

Extract from the e-book "Mums practical guide to a lucrative divorce and living happily ever after" by R. Mellor. © R. Mellor 2009.

In this e-book we will follow the fate of Mrs Green. By the end we will see how for minimal outlay Mrs Green can divorce Mr Green with a minimum of fuss. By doing this she will increase her net income by 35% and have £3,000 a month spending money. She will be able to acquire the family home worth £350,000 freehold for repayments of £150 a month (upon retirement this could be sold for £500,000) and increase her pension contributions by 350%.

## Chapter 1: Preparation is everything.

Men are naïve and slow, in such situations they typically adopt a form of self delusion, basically thinking "I'm safe because I've **done nothing wrong**". They are in denial. This syndrome (that I call DNW-syndrome) will work in your favour; basically he thinks you are too dumb to have worked this all out in advance. Because of this you will be able to prepare the ground well. Snuggle up to your opponent and get him to hang himself.

Firstly, go and open a new bank account at a bank you have never used before. Keep it secret and make sure he doesn't know anything about it.

### THINKBOX 1:

If you have Internet banking then make sure you have installed "Privacy Software" on your PC. Privacy software can easily be found on the web, look especially at the more reputable software sites like [tucows.com](http://tucows.com). That means you can do your transactions, email your friends and lawyers, and find divorce information on the web, etc, in complete safety. You can even start Internet dating, old hubby will never find out.

Secondly, you must make doubly sure that the Child Benefit is assigned to you. That means, in your name. This is not hard as the law states that while the mother and father live together it is normally in the mothers name and paid into the mothers account. The significance of this is that whoever has the Child Benefit will automatically get Child Maintenance and it is a little known fact that the mother can claim Child Maintenance from the father **even if the mother never sees the children at all**. This is significant as you will be looking to get around £100,000 in Child Maintenance payments out of him over the next decade ... that will pay off your mortgage! Download the forms from the Child Benefit site.

Start thinking long-term: Try to get hubby to put money into child trusts. This will not help you immediately or even after the divorce, but at least you know that you do not need to save up for your children's education because that will have been taken care of by him. It also reduces the amount of money in his "war chest" so when lawyers have to be hired he will be short of cash; remember that in the real world the person who wins is the one with most money, so keep as much as possible and use any opportunity to deny him access to money.

In the UK income tax is payable on interest from savings etc. You need to point out to your opponent that interest on savings in his name attracts 40% income tax. Would it not be better to put all those savings into accounts in your name only? That only attracts 20% tax. It is all so logical and appeals to innately mean male sense of logic. Of course, as soon as the money is transferred you will start opening lots of accounts with banks that are new to you. You will have to hide the money. With your Form E you have to submit your last year's bank statements, so if you are transferring large amounts directly from your account then start early and try to spin your marriage out for a year. Never make regular transfers...this is rescue, not savings! Be warned that transferring it to your mum or sister is no good; it still counts as yours, even as a debt.

Make money disappear as cash: Try to take cash amounts of £450 (amounts of £500 and over have to be accounted for) as often as possible. Go shopping 2-3 times a week and get £50 cash-back each time, while also drawing £200 a week at an ATM for running expenses. Obviously drawing this from your family joint account is good, but may attract questions. You can try to hide this by drawing cash on your credit card, if the statements come to you (that is, it is not a joint credit card). You can take a small risk and pile the cash into your new secret bank account or, in dire times, get a locked cabinet at your mums or friends house and keep your cash there. Having a locked cabinet somewhere informal is also good because you can also use that for any expensive watches, gold, pearls and other valuables you may have, but make sure to take the receipts too, as without the receipts he will never be able to prove they ever existed. However be warned, if you use a bank safety deposit box then your opponent may find out and get the court to order the bank to open it.

If you are running out of time then hide your marriage certificate; no-one can apply for a divorce without the original so this is a good stalling tactic and will enable you to rescue more cash while your opponent (if the penny has dropped for him by now) waits for the duplicate to arrive. At this time you should be putting down a deposit on the services of a solicitor of your choice. They normally take £1,000 in advance. Obviously if we have arrived at the point where divorce is looming and it is no use being subtle any more, then it is best if you can pay for this out of the housekeeping or family joint account.