

HOW TO FILL OUT FORM E

Form E is one of the most important (and sometimes most confusing) documents in a divorce or civil-partnership separation. It's your financial snapshot – a clear record of what you own, what you earn, and what you owe.

This handbook is designed to make it easier. We'll walk you through every step in plain English, show you what documents to gather, and help you avoid the mistakes that cause stress or delay.

You don't need to be a lawyer to get this right. You just need calm guidance, practical steps, and a bit of organisation – and that's what this guide gives you.

Our promise: We'll keep the language simple, the steps clear, and help you feel in control at every stage.

This guide is designed to help you understand and complete court forms more confidently. It provides general information and practical guidance only. It is not legal advice and should not be relied on as such. Every situation is different, and the information here may not cover your specific circumstances.

If you need advice about your individual case, you should speak directly with a qualified legal professional. You can contact a family barrister through Barrister Connect or another legal adviser of your choice for tailored legal advice and representation.

BEFORE YOU START

What is Form E and Why It Matters

Form E is the official financial statement used in divorce and civil partnership proceedings in England and Wales.

Each person completes one so that both sides, and the court if needed, can see a complete, honest picture of assets, income, debts, and future needs.

You will usually complete Form E if:

- The court has ordered financial disclosure
- You have applied for a financial order
- You and your ex-partner are exchanging information voluntarily before agreeing a settlement

First things first

Get a copy of the Form E open or printed so you can follow along.

Link: [Download Form E \(GOV.UK\)](https://www.gov.uk/form-e).

CHECKLIST

Gather These Documents First

- Property valuations or mortgage statements
- 12 months of bank statements for every account
- Recent payslips and your latest P60
- Loan and credit agreements
- Business accounts (if self-employed)
- Insurance and pension documents (with Cash Equivalent Values where possible)
- Household bills and living-cost budget

Watch out – Deadlines Matter

If the court has ordered Form E, you will be given a deadline (often 35 days before your first hearing). Missing it can delay your case or lead to additional costs.

Get organised

Create a folder on your computer called "Form E 2025" and store every document there. Rename files clearly, for example, "Halifax Mortgage Statement July 2025."

TOP TIPS FOR FORM E

These are the small habits and checks that make Form E completion smoother and more credible. When you're preparing financial disclosure, accuracy and consistency are everything.



Start early and pace yourself

Gathering statements, pension valuations, and mortgage information often takes longer than expected. Begin as soon as you know you'll need to complete Form E. Create a simple timeline to work from.



Be consistent

Use the same time frame for all your figures and documents. If you've used July 2024–June 2025 for income, use the same period for expenses. Consistency shows care and prevents confusion during review.



Explain unusual figures

If something looks high or low, include a brief note. Example: "Higher energy bill due to winter heating oil delivery." It reassures the court that nothing is hidden.



Keep everything labelled

Save every document with clear file names: "NatWest Joint Account Apr 2025.pdf". When you reach the exchange stage, you'll thank yourself.



Separate fact from feeling

Form E is about facts, not emotion. Instead of "My ex never contributed," write "Mortgage payments were made solely from my account since 2020."



Use professional help wisely

Even if you're completing the form yourself, a short review by a barrister or accountant can highlight inconsistencies or missing evidence.

COMMON PITFALLS TO AVOID

These are the mistakes that slow cases down, create mistrust, or lead to unnecessary hearings.



Leaving blanks

If a question doesn't apply, write "n/a." Empty boxes raise questions about whether you've missed something.



Guessing or round figures

Round numbers like "£10,000" without explanation look uncertain. Always show how you calculated a value and round to the nearest realistic amount.



Forgetting joint assets or debts

Joint accounts, shared credit cards, or joint loans must all be included even if the balance is zero or you don't pay it.



Inconsistent information

Figures in your Form E should match supporting documents. For example, if your payslips show net pay of £2,457, don't round it to £2,400.



Mixing gross and net income

The court assesses affordability based on net income (after tax). Make sure you've deducted tax, National Insurance, and pension contributions where relevant.



Missing documents

If you list an account or asset but forget the statements, your form will be considered incomplete. Use the Schedule of Documents as a checklist.



Poor quality scans

Photos or screenshots from a phone can be unreadable. Always use full-page PDFs or clear scans.



Emotional commentary

Statements about blame or relationship issues distract from the financial disclosure. Keep this form purely factual.

WHEN TO GET EXPERT HELP

Many people now manage much of the Form E process themselves and choose targeted help only where it really counts. Barrister Connect gives you direct access to specialist family barristers who can step in at any stage — without you needing to go through a solicitor first.

Why direct access can be more efficient



Focused input

You work directly with the professional who will advise or represent you in court, so there is no duplication of time or fees.



Cost effective

A one-off review of a completed Form E by a barrister typically costs in the region of £250 – £500 plus VAT, depending on complexity. This is often a fraction of what a solicitor would charge for the same stage of work.



You stay in control

Completing as much of the form yourself as you can keeps you closely involved and fully aware of what is being submitted. The barrister then checks the detail, highlights gaps, and ensures it meets the court's disclosure expectations.



Court-ready quality

Having a barrister review your form means it will be accurate, properly supported with evidence, and ready to present to a judge if required.

WHAT SUPPORT CAN LOOK LIKE

Completing Form E on your own can feel like a lot to take in, but you don't have to go through it blindly. Barrister Connect offers flexible, affordable ways to get professional guidance at the exact points you need it.

1

One off form review

If you've filled in most of your Form E yourself but want to be sure it's accurate and complete, a barrister can review your draft.

