



Child maintenance

Getting started



© Crown copyright 2008

This leaflet is only a guide and does not cover every circumstance. It should not be taken as giving legal advice. We have done our best to make sure the leaflet is correct as of April 2010. However, it is not comprehensive and it may become inaccurate over time, for example because of changes to the law. Your position may depend on your particular circumstances and you should seek independent specialist advice before making financial decisions based on the leaflet. A list of specialist organisations that may be able to offer detailed advice is given at the end.

EMA-CL0006 - (06/2011)

ISBN 978-1-84947-539-6

Contents

About this leaflet	2
What is child maintenance for?	3
How the Child Maintenance Options service can help you	4–5
Arranging child maintenance?	6–16
Setting up your arrangement - things to think about	17–18
How child maintenance affects benefits	19
Negotiating child maintenance	20–27
Being prepared for the future	28
Glossary	29
Useful organisations to contact	30–34
How to order our other leaflets	36

About this leaflet

This leaflet gives you impartial information about your options and rights as a parent.

Who the leaflet is for

The leaflet is for you if you are the parent of a child and you are separated or thinking of separating from the other parent. It will help you if:

- you are responsible for the main day-to-day care of your child, or
- you are living apart from your child and you are not the main day-to-day carer.

If you are a guardian, relative or anyone concerned about a family living apart, you may also find the leaflet useful.

How the leaflet can help you

The leaflet tells you about:

- the options you have for arranging child maintenance
- how to set up a child maintenance arrangement
- how you might negotiate with the other parent
- how to work out child maintenance and what you might pay or receive
- practical steps you can take and useful organisations that can help you.

What is child maintenance for?

Most parents want what's best for their children, even if they live apart from them. Making a child maintenance arrangement can help your children get the best possible start in life.

Child maintenance is regular, reliable financial support that helps towards a child's everyday living costs. But it doesn't only have to be about money. The parent who does not have the main day-to-day care of their child gives child maintenance to the parent or person (such as a grandparent or guardian) who does.

Child maintenance can make a real difference to children as it can help pay for things like clothing, food and other essentials. It could also help keep both parents involved with their children's lives.

Many parents choose to sort out child maintenance between themselves. This can happen without involving anyone else or with the help of a professional mediator. It doesn't always have to be about money either - it can include other kinds of support, for example, providing school uniforms.

You can find out more about how to set up an arrangement on page 7.



How the Child Maintenance Options service can help you

At Child Maintenance Options, we're here to help with questions like:

- What is child maintenance and how can I arrange it?
- How do I know what's best for me and my child?
- How can I set up a family-based arrangement?
- Where can I go for help?

We can give you free, impartial and confidential support through our helpline, website and face-to-face service.

We can explain exactly what child maintenance is and why it's important.

We can then help you to set up an arrangement (and make it work).

If you already have an arrangement, and it's not working, we can help you to look at ways to get it working again.

A little extra help

Parents who live apart often need to deal with difficult practical things like money, childcare while they are at work, and feelings of stress and anger.

We might not be experts in these areas, but we can put you in touch with specialist organisations that can help.

You can find out how to contact us on the next page.

Our service is run by the Child Maintenance and Enforcement Commission.

Get in touch

You can contact our freephone* helpline on **0800 988 0988** and talk to someone today. We are open 8am to 8pm. Monday to Friday and 9am to 4pm Saturday.

Our people are specially trained to give unbiased information and support on child maintenance. Our service is available to any parent in England, Wales or Scotland.

You can also visit our website **www.cmoptions.org**

If you are a guardian, relative or friend, or if you have a professional interest in finding out more about child maintenance, we may also be able to help you.

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad.

Arranging child maintenance

The quickest and easiest way to arrange child maintenance is for you and the other parent to set up an arrangement yourselves. More than half a million children in the UK now benefit from this kind of arrangement. It is called a family-based or family arrangement.



Making a family arrangement

Many people choose to sort out child maintenance between themselves. This can happen without involving anyone else or with the help of family, friends, or a professional mediator. It doesn't only have to be about money - it can include other kinds of support, for example, providing school uniforms.

Here are some of the things you need to think about and agree on when making a family arrangement:

Working out a figure

In a family arrangement, you don't have to follow strict rules to work out child maintenance.

You and the other parent could agree on a weekly figure or include payments 'in kind'.

Payments in kind are when one parent pays for things like uniforms and clothes, food, school fees or home repairs – rather than paying money to the other parent.

