

How To Use Child Support Calculators In Your Divorce

By Tom Norton, CPA, CDFA

Here at DivorceAndMoney.org, you'll find free child support calculators for all 50 states and the District of Columbia. Here are some tips for using them effectively:

1. Realize they're only estimates

We have the best set of child support calculators available on the internet. That said, they're not perfect, and they cannot take into account every single circumstance you might be facing. Use the calculators as a guide, but do not rely on them as being 100% accurate in your particular case. Your divorce attorney can run a more precise number for you with expensive software they have in their office.

2. Know what information you need up front

Depending on your state and which method they use for determining child support, you will need certain information. Some states only require the paying spouse's income. Other states need both spouses income. You may also need to know how much is withheld in taxes. In most states it's helpful to know amounts paid for health insurance and child care for the children. Check out your state's calculator first to see exactly what information you need.

3. If you don't know an amount exactly, use your best estimate

Again, these calculators aren't perfectly accurate to begin with. So if you're just trying to get a general idea of what the child support amount will be, just do your best, and get a more accurate number from your divorce lawyer later.

4. Don't get "stuck" on the number from the calculator

The numbers produced by the calculators are called *guidelines*. You and your spouse, your attorneys, and the judge are not bound by law to use these amounts. You'll want to know the amount to have a place to start your negotiations, but you are free to agree with your spouse on virtually any arrangement you choose. Naturally, you will want your lawyer involved to make sure you are protected.

So keep these points in mind, and take full advantage of the free child support calculators to help you negotiate your divorce settlement.

For more information:

[Child Support Calculators](#)
[The Divorce Financial Survival Series](#)