

# Expert advice

Legal, financial and family matters



## Amicable parting

When applying for a divorce there's a misconception that a lengthy court case will be necessary, but this is not always true.

The first thing to appreciate is the difference between the divorce itself and the financial agreement on divorce which follows.

The former is a paper-based process whereby the court considers the various relevant documents. In most cases this does not require the couple in question to go to court themselves, unless the divorce is defended by one of the parties or there's an argument over legal costs.

Finances, on the other hand, are a different matter. Case in point, most high-profile celebrity divorce cases in the media are usually focused on finances. There

are ways to keep even this part of the process out of court though. The parties can either reach an agreement between themselves, go through mediation or consult a solicitor, either for advice or to help draft a proposal.

If an agreement is made in one of these ways, it should be drafted into a consent order and then sent to the court for approval so that it is legally binding. In most cases, courts deal with consent orders on paper and will not ask the couple to attend court in relation to it. It is only when an agreement cannot be made that couples usually find themselves in court.

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## Forward thinking

Everyone has different goals when it comes to their finances but investors are often placed into one of two categories: those who are investing for income and those investing for growth.

Income investors are looking for extra income on top of any existing money they receive. This can be generated from investments that make regular payments, such as shares or funds that pay dividends or bonds that pay interest.

Retirees are usually income investors, using the income to supplement any pensions they might receive. It's worth remembering that investment income varies but with regular reviews and advice, it can be kept relatively stable.

The goal for growth investors on the other hand is to increase the value of the investment itself, known as capital appreciation or a capital gain. In stocks and shares for example, growth is the result of a rise in the price of the shares.

Someone who has just started their first job and joined a pension scheme would be a growth investor. They are likely to hold their investments for a long time and are hoping to grow the overall value of their investments.

Many investors will combine a mixture of these two strategies. Either way, it's important to always match your risk levels to any investment that you make.

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## Ticket to success

Thousands of music fans were tricked into trying to purchase tickets from a fake website, which was set up by Action Fraud in order to raise awareness of ticket scams.

Dubbed SurfEd Arts (an anagram of fraudsters), the site showed how easy it is to fall victim to such scams. Usually, fake sites will ask for a bank transfer and then either send counterfeit tickets or nothing at all. In the past three years, £17 million has been lost by individuals and businesses through ticket fraud, most of which occurred on secondary ticket websites and adverts on social media feeds.

Would-be punters who visited the SurfEd Arts website, however, were informed that it was fake and – instead of ending up out

of pocket as they would have done on an actual scam site – were given advice on how to stay safe online.

To ward against such scams, Action Fraud recommends you only buy tickets from either the venue box office, the promoter, an official agent or a reputable ticket exchange site. Also, pay for your tickets by credit card as this will afford you more protection. Check the site you're buying from has a landline

phone number and a full postal address and also ensure it's a secure website by looking for https (s stands for secure) at the start of the address. There should also be a locked padlock sign in the address bar.

• *For more advice or to report a fraud, visit [www.actionfraud.police.uk](http://www.actionfraud.police.uk)*