The important thing is that you both agree to the family arrangement and that it provides reliable financial support to help towards your child's everyday living costs.

If you need help deciding on a figure, call us on freephone **0800 988 0988** and we can try to give you an estimate over the phone. You can use this to start the discussion with the other parent.

Agreeing how often

Once you have both agreed on how much the maintenance payments will be, you need to decide how often they should be paid. It could be weekly, every 2 weeks, once a month – whatever suits both of you best. Some people find it easier to budget if they pay or receive maintenance payments at the same time as their wages or benefits reach their bank account. Whether this is best for you will depend on your circumstances.

How to make or receive payments

There are 3 main ways of making and receiving the payments: standing order, cheques or cash. A standing order is the best way to make sure the payments are made in full and on time, and are recorded on paper. If you agree to use cheques or cash, make sure you keep written records of all payments. Of course, if you are including other means of support, the way you pay or receive maintenance will be different.

Keeping a written record

Whatever you arrange, it's vital that you write it down clearly so there's no misunderstanding. Your written arrangement may not be a legally binding document, but signing your names to it shows that you are committed to keeping it.

Reviewing your arrangement

Things change over time, so you may want to review your arrangement together. You should agree on a reasonable time to sit down and discuss things together again. How often you choose to review your arrangement will depend on your own circumstances (for example, changes to your work, new relationships and living arrangements).

We have produced a simple family-based arrangement form that you can fill in to suit your own circumstances. Then sign and keep it as a personal record of what both of you have agreed. Call us on freephone **0800 988 0988** and ask for a copy. Or download from our website **www.cmoptions.org**

Keeping up payments

Family arrangements aren't usually legally binding, and there is no one to enforce payments if they are missed. If one parent breaks the family arrangement, you should try to talk to them as soon as possible to sort out any problems. It may be that you just need to be flexible for a while until the other parent has sorted things out. If things are more serious, you could take a look at our negotiation tips. Go to www.cmoptions.org for more information.

If things really aren't working, you still have the option of contacting the Child Support Agency (CSA). You can ask them to work out maintenance for you and arrange to collect the money. They can also legally enforce this arrangement on your behalf.

Or, if you want to make your family arrangement legally binding, you may be able to apply to the court to make the arrangement into a specific type of court order, known as a 'consent order'. You may need legal help to do this. See 'A consent order' on page 15.

Benefits of a family arrangement

It's quick and easy to set up, so payments can start being made straight away.

If you can keep lawyers and the CSA out of it, it's a lot easier to keep things friendly. It can be a good way to rebuild trust for the future.

People tend to respect their own promises. When both parents agree things together, payments are more likely to be made in full and on time.

A family arrangement is private. No one else needs to get involved in your affairs.

It's flexible, because you can make special arrangements or change it at any time, quickly and easily. You can also be flexible about how, what and when payments should be made.

You can make an arrangement even if the other parent lives or moves abroad. You can't always do this with other arrangements.

It's not legally binding. If it doesn't work out, you can change things. Or we can talk to you about your other options, including asking the CSA to set up an arrangement.

If a family arrangement won't work

Unfortunately a family arrangement isn't for everyone. If you don't know where the other parent is, or you don't have a good relationship, or domestic abuse or violence is involved, you might need to look at the other options.

What information should I have ready?

To make a family arrangement, you may find it useful to have the following information ready for your discussion with the other parent:

- information about your income, and theirs if you have it
- the living costs for your child, such as school costs, clothing and food
- your own living costs, such as your mortgage or rent and household bills
- when you'd like to pay or receive the child maintenance payments
- a date for when you will review the arrangement.

You may want to use our family-based arrangement form to help you. Call us on freephone **0800 988 0988** to ask for a free copy. Or download from our website www.cmoptions.org

Option 2

Arrangement using the CSA

Sometimes it just isn't possible for parents to make a family arrangement and they may need to use the CSA.

To put a CSA arrangement in place, here are some important things you need to think about.

Who can ask for one?

Applications to the CSA can be made by:

- the parent or person with the main day-to-day care of the child, or
- the parent without the main day-to-day care of the child, or
- qualifying children (in Scotland).

A person can ask the CSA for an arrangement as long as:

- the child is under 16 (or under 19 and either in full-time education – not higher than A-level equivalent – or having Child Benefit paid for them), and
- the person asking to receive child maintenance has the main day-to-day care of the child and lives in the UK, and

- the parent without the main day-to-day care lives in the UK, or works in the UK civil service or armed forces, or for a UK-based company, and
- no court order is in place from before 2003, or there is a court order from after April 2003 but it was set up more than 12 months before the application.

