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Five Ways to Reduce the Cost of a Divorce

By [Farnoosh Torabi](#)

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While it isn't a hugely reported trend yet, some county clerk offices in pockets of the U.S. are noting a dramatic drop-off in divorce filings this year. In South Florida, for example, the Miami-Dade clerk office has seen a nearly 18% drop in divorce filings from January through May of this year, versus the same period last year.

And even though there's no scientific study correlating a weak economy to fewer divorces, legal experts and judges suspect unhappy couples, who are already feeling strapped by rising prices, depreciating [home values](#) and an unstable job market, are reconsidering divorce at the moment. After all, divorce costs in this country can easily start at \$50,000 for a typical married couple with two kids, earning \$65,000-\$75,000 a year and a house worth a little under \$200,000, according to researchers at [Divorce360.com](#).

But there are ways to significantly reduce divorce costs to as little as \$1,000. Here are some alternative strategies.

MEDIATION

"This is a great alternative to a contested divorce," says Brette Sember, author of *The Divorce Organizer and Planner*. In mediation, the couple attend sessions guided by a third party objective mediator whose goal is to help the couple find common ground and create a settlement in a timely and amicable manner. Sember says the cost can be about \$5,000-\$6,000. Couples can split the cost, since it's a joint expense.

COLLABORATIVE LAW

Here, couples settle outside court by appointing individual attorneys. The goal here, again, is to find common ground, not to fistfight over every [asset](#) and each cat, dog and child. Collaborative law works best for couples who've previously agreed to keep the divorce proceeding simple and negotiable. The cost here can run \$3,000 to \$4,000 per person.

PRO SE

Most state or country court web sites offer free downloadable divorce forms, allowing individuals to file for a divorce "pro se," or on their own and represent themselves in court, sans attorney. (Literally in Latin, "pro se" means "for self.") There are still court filing [fees](#) involved, even though the forms are free, which can run a few hundred dollars per person. Some individuals find it helpful to couple the pro se forms with a few hours of an attorney's time, just to go over all the legalese and to make sure the divorce applicant is aware of his or her state rights.

ONLINE KITS

This burgeoning industry is attracting more and more divorce applicants who want to cut their costs as much as possible. Online kits are attractive because they, like pro se packets, allow individuals to represent themselves without a lawyer. An average kit is around \$250, plus the court filing fees. Total costs filing via an online kit can be around \$1,000. One note of caution: "Make sure [the kit] is specific for your state," says Sember. "Judges are not going to like it if they get a form that doesn't match their expectations."

LOWER LEGAL COSTS

Finally, if you choose to go the attorney route, make sure you minimize your costs there, by making fewer phone calls (since all forms of communication get billed) and try to help your attorney stay organized. If he or she needs to gather all your financial records – volunteer to do it yourself. Keep a log of what witnesses you may need to call in to testify. All that extra paperwork and organization you can do on your end can save you thousands of dollars in legal expenses.

Catch more of Farnoosh's advice on [Real Simple. Real Life.](#) on TLC, Friday nights at 8 p.m.

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