The lawyer should be able to explain possible outcomes as they relate to custody, support, property division, and other complex financial matters.

## 7. **Hire Experts to Resolve Difficult or Complex Issues**

Your attorney will ask for values of your property including real estate, businesses, accounts, and personal items. It's best you hire experts to do this correctly. Most reputable family law firms will recommend such experts if they are necessary.

## 8. **Value Household Items Fairly**

Appliances, furniture, and home decorations lose value with time, just like with a car or other piece of technology. Be sure to accurately value these personal items during your divorce. Websites such as Craigslist are good resources for finding the going rate of such items. If you have items that exceed \$3,000, it may be worthwhile to hire a professional appraiser.

### 9. **Ask for a second opinion**

Ask another certified family law specialist for an opinion on your case. This is not the same as a consultation. The second attorney merely explains why your attorney has chosen to do certain things. This meeting may lead you to hiring a different attorney, but it could also give you more confidence in your current lawyer. Realize you will have to pay this second attorney for a few hours of their time to assess your case, but if they provide valuable guidance they may save you tens of thousands of dollars in the long run. If you have a gut feeling that your case is not going well, or that it is dragging on (without good reason), then seek a second opinion. You will be glad, even if you only learn your attorney is handling your case appropriately.

### 10. **Don't change lawyers if you can help it**

A judge will not care if you change attorneys during the course of your case. But if you change more than once, it could reflect on you negatively. It will also be difficult to hire a reputable attorney after you've fired one or two others. And each time you switch attorneys, the new attorney has to get up to speed on your case, which will cost you money and a good deal of lost time while the case is transitioned to new counsel.