If you are not the child's parent but you do provide the child's main day-to-day care, you may be able to apply to the CSA.

If your child is aged 12 or over and lives in Scotland,

- he or she can make their own claim for child maintenance from a parent they don't live with. All the conditions shown above must apply, and also:
- no one else can be receiving child maintenance payments for the child (such as the other parent or guardian)
 - there must be no registered 'minute of agreement' made within the past year or before 3 March 2003
 - the child must be in full-time education (but not higher or advanced higher education such as university)
 - the child must live apart from one or both parents.

How much does a CSA arrangement cost?

Nothing. The CSA's services are currently free.

Working out the right figure

The CSA will work out for you how much child maintenance you should pay or be paid. The CSA will look at the income of the parent who should be paying child maintenance, including their wages, benefits and tax credits. The CSA then works out child maintenance payments using a set of rules.

The CSA uses 4 rates to work out child maintenance payments. The rate will depend on the income of the parent who should be paying child maintenance.

Here is a basic summary of the 4 rates:

1 Basic rate

If the parent who should be paying has a weekly income of £200 after certain deductions (the 'net' amount), the CSA will use the basic rate to work out how much child maintenance must be paid.

2 Reduced rate

If the parent who should be paying has a weekly income ('net amount') of more than £100 a week but less than £200, the CSA will use the

reduced rate to work out how much child maintenance must be paid.

3 Flat rate

If any of the following applies to the parent who should be paying, then they will pay a flat rate of £5 a week for child maintenance:

- their weekly income ('net amount') is between £5 and £100, or
- they are getting certain benefits, or
- the partner they live with gets Income Support, income-based Jobseeker's Allowance or Pension Credit.

The flat rate is £5 – no matter how many children are involved.

4 Nil rate

In some circumstances the parent who should pay qualifies for the nil rate.

This is when the parent does not have to pay any child maintenance because he or she is:

- a student in full-time education, or
- under 16 years old, or
- in prison, or
- living in a care home or independent hospital (or equivalent services in Scotland) and getting help with the fees.

The CSA also takes into account things like:

- the number of ‘relevant other’ children (children living with the non-resident parent but not covered by maintenance arrangements – see the glossary at the end of this leaflet)
- whether the parent paying child maintenance has to pay maintenance for other qualifying children (children that maintenance must be paid for – see the glossary)
- whether the qualifying child stays with the parent paying child maintenance at least 52 nights a year.

The CSA can also take into account any special circumstances, such as whether:

- the parent paying child maintenance is caring for a disabled child, or
- keeping in contact with the child involves exceptionally high travel costs, or
- the parent paying maintenance has substantial assets (money or property).

How to make or receive payments

Under a CSA arrangement, there are different ways to make and receive payments. If you are the parent who pays, you can do the following:

- pay it directly to the other parent. This is called ‘Maintenance Direct’, or
- pay it by Direct Debit to the CSA, who will then pay it straight into the other parent’s bank account, or
- get your employer to take it out of your wages and pay it to the CSA, who will pay it straight into the other parent’s bank account.

Agreeing how often

The CSA will work out a payment schedule for you, showing how much you will pay or receive, and how often. Payments are usually either:

- once a week
- every 2 weeks
- every 4 weeks, or
- once a month .

If maintenance is being paid and received using Maintenance Direct, you will need to agree with the other parent how and when the money is paid.

What is the difference between Maintenance Direct, paying the CSA and a family arrangement?

The CSA offers a service called 'Maintenance Direct' where they work out the amount of child maintenance but don't collect it.

If you pay using Maintenance Direct, you and the other parent agree the method of payment. If you are the parent who pays maintenance, one way you can do this is by standing order. This means you set up a regular payment direct from your bank or building society account.

This is not the same as a family arrangement because the CSA has worked out the amount you must pay and can take action if you don't pay.

If you choose this method, you will want to keep records of payments you have made or received, in case there is a dispute about payments.

If you and the other parent don't want payments to be made this way, payments can still be made directly to the CSA.

The table on the next page shows some of the good and bad points parents have told us about a CSA arrangement:

Advantages

A CSA arrangement may be a better option if you have a **strained relationship** with the other parent, for whatever reason. You may find it helpful for the CSA to collect and enforce the right level of maintenance payments.

If you don't know where the other parent is, or they don't want to accept responsibility, **the CSA** can try to trace them, work out payments, collect payments and enforce the arrangement when they don't pay.

