

Child Support Basics

By Tom Norton, CPA, CDFA

Both parents are expected to pay their share of the costs of raising a child. When there is a divorce, one parent will almost always be ordered to pay the other parent child support. The support must be paid until the children are "emancipated." The age of emancipation varies from state to state, and may extend through all or part of college, as long as the child remains a full time student.

Usually, the paying parent will be the one who has the kids in their care for less than half the time. If the child(ren) spends 50% of their time with each parent, then the higher earning parent usually has to pay.

Child support is designed to cover the necessities, such as food, clothing, shelter, basic medical care, etc. In addition to a base amount of support, the parents may also be expected to pay additional amounts for extraordinary medical care, private schools, sports and other activities, and so on. In some states, the parents can be ordered to pay for all or part of college costs, as well.

To calculate basic child support, every state has guidelines in place. The free child support calculators on this site are based on those guidelines. The guidelines are not mandatory, and you and your spouse can agree on any reasonable arrangement and amount. The courts also have the discretion to stray from the guidelines, and often do.

Child support payments have no income tax effect: They are not deductible by the paying parent, and they are not taxable to the receiving parent.

The courts' number one priority in a divorce case is the welfare of the children. Your obligation to care for your children, whether paying or receiving child support, is a serious one.

For more information:

[Child Support Calculators](#)
[All 50 States](#)
[The Divorce Financial Survival Series](#)