



How to save money during divorce

Published on: 2026-07-18

Solicitors are expensive, but essential for complex cases, there is no doubt about that. But they are used for legal advice, not as a friend, therapist or someone to talk to about your case. I spent thousands of pounds in wasted time speaking to my solicitor about things that did not need to be addressed at all, or at that moment.

Some costs are unavoidable, and choosing the least expensive option is not always the safest decision. However, careful preparation, proportionate communication and early consideration of non-court options may help you use professional support more efficiently. So deciding to use a mediator or solicitor in divorce can be a key decision early on.

Video: How to save money in divorce in the UK [youtube.com/watch?v=et9RGxLxg9E&vl=en-GB](https://www.youtube.com/watch?v=et9RGxLxg9E&vl=en-GB)

Understand where the costs arise

The divorce application is only one guaranteed expense, but your overall costs may include:

- the court application fee
- solicitors' fees
- mediation
- financial consent-order fees
- property or business valuations
- pension reports
- barristers' fees
- separate proceedings involving finances or children

Ask your solicitor for an initial estimate and information about how they charge.

Costs can change as a case develops, but you should understand whether work is charged hourly, at a fixed fee or through another arrangement.

Prepare before contacting your solicitor

Solicitors commonly charge for time spent reading and responding to emails, reviewing documents and speaking on the telephone. Doing everything you can to prepare for your divorce before you speak to a solicitor is imperative to help save money in divorce.

For routine, non-urgent matters, it can be more efficient to:

- Write down your questions as they arise.
- Group them by subject, such as divorce, finances or child arrangements.
- Remove duplicate or low-priority questions.
- Put the most important questions first.
- Send them together or discuss them during a scheduled appointment.

Ask your solicitor how they prefer to receive questions. A concise, organised email may require less time to review than numerous messages sent separately.

Do not delay contacting your solicitor where:

- a court deadline is approaching
- you have received formal documents
- you or a child may be at risk
- assets may be hidden, transferred or disposed of
- a child may be removed from the country
- an urgent protective order may be required
- your solicitor has asked for an immediate response

Saving costs should never take priority over safety or a legal deadline.

Use Divorcify to organise questions

Divorcify can help you record questions and group them into subjects such as:

- the divorce
- child arrangements
- financial remedy

Its AI features can provide general information and help you prepare questions for a professional, this alone can help you save money in divorce. They should not be relied upon as personalised legal advice, confirmation of the law or a recommendation about what action to take. The AI in Divorcify is heavily guard railed and will always reply appropriately to out of scope questions, if it does not know, it will say so.

Questions involving domestic abuse, non-molestation orders, child safety, urgent court applications or approaching deadlines should be raised directly with an appropriate professional or support service.

Decide what is genuinely important

Disagreements over everyday possessions can cost more to resolve than the items are worth.

Before asking a solicitor to negotiate over furniture, televisions, garden equipment or other household belongings, consider:

- the replacement value of the item
- its personal or practical importance
- the likely professional cost of continuing the disagreement
- whether an exchange or compromise is possible
- whether the issue affects children or housing needs

This does not mean you must concede everything. It means considering whether the time, cost and emotional energy involved are proportionate to the issue.

Keep discussions factual. A willingness to consider reasonable proposals may make agreement easier, but it does not guarantee that the other person will respond in the same way.

Organise your financial information early

Poorly organised or incomplete financial information can result in additional correspondence and professional time. Using Divorcify to manage your case will save you time and money. Using the tools like the divorce pre-separation checklist on the website. Understanding family court terminology and what forms needed for divorce, child arrangements and financial remedy will give you a clear picture of what you can do yourself.

Depending on your circumstances, gather:

- bank and credit card statements
- mortgage statements
- property information
- payslips and tax returns
- pension valuations
- savings and investment records
- business accounts
- loan and debt information
- insurance policies
- details of regular expenditure

Label documents clearly and arrange them in date order. Ask your solicitor which documents are required before sending large quantities of material.

Do not conceal, destroy or alter financial records. Parties in financial proceedings may be required to provide full and accurate disclosure.

Agree the scope of your solicitor's work

Not everyone needs a solicitor to manage every part of the process.