You don't have to be in any kind of **contact** with the other parent if you don't want to, for example, if there's a history of abuse.

It's currently a **free service**.

You can **go back** to a family arrangement in the future, if you can both make one work. You don't have to keep using the CSA arrangement for ever.

Disadvantages

When people can reach an agreement privately, this can get money to the receiving parent more quickly than through the CSA. Also, it can be easier to sort out breakdowns in payment when a third party is not involved.

Because of **the formal process** and the **paperwork** involved with CSA arrangements, it can take time to update a CSA arrangement, for example, when your circumstances change.

Once you ask the CSA to decide on, for example, how much maintenance to pay, you have to keep to its decision. You can't ask the CSA to collect a different amount of maintenance – it will collect only the amount it works out.

There is less flexibility about how and when you make and receive payments. Making special arrangements for things like summer holidays is more difficult with a CSA arrangement than with a family arrangement. The CSA uses a set of rules to work out payments.

You have to share your details with the CSA. With a private agreement, you only have to share your details with the other parent.

Advantages

If a parent **won't share their details**, the CSA has the power to get those details from the Government, or their employer.

Disadvantages

The more 'legal' things become, the harder it can sometimes be on your child and your relationship with the other parent.

What information should I have ready?

To put a CSA arrangement in place, it's a good idea to have the following information when you contact the CSA:

- your contact details, such as your address, daytime and mobile phone numbers, and the child's date of birth
- your National Insurance number, and the other parent's, if you have it
- your bank details – where you'd like child maintenance payments paid from or sent to
- personal information and contact details of the other parent if you have them, such as their full name, date of birth and place of work.

Other options

A consent order (a type of court order in England and Wales)

A consent order is an official ruling made by a court. To put in place a consent order, both parents need to agree how

much child maintenance will be paid and how often.

You can agree this either privately between yourselves or through a solicitor. You can then ask the court to turn the arrangement into a consent order. This usually happens when people are going to court for other reasons, such as arranging a divorce or dividing their property or other assets. A consent order can be useful here because it gives a family arrangement a legal footing.

Working out the right figure

Both parents have to agree on a figure before going to court. That may mean agreeing between yourselves or getting people to negotiate for you, such as solicitors or mediators. If you need help to decide on a figure, call us on freephone 0800 988 0988.

We can try to give you an estimate over the phone. You can use this to start the discussion with the other parent. Once you've agreed an amount, the court judge will tell you if it seems reasonable.

Cost of a consent order

A consent order costs money in fees to solicitors, mediators and the court fees. Legal aid will not cover these costs if you are only going to court to get a consent order for child maintenance.

Keeping up payments

If the parent who should be paying child maintenance doesn't pay, the other parent can ask the court to enforce the consent order.

The court can order money to be taken directly from the wages or property of the parent who should be paying child maintenance, and can also force them to sell their belongings. You must also ask the court to take action if payments break down.

During the first 12 months of a consent order, you cannot ask the CSA to set up an arrangement. After 12 months, either parent may ask the CSA for an arrangement. This would cancel the consent order.

Using a minute of agreement (in Scotland)

Things are slightly different if you live in Scotland. If you and the other parent can work out and agree an arrangement between you (usually with help from solicitors), the arrangement can be made into a contract called a 'minute of agreement'. This can be registered to make it legally binding. A sheriff officer (the Scottish equivalent of a bailiff) can collect and enforce payments if the parent who should pay does not pay.

What information is needed for a consent order or minute of agreement?

Each parent should have ready:

- information about your income, and the other parent's, if you know it
- details of the living costs for your child, such as school costs, clothing and food
- details of your own living costs, such as the mortgage or rent and household bills
- when you would like to receive or pay the child maintenance payments
- a date for when you will review the agreement.

You would need to take legal advice before going to court. A solicitor could tell you what you would need to prepare for court.

Setting up your arrangement - things to think about

Here are some of the key things you need to think about when you are working out your arrangement.

Working together

To make a family arrangement work, you must be able to work with the other parent.

You can find tips and support on how to do this at www.cmoptions.org

It's a good idea to sit down once a year or so to make sure you are both still happy with the arrangement. You don't have to meet face to face, there's always the phone or email.

If you want to make a family arrangement, but are finding it hard to talk to the other parent, you can get help from the Options discussion guide or a professional mediator. Child Maintenance Options can put you in touch with organisations who are specialists in this area.

Commitment

To make your family arrangement work, you both need commitment and a basic level of trust between you. Once you have an arrangement, neither parent should try to change it without talking to the other first.