They will:

- Check for gaps, inconsistencies, or missing evidence
- Highlight anything that might raise questions in court
- Suggest simple corrections so your figures and attachments align

3

Pre-Hearing Consultation

If your case is progressing to a hearing, you can book a direct consultation to prepare. In a 45 to 60 minute session, your barrister will:

- Explain what to expect at your First Directions Appointment or FDR hearing
- Walk you through the process and likely questions
- Check your bundle and highlight any weak points

You'll leave the meeting knowing exactly what to take with you and how to present your case confidently.

2

Written Guidance Report

After reviewing your Form E, the barrister can provide a short written summary setting out:

- Key points the judge will focus on
- Areas needing clarification or extra evidence
- Steps to take before the exchange deadline

This gives you a clear to-do list so you can finalise your disclosure quickly and accurately.

4

Ongoing Advice or Representation

If you later need representation in court, you can continue with the same barrister who already knows your case. There is no need to start over or repeat information. Fees are agreed in advance so you always know the cost upfront.

SECTION 1

GENERAL INFORMATION

Each section below explains what the form asks for and how to complete it clearly. Write "n/a" for anything that does not apply to you.

Purpose: Basic facts about you, your relationship, and your children.

You will include:

- Your personal details (name, address, date of birth)
- Dates of marriage and separation
- Details of any children (living arrangements, schools, health issues)
- Any maintenance already being paid

Be brief

Write only what the form asks for. You do not need to explain why you separated or provide personal background.

Example

"Two children: Ella (10) and Jack (7). Both live with me in the former family home and attend Greenfield Primary School."

1 General Information

1.1 Full name			
1.2 Date of birth	Date	Month	Year
1.3 Date of the marriage/ civil partnership	Date	Month	Year
1.4 Occupation			
1.5 Date of the separation	Date	Month	Year
1.6 Date of the	Petition for divorce/ dissolution/ nullity/ (judicial) separation order		
	Date	Month	Year
	Decree nisi/ conditional order/ (judicial) separation order		
	Date	Month	Year
	Decree absolute/ final order (if applicable)		
	Date	Month	Year
1.7 If you have subsequently married or formed a civil partnership, or will do so, state the date	Tick here if not applicable <input type="checkbox"/>		
1.8 Are you living with a new partner?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
1.9 Do you intend to live with a new partner within the next six months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
1.10 Details of any children of the family	Full names	Date of birth	With whom does the child live?
	Date	Month	Year
1.11 Details of the state of health of yourself and the children if you tick this should be taken into account	Yourself	Children	

SECTION 2

FINANCIAL DETAILS

(2.1) Property and Assets

Purpose: Show your current financial position. This is the longest part of Form E.

Work through one part at a time.

- List all properties you own or part-own. Include address, value, mortgage, and your share.
- If you forget to include a joint mortgage, the form is incomplete, even if your ex-partner pays it.

Realistic Valuations

Get a recent estate agent valuation or research similar sales online. Explain how you arrived at the figure.

2 Financial Details Part 1 Real Property (land and buildings) and Personal Assets

2.1 Complete this section in respect of the family home (the last family home occupied by you and your spouse/civil partner) if it remains unsold.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on each mortgage

Property name and address

Land Registry title number

Mortgage company name(s) and address(es) and account number(s)

Type of mortgage

Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others)

If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why

Current market value of the property

Balance(s) outstanding on any mortgage(s)

If a sale at this stage would result in penalties payable under the mortgage, state amount

Estimate the costs of sale of the property

Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)

TOTAL value of your interest in the family home: Total A £

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Example

"3 Oak Road, Bristol BS8 3DE – Estimated value £375,000 (Zoopla July 2025). Outstanding mortgage £240,000. Joint ownership – 50% share = £67,500 equity."

SECTION 2

FINANCIAL DETAILS

(2.3) Savings and Bank Accounts

- List every account in your name or joint names used in the last 12 months, even if closed or overdrawn.
- Use official statements to confirm balances and account numbers, not screenshots or app figures.
- For joint accounts, include only your share of the balance and explain how you calculated

Closed accounts count

If you have closed an account within the last year, list it with a zero balance and the closing date.

2.3 Details of all personal bank, building society and National Savings Accounts that you hold or have held at any time in the last twelve months and which are or were either in your own name or in which you have or have had any interest. This applies whether any such account is in credit or in debit. For joint accounts give your interest and the name of the other account holder. If the account is overdrawn, show a minus figure.

Documentation required for attachment to this section:
For each account listed, all statements covering the last 12 months.

Name of bank or building society, including branch name	Type of account (e.g. current)	Account number	Name of other account holder (if applicable)	Balance at the date of this statement	Total current value of your interest

TOTAL value of your interest in ALL accounts: (C1) £

2.4 Details of all investments, including shares, PEPs, ISAs, TESSAs, National Savings Investments (other than already shown above), bonds, stocks, unit trusts, investment trusts, gilts and other quoted securities that you hold or have an interest in. (Do not include dividend income as this will be dealt with separately later on.)

Documentation required for attachment to this section:
Latest statement or dividend counterfoil relating to each investment.

Name	Type of Investment	Size of Holding	Current value	Name of any other account holder (if applicable)	Total current value of your interest

TOTAL value of your interest in ALL holdings: (C2) £

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(2.4, 2.5) Investments and Insurance

- Include all shares, ISAs, bonds, and life insurance policies with a surrender value, using recent statements for accuracy.
- Note who owns each asset and list only your share of its value if held jointly.
- If you cannot find a current valuation, write the estimate source (for example, "latest statement March 2025") and update it when confirmed.

