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Paying Child Support

By Lili Vasileff

The issue of child support should revolve around what is best for the child. Child support belongs to a child. It is the parents' duty to financially support a minor child or children, and any attempt to waive child support is usually prohibited.

All states are required to have child support legal guidelines which provide the basis for the establishment and modification of child support awards (financial and medical), based on family income and the number of children involved. Each state has its own application process and method for managing child support payments. The national child support program

assures that assistance in obtaining support is available to children, through locating parents, established paternity, establishing and modifying support obligations, and monitoring and enforcing those obligations.

How is a Child Support Obligation Determined?

How much child support is ordered depends on how much a parent should contribute to a child's financial support. State statutory guidelines take into consideration the needs of the child, other dependents, the custody arrangement, the parents' income, and the ability of the parents to pay. Courts may consider a variety of factors, including the amount of support needed to maintain a child's existing standard of living.

How Much Child Support Will I Pay?

Generally, states use one of two models to determine base child support amount due: the *income shares model* based on both parents' incomes or the *percentage share of income model* based solely on the income of the noncustodial parent. In the models based only on the noncustodial parent's income, it is presumed that the custodial parent is contributing towards the child(dren's) needs by providing care, food, clothing and shelter. All guideline models have certain aspects in common, such as a "self-support reserve" for the payor, provision for imputing income, and consideration of health expenses for the children.

Parents and families can estimate the amount that they owe by using a child support calculator, available online through the state. Generally, the courts make the noncustodial parent pay child support to the custodial parent until the child reaches age of majority or is emancipated.

What Does Child Support Cover?

Child support covers basic necessities such as food, clothing and shelter. Federal law requires every child support order to also include a provision for health care coverage. Specific child support guidelines vary

from state to state, and also upon the unique circumstances of the case, sometimes resulting in a deviation from the state guideline amount.

Depending on your state, child support coverage can include “extras” that go beyond basic necessities, such as:

- Medical care (uninsured medical expenses)
- Educational fees
- Childcare
- Transportation/travel
- Entertainment
- Extracurricular activities, sports activities, summer camp, and
- College expenses.

Almost all of these expenses are split in some manner by the two parents and sometimes divided in an allocation of parenting responsibilities and parenting time. It is best to keep records on what has been spent on your child so as to track and resolve any financial disputes you may have with the other parent of your child.

Child Support Modification

Child support orders are reviewed at least every 3 years, or, if either parent requests a review, or, if there is a significant change in circumstances. Child support is always modifiable to provide for the child's present and future well-being. Although courts don't require custodial parents to prove that the child support payments they receive go toward specific activities or expenses, there is an exception in cases where the child's basic needs are not being met.

Making It Easier to Pay

Government agencies today are beginning to emphasize the importance of ease and access to encourage more noncustodial parents to pay child support and keep paying regularly. While more than 70 percent of payments happen automatically through wage withholding, different payment methods include credit or debit card online, Moneygrams, over the phone, at self-service kiosks, using mobile apps such as DComply (which uniquely handles both shared expenses and child support) or support only online applications such as California's system, CAChildSup, or Conduent's ExpertPay platform via Paypal accounts). Electronic payments provide a way to get the cash quickly, without interruptions or delays, more conveniently (24/7), and without worrying about paperwork or if the noncustodial parent has a bank account.

Your priority as a parent is always going to be promoting the welfare and growth of your child through financial and emotional support. Child support can be a difficult task but cheer up, it doesn't last forever.

ABOUT LILI:

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