Parents who make their own arrangement often have better relationships with their ex-partner and their children.

Income

It's important to make a family arrangement that's affordable and realistic, so the parent who's paying is more likely to keep paying.

That's why child maintenance payments should be calculated based on the income of the parent paying it.

If you would like an estimate of how much the child maintenance should be, call us on freephone **0800 988 0988** and we'll work it out with you over the phone.

It's also important to let the other parent know straight away if your money situation changes in a way that could affect any payments – such as a new job, or changes to your benefits or credits. Give them enough warning, so they have time to budget.

Irregular income

If the parent who's paying only works part time or only part of the year, a family arrangement should still be possible.

You could agree a rate for when the parent paying is out of work, and change it when they are earning. Remember to record all payments made.

If you change anything, be sure to keep a clear, written record (for example, using our family-based arrangement form). If there are no changes, it's still a good idea to take a fresh look at your arrangement from time to time to make sure it's still fair.

If you have a CSA arrangement, you should let the CSA know whenever circumstances change for either of you. The CSA will change the child maintenance if necessary.

How child maintenance affects benefits

The way child maintenance affects benefits changed on 27 October 2008. If you're the parent with the main day-to-day care and you're on benefits, you can now choose to arrange child maintenance through a family arrangement. If this doesn't work, or you are unable to make one, you can still use the Child Support Agency (CSA) or the courts.

Changes in the law mean that money you get for child maintenance won't affect any state benefits you're entitled to.

Council Tax Benefit or Housing Benefit

- Any child maintenance money you get has no effect on Council Tax or Housing Benefit.

Tax credit award

- Any child maintenance money you get has no effect on your tax credit award.

Negotiating child maintenance

Negotiation is one way you can make a child maintenance arrangement. It involves both parents discussing their needs and views and those of the child.

Negotiation can help you to:

- sort out disputes
- make the right arrangement
- agree a course of action
- get the best outcomes for your child.



It wasn't easy working out how much maintenance Lennox should be paying for the girls. We were both angry about the way our marriage ended. But we decided to give it a go for the sake of the kids.

I'd seen so many of the girls at work get into fights with their ex-partners about child support.

Someone suggested we went to Relate and they helped us deal with some of the emotional stuff that was going on between us. I'm not saying we forgave each other – never! – but it helped us focus on what the girls needed and how we were going to sort things out.

I think we're both fairly happy with what we agreed. The girls don't lose out and Lennox doesn't feel I'm using maintenance to get back at him.

Naomi, mother



Things to remember when negotiating child maintenance

1 Child maintenance and contact

Child maintenance and contact are not linked in law, and difficulties over one should not affect arrangements for the other. Never use contact arrangements as a way of bargaining with each other for maintenance payments or as a way of getting more or paying less maintenance.

2 The child is the priority

The top priority is that your children are supported financially – everything else comes second. It's certainly not about winning or losing; the only loser in a bad arrangement is your child.

Private negotiation	If your relationship isn't spoilt by too much hurt and anger, and you have agreed to put your child's needs at the top of the list, you may be able to make an arrangement without outside help.
Mediation	You can use a relative, friend or a qualified family mediator to help you make a suitable arrangement. You both explain your concerns to each other with the mediator present.
Collaborative law	Collaborative law means each parent appoints a solicitor. But instead of negotiating by letter or phone, you can meet to sort things out face to face with solicitors there to help. The aim is to avoid the stress and expense of going to court.

Advantages and disadvantages of negotiation

Negotiating child maintenance is better than having an arrangement imposed on you, as long as you feel able to negotiate with the other parent. However, negotiation isn't perfect – so it's important you're aware of its good and bad points.

The important thing is to try to move on beyond the bad parts of your relationship. If either of you lets negative feelings get in the way, a negotiated arrangement is unlikely to succeed. In this situation, counselling or mediation can help.

Advantages of negotiation	Disadvantages of negotiation
Builds trust between parents.	Can leave one parent feeling hard done by.
Allows both parents to have their say.	The parent with the more forceful personality will say the most.
Allows greater flexibility.	The outcome can be uncertain.
Creates greater equality.	You may feel bullied into a bad arrangement.
Builds communication.	Can end in hostility.

How long does it take?

The time it takes to make an arrangement through negotiation depends on how many issues you are trying to sort out and how complex the issues are. It also depends on how easy you find it to communicate and co-operate with each other. Family mediation usually takes between 2 and 6 sessions to make an arrangement.