Watch out

Do not include pension-linked investments here. Those are listed later under "Pensions."

2.5 Details of all life insurance policies including endowment policies that you hold or have an interest in. Include those that do not have a surrender value. Complete one page for each policy.

Documentation required for attachment to this section:
A surrender valuation of each policy that has a surrender value.

Name of company	
Policy type	
Policy number	
If policy is assigned, state in whose favour and amount of charge	
Name of any other owner and the extent of your interest in the policy	
Maturity date (if applicable)	Date Month Year
Current surrender value (if applicable)	
If policy includes life insurance, the amount of the insurance and the name of the person whose life is insured	
Total current surrender value of your interest in this policy	

TOTAL value of your interest in ALL policies: (C3) £

2.6 Details of all monies that are OWED TO YOU. Do not include sums owed in director's or partnership accounts which should be included at section 2.11.

Brief description of money owed and by whom	Balance outstanding	Total current value of your interest

TOTAL value of your interest in ALL debts owed to you: (C4) £

SECTION 2

FINANCIAL DETAILS

(2.7, 2.8) Cash and Personal Belongings

Include cash over £500 and any valuable items such as cars, jewellery, or collectables.

- Use today's resale value, not original price. Cars and electronics drop fast.
- Include cash over £500 and items over £500, like vehicles, jewellery, artwork. Skip everyday household items.
- For jointly owned items, record the total value and your share only.

Just your share

If items belong jointly to you and your ex, list only your share of the value.

2.7 Details of all cash sums held in excess of £500. You must state where it is held and the currency it is held in.

Where held	Amount	Currency	Total current value of your interest

TOTAL value of your interest in ALL cash sums: (C5) £

2.8 Details of personal belongings individually worth more than £500.

INCLUDE:

- Cars (gross value)
- Collections, pictures and jewellery
- Furniture and house contents

Brief description of item	Total current value of your interest

TOTAL value of your interest in ALL personal belongings: (C6) £

Add together all the figures in boxes C1 to C6 to give the TOTAL current value of your interest in personal assets: TOTAL C £

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(2.9, 2.10) Debts and Loans

Include credit cards, personal loans, and car finance, but not mortgages already listed.

- List every personal or joint debt, including credit cards, loans, and hire purchase, with the latest balance and lender name.
- Use up-to-date statements rather than estimates, and include accounts with a zero or credit balance for clarity.
- Only complete the Capital Gains Tax part if you would owe tax on selling or transferring an asset now; if unsure, note "to be confirmed" and seek advice.

Watch out

List balances as positive numbers but remember they count against your total assets.

2 Financial Details Part 2 Capital: Liabilities and Capital Gains Tax

2.9 Details of any liabilities you have.

EXCLUDE liabilities already shown such as:

- Mortgages
- Any overdrawn bank, building society or National Savings accounts
- INCLUDE:
- Money owed on credit cards and store cards
- Bank loans
- Hire purchase agreements

List all credit and store cards held including those with a nil or positive balance. Where the liability is not solely your own, give the name(s) of the other account holder(s) and the amount of your share of the liability.

Liability	Name(s) of other account holder(s) (if applicable)	Total liability	Total current value of your interest in the liability

TOTAL value of your interest in ALL liabilities: (D1) £

2.10 If any Capital Gains Tax would be payable on the disposal now of any of your real property or personal assets, give your estimate of the tax liability.

Asset	Total Capital Gains Tax liability

TOTAL value of ALL your potential Capital Gains Tax liabilities: (D2) £

Add together D1 and D2 to give the TOTAL value of your liabilities: TOTAL D £

SECTION 2

FINANCIAL DETAILS

(2.11, 2.12) Business Interests

- **Keep it simple:** Use your latest accounts to give a fair estimate of your share. A full valuation is not needed at this stage.
- **Show recent performance:** Provide the last two years of accounts and short management figures if the picture has changed.
- **Explain fluctuations:** Add one clear line for any sharp rise or fall in profit and why it happened.
- **Separate business from personal:** Make clear which costs are business and which are personal so income is not overstated.
- **Stay consistent:** Ensure figures here match the income you declare in the self-employment section.
- **Use your accountant:** A brief confirmation letter or note on estimates helps credibility.

A reasonable estimate

You do not need a formal valuation at this stage. A letter from your accountant or a reasonable estimate is sufficient.

2 Financial Details Part 3 Capital: Business assets and directorships

2.11 Details of all your business interests. Complete one page for each business you have an interest in.

Documentation required for attachment to this section:

- Copies of the business accounts for the last two financial years
- Any documentation, if available at this stage, upon which you have based your estimate of the current value of your interest in this business, for example a letter from an accountant or a formal valuation.

It is not essential to obtain a formal valuation at this stage

Name of the business

Briefly describe the nature of the business

Are you (please tick appropriate box)

If you are a partner or a shareholder, state the extent of your interest in the business (i.e. partnership share or the extent of your shareholding compared to the overall shares issued)

State when your next set of accounts will be available

If any of the figures in the last accounts are not an accurate reflection of the current position, state why.

For example, if there has been a material change since the last accounts, or if the valuations of the assets are not a true reflection of their value (e.g. because property or other assets have not been revalued in the year, or because they are shown at a book value)

Total amount of any monies owed to you by the business by way of a director's loan account, partnership capital or current accounts or the like. Identify where these appear in the business accounts

Your estimate of the current value of your business interest. Explain briefly the basis upon which you have reached that figure

Your estimate of any Capital Gains Tax that would be payable if you were to dispose of your business now

Net value of your interest in this business after any Capital Gains Tax liability

TOTAL value of ALL your interests in business assets: TOTAL £

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2.12 List any directorships you hold or have held in the last 12 months (other than those already disclosed in Section 2.11).

