



**7 pitfalls to avoid when divorcing amicably
because “keeping things friendly” doesn’t
mean you’re protected**

Introduction

You want to keep things amicable and that's a really positive starting point.

Most people don't want conflict. They want:

- A fair outcome
- Minimal stress
- To move forward without unnecessary difficulty

Keeping things amicable sounds like a good option but here's the part people don't always realise:

- Amicable doesn't mean simple; and
- It definitely doesn't mean risk-free.

We regularly see people who start off on good terms...but make decisions early on that cost them financially later.

To be clear - this guide isn't about creating conflict. It's about helping you stay amicable but also protected.

Keep reading for the pitfalls to avoid.

1

Assuming you don't need legal advice because you agree

You might be thinking:

“We're getting on fine and we've already agreed most things.”

That's great - but agreements reached without proper advice can be risky.

The issue is not whether you agree now - it's whether the agreement is:

- Fair
- Legally sound
- Sustainable long-term

Once things are finalised, it's often very difficult to go back.

The goal isn't to create conflict - it's to make sure what you've agreed works out for you in the longer term.

2

Rushing decisions to “keep things friendly”

You may feel pressure to:

- Keep things moving
- Avoid difficult conversations
- Not “rock the boat”

But rushing important decisions can lead to:

- Missed assets
- Unfair financial splits
- Regret later on

We often see situations where people agree quickly and only realise later what they’ve given up.

Taking a bit more time now can prevent much bigger problems later.

3

Not fully understanding the finances

You think things feel straightforward financially.

However in many cases, there are complexities people don't initially see such as where there are:

- Pensions
- Business interests
- Investments
- Future income streams

The risk is agreeing to something that looks fair but isn't in reality.

This isn't about distrust - it's about clarity.

4

Thinking “fair” means 50/50

It’s very common to assume:

“We’ll just split everything equally.”

However, fair doesn’t always mean equal.

A truly fair outcome depends on various factors including:

- Your future needs and obligations
- Income differences (and why that is)
- Contributions (financial and otherwise)
- Long-term financial security

Each case is very fact-specific and deserves a bespoke approach. A simple 50/50 split can sometimes leave one person in a much weaker position.

The right outcome is one that works for both of you and not just one that feels simple.

5

Overlooking pensions and long-term assets

You might be focusing on:

- The house
- Savings
- Immediate finances

Pensions are often one of the largest assets in a marriage.

They're easy to overlook because they don't feel "real" right now.

The consequence?

You could walk away with less long-term security than you realise.

6

Wanting to “be reasonable” at your own expense

We often hear:

“I just want to be fair.”

“I don’t want to make things difficult.”

That’s completely understandable.

However, there’s a difference between being reasonable and giving up more than you should be expected to.

The risk is that in trying to keep things amicable, you:

- Undervalue your position
- Compromise too much
- Put your future stability at risk

You can be fair and still protect yourself.

7

Not formalising the agreement properly

Even if everything is agreed between you, it still needs to be legally formalised.

Without that:

- The agreement may not be binding
- Financial claims could remain open
- Issues could arise later

This is one of the most common yet avoidable mistakes.

Proper structure gives both of you certainty and peace of mind.

What most people don't realise

Amicable divorce is absolutely possible and often is the best approach.

However, the people who get the best outcomes are the ones who:

- Stay calm and constructive
- Get the right guidance
- Make informed decisions

It's not about turning things into a battle.

It's about making sure that in trying to avoid conflict, you don't create bigger problems for yourself later.

Next step

If you're trying to keep things amicable but want to make sure you're protected:

Book a confidential amicability review with Steph Douthwaite

In this session, she can:

- Talk through your situation clearly
- Highlight any risks you may not have considered, so that you can make an informed decision about next steps
- Help you understand your options without pressure

Final Thought

You can absolutely divorce amicably - the key is this:

Be amicable but don't be unprotected.