When to negotiate

Negotiation works best when both parents are genuinely committed to making an arrangement that's fair and workable, and puts the needs of their child first. If you both want to achieve these things, a negotiated arrangement is likely to work well for you and your child.

When not to negotiate

Negotiation fails when one or both parents just want to have things their own way, or want to prove a point. Negotiation is also harder when one parent is not being co-operative or wants to take revenge. If either parent feels at risk of being bullied into a bad arrangement, or is at risk of violence, then you should not try to start negotiating.

How to negotiate

There are 3 things to think about before you start negotiating.

1 Is negotiation possible?

Before you can begin negotiating, you both need to:

- put aside your feelings about the ending of your relationship
- feel confident that negotiations will be open and honest
- forget about scoring points. Negotiation is about getting the best outcome for your child.

2 Do we need any help?

If you both believe that negotiation is right for you, it's worth thinking about whether you need:

- any legal advice
- practical or emotional support
- help with deciding where to start
- a way of recording your arrangement. Contact us on freephone **0800 988 0988** for useful information
- a relative, friend, mediator or collaborative law practitioner to help you make an arrangement.

If you have a legal issue, contact the Community Legal Advice Helpline on **0845 345 4345**.

3 How can we make the most of negotiation?

It's a good idea to write an action plan. This will help you to focus on answers rather than problems. Think about:

- what you want to achieve
- your priorities if you have more than one goal
- what you think the other person wants to achieve
- the facts – do you need help to establish the truth?
- all the options – including those you don't like
- the possible and the probable outcomes of each option.

If you decide that negotiation is right for you and your child, it's time to think about the process itself. The table on the next page shows the 4 main stages in negotiation:

- Prepare**
- Agree what you want to discuss before you meet.
 - Call us on freephone **0800 988 0988** for an estimate of the maintenance figure.
 - Write down a plan so you won't get sidetracked.
 - Decide which issues you need to agree on.
 - Put the most important issues at the top of the list.
 - Think about any information you need to bring with you.
 - Decide if you need the help of a mediator.
 - Think about your ideal outcome.
 - Decide what compromises you're prepared to make.

- Discuss**
- Choose a neutral place away from your child.
 - Deal with one issue at a time.
 - Agree on the easy things first.
 - Be as honest and open as possible.
 - Stick to the matter at hand. If you lose track, use your plan.
 - Remember that you're negotiating for your child's best interests.
 - Use open language such as 'tell me about...'.
• Be direct and explain your reasoning.
 - Listen and respond to what the other parent is saying.
 - If you get stuck, agree to negotiate at a later date or agree a different method of making arrangements.

- Propose**
- Suggest a solution that you think is right and affordable for both of you.
 - Be prepared to compromise if it's appropriate.
 - Remember that our estimated child maintenance is a good guide to what you could receive if you decided to use the CSA.

- Agree**
- Once you've made an arrangement, decide if you want to record it – we strongly recommend that you do. You can use our family-based arrangement form.

Call us on freephone **0800 988 0988** to ask for a copy of our family-based arrangement form or download from our website **www.cmoptions.org**

Should I compromise?

That depends. Remember that you are negotiating about how your child will be taken care of financially. Be prepared to compromise over what you want, but don't agree to anything that could cause your child money trouble.

If you aren't sure about what counts as a sensible compromise, call us on freephone **0800 988 0988**.

We can give you an estimate of the child maintenance that should be paid if you use the CSA. You can choose to use this to work out your arrangement.

How to make an arrangement

You must both be open, honest and clear about what you want to happen. Deal with one topic at a time and don't let other issues get in the way.

We offer some practical help in our leaflet *Emotional wellbeing*. To get a copy, call us on freephone **0800 988 0988** or download from our website **www.cmoptions.org**

Things to bear in mind

Stay positive

- Focus on the future rather than on past problems.
- Remember that change for the better is always possible.
- Focus on what's going on right now, rather than what went wrong in the past.

Take steps

- You need to know your goals before you can achieve them.
- Small steps can lead to big changes, so set several short-term goals.
- Think about the next small step – what needs to happen to make things better?
- Ask yourself: 'Will the next small step bring me closer to my target?'

Find solutions

- This **Getting started** pack describes all your child maintenance options, so that you can discuss other options if you need to.

How to record arrangements

Family arrangements made outside the courts aren't usually legally binding. So it's a good idea for both of you to keep a written record of the things agreed. Then, when you come to review your arrangement, you can easily check what was agreed. The written record will also help you settle disputes about whether the arrangement has been broken.