SECTION 2

FINANCIAL DETAILS

(2.13) Pensions

- Ask each pension provider for a “Cash Equivalent Value (CEV).” It shows what the pension is worth today.
- Include every pension you have, even old workplace or small private schemes.
- Use the figures from official provider statements and note the date they were calculated for accuracy

Don't waste time

Providers can take several weeks to send this information. Note the request date and update the form later when it arrives.

(2.14) Other Capital Assets

- Include assets not listed elsewhere, such as cryptocurrency, premium bonds, valuable collectibles, intellectual property, vested share options, timeshares, and overseas assets.
- Record who owns each asset and show only your share of the value; add brief notes if ownership is complicated or shared informally.
- If you expect to receive something soon, such as an inheritance or trust distribution, mention it only if it is reasonably likely and in the foreseeable future.

Give context

Give a clear basis for each value, for example recent sale listings, provider statements, or a written quote, and note the valuation date so it can be updated later if needed.

2 Financial Details

Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation

2.13 Give details of all your pension rights and all PPF compensation entitlements, including prospective entitlements. Complete a separate page for each pension or PPF compensation entitlement.

EXCLUDE:

- Basic State Pension

INCLUDE (complete a separate page for each one):

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer
- Membership of ALL pension plans or schemes
- PPF compensation entitlement for each scheme you were a member of which has transferred to PPF

Documentation required for attachment to this section:

- A recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement; for the additional state pension, a valuation of these rights or for PPF a valuation of PPF compensation entitlement
- If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company, administrators, or PPF Board from whom the information was sought and/or state the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions

Name and address of pension arrangement or PPF Board

Your National Insurance Number

Number of pension arrangement or reference number or PPF compensation reference number

Type of scheme
e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)

Date the CE, PPF compensation or additional state pension was calculated

Is the pension in payment or drawdown? (please Answer Yes or No)

State the CE quotation, the additional state pension valuation or PPF valuation of those rights

If the arrangement is an occupational pension arrangement that is paying reduced CEs, please quote what the CE would have been if not reduced. If this is not possible, please indicate if the CE quoted is a reduced CE

Is the PPF compensation capped? (please answer Yes or No)

Yes No

TOTAL value of ALL your pension assets: TOTAL F £

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2 Financial Details

Part 5 Capital: Other assets

2.14 Give details of any other assets not listed in Parts 1 to 4 above.

INCLUDE (the following list is not exhaustive):

- Any personal or business assets not yet disclosed
- Unrealisable assets
- Share option schemes, stating the estimated net sale proceeds of the shares if the options were capable of exercise now, and whether Capital Gains Tax or income tax would be payable
- Business expansion schemes
- Futures
- Commodities
- Trust interests (including interests under a discretionary trust), stating your estimate of the value of the interest and when it is likely to become realisable. If you say it will never be realisable, or has no value, give your reasons
- Any asset that is likely to be received in the foreseeable future
- Any asset held on your behalf by a third party
- Any asset not disclosed elsewhere on this form even if held outside England and Wales

You are reminded of your obligation to disclose all your financial assets and interests of ANY nature.

Type of asset	Value	Total NET value of your interest

Type of asset

Value

Total NET value of your interest

TOTAL value of ALL your other assets: TOTAL G £

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SECTION 2

FINANCIAL DETAILS

(2.15) Income from Employment

- Use your most recent payslips and P60 to show average net monthly or annual income.
- Include regular bonuses, allowances, or benefits in kind such as car or health insurance.
- If income is likely to change, explain briefly when and why.

Supporting documents

Attach your last three payslips and any P11D so that your total income is fully supported and easy to verify.

2 Financial Details Part 6 Income: Earned income from employment

2.15 Details of earned income from employment. Complete one page for each employment.

Documentation required for attachment to this section:
a) P60 for the last financial year (you should have received this from your employer shortly after the last 5th April)
b) Your last three payslips
c) Your last Form P11D if you have been issued with one

Name and address of your employer

Job title and brief details of the type of work you do

Hours worked per week in this employment

How long have you been with this employer?

Explain the basis of your income
i.e. state whether it is based on an annual salary or an hourly rate of pay and whether it includes commissions or bonuses

Gross income for the last financial year as shown on your P60

Net income for the last financial year
i.e. gross income less income tax and national insurance

Average net income for the last three months i.e. total income less income tax and national insurance divided by three

Briefly explain any other entries on the attached payslips other than basic income, income tax and national insurance

If the payslips attached for the last three months are not an accurate reflection of your normal income briefly explain why

Details and value of any bonuses or other occasional payments that you receive from this employment not otherwise already shown, including the basis upon which they are paid

Details and value of any benefits in kind, perks or other remuneration received from this employer in the last year
(e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.)

Your estimate of your net income from this employment for the next 12 months.
If this differs significantly from your current income explain why in box 4.1.2

Estimated TOTAL of ALL net earned income from employment for the next 12 months: TOTAL H £

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(2.16) Income from Self Employment

- Base your figures on recent accounts or your latest tax return, showing average net monthly income.
- Include drawings, dividends, and any personal benefits paid through the business.
- Explain briefly if income fluctuates or is expected to change in the next 12 months.

Consistency is key

Keep figures consistent with those in Section 2.11 (Business Interests) and attach your last tax calculation or accountant's letter for clarity.