Some firms offer limited or unbundled services, such as:

- an initial advice appointment
- reviewing a proposed agreement
- checking a form
- advising before mediation
- drafting a consent order
- preparing for a particular hearing

Ask whether you can complete suitable administrative tasks yourself while using the solicitor for decisions requiring legal expertise.

Make sure responsibilities are recorded clearly. Missing a deadline or completing a document incorrectly can create additional costs.

Use appointments efficiently

Before an appointment:

- send any requested documents in advance
- prepare a short summary of what has changed
- list the decisions you need to make
- identify your three most important questions
- note any deadlines
- have financial figures readily available

During the meeting, take notes and confirm the next steps. If you do not understand something, ask for an explanation rather than making assumptions that may require correction later.

Consider mediation where appropriate

Family mediation can help separating couples discuss finances or arrangements for children without taking sides.

When both people can participate safely and provide the necessary information, mediation may cost less than prolonged negotiations or contested court proceedings. It is not appropriate

in every case, particularly where there are safety concerns or one person cannot negotiate freely.

The Family Mediation Voucher Scheme may contribute up to £500 towards eligible mediation cases. Availability and eligibility requirements can change, so check the current official guidance.

Agreements reached through mediation are not automatically legally binding. For financial matters, a solicitor can advise on turning agreed terms into a consent order for the court to consider.

Avoid using solicitors for emotional support

A good family solicitor should understand that divorce is emotionally difficult, but their role is to provide legal advice and representation.

Because solicitors charge for their time, regularly discussing emotional concerns with them can become expensive. Friends, counsellors, therapists and specialist support organisations may be better placed to provide sustained emotional support.

This also allows appointments with your solicitor to remain focused on legal decisions and necessary action.

Be careful with online information

Online articles, forums and social media can help you identify questions, but they can also encourage unnecessary conflict.

Be cautious of content that:

- promises a particular court outcome
- claims one party always wins
- recommends aggressive action in every case
- encourages withholding children or money
- suggests hiding or transferring assets
- treats another person's case as a reliable precedent
- encourages you to ignore professional advice

Before paying a solicitor to consider something you found online, check whether the source is authoritative, current and applicable to England and Wales.

Ask about costs throughout the case

Do not wait until the end of the case to discuss fees.

Useful questions include:

- What has been spent so far?
- What work is expected next?
- Which tasks can I complete myself?
- Is a fixed fee available?
- What would negotiation, mediation or court proceedings each be likely to cost?
- Could a junior solicitor or paralegal complete appropriate work at a lower rate?
- Is the likely benefit of this step proportionate to its cost?

Cost estimates are not guarantees, but regular updates can help you make informed decisions.

Check whether financial assistance is available

Help may be available depending on your income and circumstances.

You may be able to:

- apply for help with court fees
- qualify for legal aid for family mediation
- obtain legal aid in certain cases involving domestic abuse or child-protection concerns
- use the Family Mediation Voucher Scheme
- access a law centre, legal clinic or other free advice service

Legal aid is not generally available for every divorce or private family dispute. Use the GOV.UK legal aid checker to explore eligibility.

Avoid false economies

Handling everything without advice may appear less expensive, but mistakes involving pensions, property, financial claims or court orders can have lasting consequences.

Consider obtaining legal advice before:

- accepting a financial settlement
- applying for the final divorce order while finances remain unresolved
- transferring or selling property
- agreeing to a pension arrangement
- signing a consent order
- responding to court proceedings
- making decisions with international implications

Targeted advice at an early stage may prevent more expensive problems later.

Final thoughts

Reducing the cost of divorce is not simply about avoiding professional advice. It is about using the appropriate professional at the appropriate time.

Prepare your documents, organise non-urgent questions, focus on proportionate outcomes and consider mediation where it is safe and suitable. At the same time, obtain timely advice when a decision could affect your safety, children, home or long-term finances.

Divorcify can help you organise information, understand common terminology and prepare questions for family solicitors and mediators. It does not replace advice based on your individual circumstances.

This article provides general information about divorce and separation in England and Wales. It does not constitute legal, financial or safety advice. Seek immediate professional assistance where a person is at risk or urgent legal action may be required.