We have a family-based arrangement form which is ideal for recording what you've agreed and what's been paid – call us on freephone **0800 988 0988** to ask us for a copy.

Problem solving

Sometimes even the best arrangements fall through and end in dispute. Here's what to do if that happens.

The first step is to try talking to the other parent. It may be that they've had a change in employment, an illness or some other problem that's stopped them sticking to the arrangement. Or they may be angry or upset about something you have done.

Try to think of anything you have done that could have caused a negative reaction.

If you can't make progress, contact the CSA on **08457 133 133**. They'll be able to work out your child maintenance and collect it for you.

Our leaflet *Legal rights and responsibilities* will give you more detailed information on your legal rights and options. It will also help you work out whether you might be entitled to legal aid. To get a copy, call us on freephone **0800 988 0988** or download from our website **www.cmoptions.org**

Being prepared for the future

What happens when things change?

We all know life doesn't always go to plan. Jobs come and go, as well as relationships. Tomorrow it may not be as easy to keep to the arrangements you made today.

That's why you have to be prepared for change. The more you plan for it, the easier it is to deal with when you need to.

What could change?

Lots of things, such as:

- your job
- where you live
- who you live with
- having more children.

These are big life changes – not just financial. If you're finding it all hard to deal with, you could try reading our leaflet called *Emotional wellbeing*. It's full of useful information and it gives names and details of organisations you can turn to for help.

Call us on freephone **0800 988 0988** and ask for a free copy of any of our leaflets.

How will income changes affect my child maintenance?

Your child deserves a share of both your incomes, even if one parent lives apart. If your incomes go down, then you should change the child maintenance payments. This will help make child maintenance fair and the arrangement realistic.

Child

For child maintenance purposes, a child is anyone under 16, or someone between 16 and 19 who:

- is not, and has never been, married or in a civil partnership, and
- is in full-time, non-advanced education.

However, if child benefit is still being paid, someone under 19 can still be treated as a child, even if they are not in full-time, non-advanced education.

National Insurance number

This is a reference number given out by the UK Government. Everyone has their own number and this number allows you to work. It's usually on your payslip.

Qualifying child

This is any child who fits the definition of a 'child' (see above) and who lives apart from one or both parents.

Relevant other children

These are the children that the parent who should be paying child maintenance lives with, but are not the children that the maintenance is for.

Shared care

If a child stays with the parent who should be paying child maintenance for more than 52 nights a year, it's called 'shared care' because both parents share the care of the child. The parent paying child maintenance will pay less as a result of sharing the care.

Useful organisations to contact

Child maintenance

Child Support Agency
Phone **08457 133 133** (8am to 8pm, Monday to Friday and 9am to 5pm Saturday)
Textphone **08457 138 924**
www.csa.gov.uk

Domestic violence and abuse

National Domestic Violence Helpline
Freephone helpline giving information, help with safety planning, translation services and access to emergency refuge accommodation.
Phone **0808 2000 247** (freephone 24 hours, 7 days a week)
www.refuge.org.uk and **www.womensaid.org.uk**

Scottish Domestic Violence Helpline
Freephone helpline giving information, help with safety planning, translation services and access to emergency refuge accommodation.
Phone **0800 027 1234** (freephone 24 hours, 7 days a week)
www.scottishwomensaid.org.uk

Jobcentre Plus

Phone **0800 055 6688** (8am to 6pm, Monday to Friday)
Textphone **0800 023 4888**
www.jobseekers.direct.gov.uk

Jobseeker Direct

Search and apply for jobs by phone.
Phone **0845 606 0234** (8am to 6pm, Monday to Friday and 9am to 1pm Saturday)
Textphone **0845 605 5255**
www.jobseekers.direct.gov.uk

Connexions Direct

An information service for people aged 13 to 19 (or people aged 25 and under with learning difficulties or disabilities) who are living in England and looking for work.
Phone **0808 001 3219**
www.direct.gov.uk

Careers in Scotland

Careers advice for people leaving school, leaving a job, returning to work after a break, wanting to change direction, or keen to do more with their present job.
Phone **0845 850 2502**
www.careers-scotland.org.uk

HM Revenue & Customs

Information about tax credits and who can get them.
Phone **0845 300 3900** (8am to 4pm, 7 days a week)
Textphone **0845 300 3909**
www.hmrc.gov.uk/taxcredits/

National Debtline

Specialist advisers offering free confidential advice and support on dealing with personal debt.
Phone **0808 808 4000** (Monday to Friday, 9am to 9pm, Saturday 9.30am to 1pm; or 24-hour voicemail)
www.nationaldebtline.co.uk

General information

www.direct.gov.uk

Government website with information on topics such as parenting, money, benefits and work entitlements.