2 Financial Details Part 7 Income: Income from self-employment or partnership

2.16 You will have already given details of your business and provided the last two years accounts at section 2.11. Complete this section giving details of your income from your business. Complete one page for each business.

Documentation required for attachment to this section:
a) A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability
b) If net income from the last financial year and estimated net income for the next 12 months is significantly different, a copy of management accounts for the period since your last account

Name of the business

Date to which your last accounts were completed

Your share of gross business profit from the last completed accounts

Income tax and national insurance payable on your share of gross business profit above

Net income for that year (using the two figures directly above, gross business profit less income tax and national insurance payable)

Details and value of any benefits in kind, perks or other remuneration received from the business in the last year
e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.

Amount of any regular monthly or other drawings that you take from this business

If the estimated figure directly below is different from the net income as at the end date of the last completed accounts, briefly explain the reason(s)

Your estimate of your net annual income for the next 12 months

Estimated TOTAL of ALL net income from self-employment or partnership for the next 12 months: TOTAL I £

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SECTION 2

FINANCIAL DETAILS

(2.17) Income from Investments

- Include all dividend, interest, or rental income from investments listed earlier.
- State whether amounts are gross or net and identify the source of each payment.
- Use figures from the last financial year and estimate the next 12 months.

Supporting documents

Attach supporting documents such as dividend vouchers or rental statements so totals can be verified easily.

2 Financial Details Part 8 Income: Income from investments e.g. dividends, interest or rental income

2.17 Details of income received in the last financial year (the year ended last 5th April), and your estimate of your income for the current financial year. Indicate whether the income was paid gross or net of income tax. You are not required to calculate any tax payable that may arise.

Nature of income and the asset from which it derived	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months

Estimated TOTAL investment income for the next 12 months: TOTAL J £

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(2.18) Income from State Benefit

- List every benefit received, including Child Benefit, Universal Credit, or State Pension.
- Show the amount, payment frequency, and who receives it.
- Exclude one-off grants or temporary payments that have ended.

Double check

Check recent DWP or HMRC letters to ensure amounts match what you actually receive.

2 Financial Details Part 9 Income: Income from state benefits (including state pension and child benefit)

2.18 Details of all state benefits that you are currently receiving.

Name of benefit	Amount paid	Frequency of payment	Estimated income for the next 12 months

Estimated TOTAL benefit income for the next 12 months: TOTAL K £

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SECTION 2

FINANCIAL DETAILS

(2.19) Other Income

- Include any money you receive that is not already listed elsewhere, such as spousal maintenance, gifts from relatives, rental income from a lodger, or income from side work or freelance projects.
- Be clear about whether each payment is regular or one-off and how often it occurs (weekly, monthly, or yearly).
- If a payment is informal or varies, give an estimated average and explain how you calculated it.
- Note if any of these income sources are expected to stop, reduce, or increase within the next year, and why.
- Keep a short record of supporting evidence, such as bank transfers or written confirmations, so the figures can be checked later.
- If income is likely to change, explain briefly when and why.

2 Financial Details Part 10 Income: Any other income

2.19 Details of any other income not disclosed above.

INCLUDE:

Any source including a Pension (excluding State Pension), and Pension Protection Fund (PPF) compensation

- from which income has been received during the last 12 months (even if it has now ceased)
- from which income is likely to be received during the next 12 months

You are reminded of your obligation to give full disclosure of your financial circumstances

Nature of income	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months

Estimated TOTAL other income for the next 12 months: TOTAL £

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Transparency is key

Even small or irregular income can affect how finances are assessed, so include everything relevant, with short notes for context.

SECTION 3 FINANCIAL REQUIREMENTS

(3.1) Income Needs

- This section sets out what you and your children need to live on each month or year. Use it to show your regular household spending as accurately as possible.
- Include figures based on current or expected circumstances, not past spending habits.

(3.1.1) Personal and Household Needs

- List your essential living costs such as housing, utilities, food, transport, insurance, and personal expenses.
- Include costs for your children that you cover, such as clothing, school meals, and extracurricular activities.
- If you expect any changes (e.g, rent increase or childcare ending), note when & why.

Be realistic but not minimal

The court expects reasonable living costs, not the bare minimum. Provide context for anything that looks unusually high or low.

3 Financial Requirements Part 1 Income needs

3.1 Income needs for yourself and for any children living with you or provided for by you. ALL figures should be annual, monthly or weekly (state which). You **must not** use a combination of these periods. State your current income needs and, if these are likely to change in the near future, explain the anticipated change and give an estimate of the future cost.

The income needs below are:
(delete those not applicable) Weekly Monthly Annual

I anticipate my income needs are going to change because

3.1.1 Income needs for yourself.

INCLUDE:

- All income needs for yourself
- Income needs for any children living with you or provided for by you only if these form part of your total income needs (e.g. housing, fuel, car expenses, holidays, etc)

Item	Current cost	Estimated future cost
SUB-TOTAL your income needs		£

3.1.2 Income needs for children living with you or provided for by you.

INCLUDE:

- Only those income needs that are different to those of your household shown above

Item	Current cost	Estimated future cost
SUB-TOTAL children's income needs		£
TOTAL of ALL income needs:		£

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(3.1.2) Additional Children's Income Needs

- Record extra expenses for your children that are not already covered above, such as private school fees, tutoring, or medical costs.
- Only list costs you actually pay or are responsible for, not those covered by your ex-partner or another source.
- Note any upcoming changes, for example, when a child starts secondary school or nursery hours increase.

Group your response

Group similar items together (education, hobbies, childcare) to make the information easier to read and to check for accuracy later.

SECTION 3 FINANCIAL REQUIREMENTS

(3.2) Capital Needs

- Include reasonable, evidence-based estimates rather than guesses. Use online listings, quotes, or professional valuations where possible.
- Keep your explanations short and factual, focusing on what is genuinely needed to achieve financial independence after separation.

(3.2.1) Personal and Household Needs

- Detail the capital you need personally, for example a housing deposit, new vehicle, or household setup costs.
- Give a clear cost for each item and state how you calculated it. For property, include local house price examples or rent equivalents.
- Note if these costs will be shared with anyone else or partly funded from existing assets.

Practical Estimates

Group your entries by type (housing, transport etc) and show how each relates to your new living situation. This helps demonstrate your estimates are practical.

(3.2.2) Children's Capital Needs

- Include future one-off costs for your children, such as school or university expenses, computers, or relocation-related needs.
- Only include costs you expect to cover directly, not those already provided by your ex-partner.
- Make a short note beside each cost explaining its timing and purpose.

Be Brief

Keep this section concise. The goal is to highlight genuine, foreseeable needs rather than every possible future expense.

3 Financial Requirements Part 2 Capital needs

3.2 Set out below the reasonable future capital needs for yourself and for any children living with you or provided for by you.

3.2.1 Capital needs for yourself.

INCLUDE:

- All capital needs for yourself
- Capital needs for any children living with you or provided for by you only if these form part of your total capital needs (e.g. housing, car, etc.)

Item	Cost

SUB-TOTAL your capital needs: £

3.2.2 Capital needs for children living with you or provided for by you.

INCLUDE:

- Only those capital needs that are different to those of your household shown above

Item	Cost

SUB-TOTAL your children's capital needs: £

TOTAL of ALL capital needs: £

SECTION 4 OTHER INFORMATION

(4.1.1) Changes in assets and income

- Record any major financial changes during the past year, such as a pay rise, job loss, inheritance, or change in property ownership.
- Include relevant dates and figures so the court can understand the scale of each change.
- Keep the description neutral and avoid commentary on why events occurred beyond basic context.

Attach evidence if possible, such as payslips, redundancy letters, or valuation reports, to support what you state here.

(4.1.2) Expected Changes

- Note any changes you anticipate, like a new job, retirement, relocation, or expected drop in income.
- Include a short reason for each change so it is clear and transparent.
- Avoid speculation beyond what is likely or planned; the court needs realistic information, not possibilities.

Keep a copy of any correspondence or forecasts that show these changes are genuine, such as job offers, pension statements, or notice letters.

(4.2) Standard of Living

- Mention key points such as number of holidays, general spending habits, and activities with the children.
- Keep it factual, balanced, and free from emotional commentary.

Focus on practical lifestyle details rather than opinions. A few sentences on holidays, home life & spending patterns is sufficient.

4 Other Information

4.1 Details of any significant changes in your assets or income.
At both sections 4.1.1 and 4.1.2, INCLUDE:

- ALL assets held both within and outside England and Wales
- The disposal of any asset

4.1.1 Significant changes in assets or income during the LAST 12 months.

4.1.2 Significant changes in assets or income likely to occur during the NEXT 12 months.

4.2 Brief details of the standard of living enjoyed by you and your spouse/civil partner during the marriage/civil partnership.

SECTION 4 OTHER INFORMATION

(4.3) Contributions to Family/ Finances

- Describe significant contributions by either party, such as a mortgage deposit, funding renovations, or career breaks for childcare.
- Include financial and non-financial input that supported family stability.
- Keep it factual and brief.

Use specific examples with dates and amounts, for example, “£15,000 from my inheritance for the 2021 kitchen renovation.”

4.3 Are there any particular contributions to the family property and assets or outgoings, or to family life, or the welfare of the family that have been made by you, your partner or anyone else that you think should be taken into account? If there are any such items, briefly describe the contribution and state the amount, when it was made and by whom.

INCLUDE:

- Contributions already made
- Contributions that will be made in the foreseeable future

4.4 Bad behaviour or conduct by the other party will only be taken into account in very exceptional circumstances when deciding how assets should be shared after divorce/dissolution. If you feel it should be taken into account in your case, identify the nature of the behaviour or conduct below.

4.5 Give details of any other circumstances that you consider could significantly affect the extent of the financial provision to be made by or for you or any child of the family.

INCLUDE (the following list is not exhaustive):

- Earning capacity
- Disability
- Inheritance prospects
- Redundancy
- Retirement
- Any agreement made between you and your spouse/civil partner before or after your marriage/civil partnership stating whether or not you rely upon the agreement giving your reasons
- Any plans to marry, form a civil partnership or live with a new partner
- Any contingent liabilities

(4.4) Conduct or Behaviour

- Include only behaviour with a clear financial impact, such as hiding assets or incurring large debts.
- Personal behaviour, such as reasons for the separation or infidelity, is not relevant here.
- Be concise and objective about how finances were affected.

If you believe behaviour is relevant, seek legal advice before including it. Unnecessary allegations can inflame matters and slow progress toward settlement.

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(4.5) Other Circumstances

- Note factors that could influence the outcome, such as a prenuptial agreement, new cohabitation, or planned remarriage.
- Include expected inheritance, redundancy, or major upcoming costs not covered elsewhere.
- Focus on items with direct financial consequences.

Provide short supporting evidence where possible, for example, the agreement, notice letters, or estimates.

SECTION 4 OTHER INFORMATION

(4.6) New Relationships

- This section asks whether you have remarried, entered a new civil partnership, or are living with (or planning to live with) a new partner. The court needs to understand your current or future household finances, as this can affect what each party needs and can afford.
- If any of these situations apply, provide straightforward details such as your partner's first name, occupation, approximate income range, and whether you share living costs like rent, mortgage, or utilities.
- Your new partner is not legally obliged to provide their full financial details, but if they contribute to your living costs, it is appropriate to state this in general terms. You do not need their payslips or bank statements, but openness helps the court see the full financial picture.
- If you expect to move in with someone soon, include a brief note about when and how this might change your expenses.
- If you are not in a new relationship, simply write "not applicable."

Be honest but proportionate

You do not need to disclose every detail of your partner's finances, only enough to show whether they share expenses or reduce your overall costs. The court looks for transparency, not intrusion.

4.6 If you have subsequently married or formed a civil partnership (or intend to) or are living with another person (or intend to), give brief details, so far as they are known to you, of his or her income, assets and liabilities.

Annual Income		Assets and Liabilities	
Nature of income	Value (if known, state whether gross or net)	Item	Value (if known)
Total income: £		Total assets/liabilities: £	

SECTION 5 ORDER SOUGHT

(5.1) Orders You Are Asking The Court to Consider

This section sets out the financial orders you would like the court to make. You do not have to make final decisions at this stage, but it helps to show the general direction you are seeking. If you are uncertain, you can write "TBC after disclosure" and update it later once Form Es have been exchanged.

a) Property Orders

- This part covers the family home or any other properties owned by either of you.
- You can request an order for sale, transfer of ownership, or for one party to remain living there for a time.
- If you want to keep or sell a property, explain briefly why and how you expect this to work, for example: "Requesting transfer of family home into my name, subject to refinancing."

Keep the request simple. The court decides how best to achieve fairness once all financial information is available.

b) Maintenance Order (spousal or child)

- Here you can indicate whether you are asking for ongoing financial support for yourself or for the children, and for how long.
- You can also say if you believe a "clean break" is appropriate, meaning that neither of you would owe ongoing spousal maintenance once a lump-sum or asset division is agreed.
- For child maintenance use the Child Maintenance Service, but you can still note expected contributions here for completeness.

State clearly if unsure or plan to calculate maintenance after full financial disclosure.

5 Order Sought

5.1 If you are able at this stage, specify what kind of orders you are asking the court to make. Even if you cannot be specific at this stage, if you are able to do so, indicate:

- a) If the family home is still owned, whether you are asking for it to be transferred to yourself or your spouse/civil partner or whether you are saying it should be sold
- b) Whether you consider this is a case for continuing spousal maintenance/maintenance for your civil partner or whether you see the case as being appropriate for a "clean break" (A "clean break" means a settlement or order which provides amongst other things, that neither you nor your spouse/civil partner will have any further claim against the income or capital of the other party. A "clean break" does not terminate the responsibility of a parent to a child.)
- c) Whether you are seeking a
 - i) pension sharing order
 - ii) pension attachment order
 - iii) pension compensation sharing order
 - iv) pension compensation attachment order
- d) If you are seeking a transfer or settlement of any property or assets, identify the property or assets in question
- e) Where you seek the dismissal, immediate or otherwise, of an order for periodical payments and its substitution with another order, whether the substituted order you seek is for
 - i) a lump sum order
 - ii) a property adjustment order
 - iii) a pension sharing order and/or
 - iv) a pension compensation sharing order.

SECTION 5

ORDER SOUGHT

c) Pension Sharing Orders

- Pensions often form a major part of the marital assets. This section allows you to indicate whether you want a pension-sharing or pension-attachment order.
- You do not need to propose exact percentages yet, only whether you wish the court to consider dividing pensions between you.
- Pension sharing requires a formal court order before any transfer can take place.

Note if pension values are still pending and confirm you will update this once you receive the provider's statement.

d) Transfers or Settlements of Other Property or Assets

- List any other significant assets to transfer, for example savings, investments, vehicles, or business shares.
- State plainly what you want transferred, retained, or sold.
- Example: "Transfer joint savings account ending 1234 to my sole name."

Attach short notes for anything complex, such as jointly owned shares or business assets, so it is clear what you are referring to.

e) Variation, Dismissal, or Substitution of Existing Orders

- Use this only if a financial order already exists and you want it changed or ended.
- State what the current order is, what you want instead, and a short reason.
- If unsure, leave it for now and seek advice. Attach or reference the existing order.

Do not complete this section unless a current order already exists. If it does, attach a copy or reference number for clarity.

5 Order Sought

5.1 If you are able at this stage, specify what kind of orders you are asking the court to make. Even if you cannot be specific at this stage, if you are able to do so, indicate:

- a) If the family home is still owned, whether you are asking for it to be transferred to yourself or your spouse/civil partner or whether you are saying it should be sold
- b) Whether you consider this is a case for continuing spousal maintenance/maintenance for your civil partner or whether you see the case as being appropriate for a 'clean break' (A 'clean break' means a settlement or order which provides amongst other things, that neither you nor your spouse/civil partner will have any further claim against the income or capital of the other party. A 'clean break' does not terminate the responsibility of a parent to a child.)
- c) Whether you are seeking a
 - i) pension sharing order
 - ii) pension attachment order
 - iii) pension compensation sharing order
 - iv) pension compensation attachment order
- d) If you are seeking a transfer or settlement of any property or assets, identify the property or assets in question
- e) Where you seek the dismissal, immediate or otherwise, of an order for periodical payments and its substitution with another order, whether the substituted order you seek is for
 - i) a lump sum order
 - ii) a property adjustment order
 - iii) a pension sharing order and/or
 - iv) a pension compensation sharing order.

SECTION 5 ORDER SOUGHT

(5.2) Variation of a Settlement or Trust

- Complete this section only if you are asking the court to change an existing financial settlement or trust.
- This could include varying the terms of a prenuptial or postnuptial agreement, or altering a trust that benefits one or both parties.
- You should give a short explanation of what the settlement is, who created it, and why you believe it should be varied.
- The court will consider whether the arrangement unfairly limits available assets or affects the financial outcome.

Settlements and trusts are legally complex
If you think this applies to you, include only brief details and seek advice before finalising your request.

5.2 If you are seeking a variation of an ante-nuptial or post-nuptial settlement or a relevant settlement made during, or in anticipation of, a civil partnership, identify the settlement, by whom it was made, its trustees and beneficiaries and state why you allege it is a settlement which the court can vary.

5.3 If you are seeking an avoidance of disposition order, or if you have already applied for such an order, identify the property to which the disposition relates and the person or body in whose favour the disposition is alleged to have been made.

(5.3) Dispositions of Assets (Transfers or Gifts Already Made)

- This section deals with assets that may have been given away, sold, or transferred before or during separation.
- The court needs to know if either party has reduced their assets in a way that might affect the fairness of a financial settlement.
- Provide short details of any such transfers, including the asset, the date, and the person or organisation it went to.

Be transparent

Even if you believe a transfer was reasonable, list it here. The court can then decide whether it affects the overall financial picture.

STATEMENT OF TRUTH

The Statement of Truth is the final and most important part of your Form E. When you sign it, you are confirming to the court that everything in your financial statement is true, complete, and accurate to the best of your knowledge. It is not simply a formality. By signing, you are giving a legal assurance that your disclosure is honest and that you have not intentionally left anything out or misrepresented your situation.

When you complete this section, write your full name clearly, sign, and date it. If you are representing yourself, include your address and contact details in the space marked “address for service.” If a solicitor or barrister is acting on your behalf, they will normally be listed here instead.

Why it matters

The Statement of Truth carries legal weight. Providing false or incomplete information can have serious consequences, including:

- The court drawing adverse inferences against you when making its decision.
- Orders being changed or set aside later if undisclosed information comes to light.
- Potential contempt of court proceedings, which can result in fines or imprisonment in extreme cases.

What the court expects

The court does not expect perfection, but it does expect openness. If you are unsure of a figure, make it clear that it is an estimate and state how you arrived at it. For example: “Estimated value based on online property search, July 2025.” If new information becomes available after submission, inform the court or your representative promptly. This shows good faith and helps maintain credibility.

Supporting documents

Review the Schedule of Documents before signing. Make sure every supporting document that should be attached is included, marked clearly, and referred to in the relevant section. If you are waiting for something, such as a pension valuation, mark it “to follow” and keep evidence of your request.

Take time to read through the entire form again before signing. Check names, dates, figures, and attachments carefully. Signing the Statement of Truth confirms that you have given full, frank, and accurate disclosure of your finances, and that you understand the importance of honesty in this process.

WHAT HAPPENS NEXT?

Once your Form E is complete and signed, you move into the disclosure stage. In many cases both sides exchange Form E and reach agreement soon after, so no hearing is needed. If matters do not settle, the case moves on to the exchange and hearing stage.

1) Check completeness

Confirm every section is filled, totals add up, and all documents listed in the Schedule are attached or clearly marked "to follow."

Why this matters: It prevents delays and avoids avoidable questions.

2) Exchange Form Es

Form Es are usually exchanged at the same time, either directly or through representatives. This maintains fairness and avoids one side tailoring their answers after seeing the other's.

Practical tip: Keep a dated copy of what you sent and received.

3) Filing with the court (only if proceedings are active)

If your case is before the court, file your Form E by the deadline set in the court order. Late filing can lead to adjournments or costs.

Practical tip: Use PDF format with clear file names that match the Form E references.

4) Review the other party's Form E

Read it carefully. Note gaps, unclear valuations, or figures that do not match documents.

What to look for: missing statements, unexplained loans, inconsistent income, vague property values.

WHAT HAPPENS NEXT?

5) Prepare your questionnaire

If something needs explaining or evidence, prepare focused written questions.

Good practice: Ask for specific documents or dates rather than broad requests.
Example: "Please provide bank statements for account ending 1234 from April 2024 to March 2025."

6) First Directions Appointment (FDA) if required

At the FDA a judge checks that disclosure is complete and sets directions. These can include deadlines for answers to questionnaires, property or pension valuations, and a timetable toward the next stage.

Outcome: A clear plan of what must happen before negotiation or the FDR.

7) Negotiation and potential settlement

Many cases settle after exchange or once the FDA directions are complied with. Settlement can happen privately, through mediation, or at the Financial Dispute Resolution (FDR) hearing if one is listed.

Aim: Agree a fair order without further litigation where possible.

8) Keep your disclosure updated

If anything changes after submission, update your representative or the other party promptly. Examples: job change, property sale, new pension figure arriving, corrected bank totals.

Why this matters: It maintains credibility and avoids disputes at hearings.

NEED A SECOND SET OF EYES ON YOUR FORM E?

If you've reached the end of this guide and still feel unsure, you're not alone.

Form E is detailed, and even confident people often want a professional to double-check it before submission.

With Barrister Connect, you can:

- Have a specialist family barrister review your completed Form E for accuracy and completeness
- Get clear, practical feedback on what to adjust before it goes to court
- Arrange one-off support or ongoing help as your case progresses
- Access fixed, transparent fees. No hidden costs or long-term commitments

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