Citizens Advice Bureau (CAB)

Free information and advice on topics such as law, housing and debt.

To find your local CAB, look in the phone book or click on 'Find your local CAB' on the website.

www.citizensadvice.org.uk

NHS Direct
(England and Wales)
Information and advice about health, illness and health services.
Phone **0845 4647** (24 hours, 7 days a week)
www.nhsdirect.nhs.uk

NHS 24 (Scotland)
Health information and self-care advice.
Phone **08454 242424**
(24 hours, 7 days a week)
www.nhs24.com

Housing

Shelter
Free advice and information for anyone with a housing problem.
Phone **0808 800 4444** (8am to 8pm, Monday to Friday, 8am to 5pm Saturday and Sunday)
www.shelter.org.uk

National Housing Federation
National Housing Federation supports and promotes the work of housing associations, and campaigns for better housing and neighbourhoods.
Phone **020 7067 1010**
www.housing.org.uk

Information for parents who live apart

Centre for Separated Families
Advice and support to parents and other people affected by family separation.
www.separatedfamilies.info

Families Need Fathers
Provides information for parents and also runs local open support meetings.
Phone **0300 0300 363**
(Monday to Friday, 6pm to 10pm)
www.fnf.org.uk

Gingerbread
Information for lone parents on such things as: maintenance, tax credits, benefits, work, education, legal rights, childcare and holidays.
Phone **0808 802 0925**
(Monday to Friday, 9am to 5pm, free from landlines; mobile rates vary)
www.gingerbread.org.uk

One Parent Families Scotland
A national voluntary organisation, registered as a charity. Members include lone parents, the organisations who work with them and others who want to help.
Phone **0808 8010 323**
(Monday to Friday, 9.30am to 4.30pm) **www.opfs.org.uk**

Parenting across Scotland

Provides advice for parents and the 'Ok to Ask' service, giving parents the chance to ask questions of expert advisers and other parents. Phone **0808 800 2222**

www.parentingacrossscotland.org

Family Lives

Advice and support for anyone in a parenting role, including step-parents and grandparents.

Phone **0808 8002 222**
(free and confidential 24 hours, 7 days a week)
www.familylives.org.uk

Parentline Scotland

Free and confidential advice and support for anyone in a parenting role, including step-parents and grandparents. The service is run by Children 1st, one of Scotland's leading child welfare charities.

Phone **0800 028 2223**
(Monday, Wednesday and Friday 9am to 5pm, Tuesday and Thursday 9am to 9pm)
www.children1st.org.uk

Community Legal Advice

A Government-funded service offering free and confidential legal advice in England and Wales. It can also help you find out if you will be able to get legal aid.

Phone **0845 345 4345**
(Monday to Friday, 9am to 6.30pm. Calls from 4p a minute)

For legal aid advice **www.direct.gov.uk/en/Governmentcitizensandrights.org.uk**

For Community legal advice
www.legalservices.gov.uk/public/community_legal_advice.asp

Scottish Legal Aid Board

Explains more about legal aid in Scotland. Also helps you find a legal aid solicitor.

Phone **0845 122 8686**
(7am to 11pm, 7 days a week)
www.slab.org.uk

Children and Family Court Advisory and Support Service (Cafcass)

Cafcass works with families referred by the courts in England and Wales. It helps families reach agreement over arrangements for their children. The website has useful information, case studies, advice and contact links. Phone **0844 353 3350**
www.cafcass.gov.uk

Resolution

Family lawyers helping with the constructive resolution of family disputes. Phone **01689 820272** (9am to 5.30pm, Monday to Friday)
Email **info@resolution.org.uk**
www.resolution.org.uk

Mediation

National Family Mediation

A network of local not-for-profit family mediation services in England and Wales. These offer help to couples, married or unmarried, who are going through separation or divorce. Phone **0300 4000 636** (Monday to Friday, 9am to 5pm)
www.nfm.org.uk

Family Mediation Helpline

Provides information on family mediation and how it works, as well as advice on whether your case may be suitable for mediation. Also gives contact details for mediation services in your local area. Phone **0845 60 26 627**
www.familymediationhelpline.co.uk

Family Mediation Scotland

Helps parents who are separating or divorcing, to make their own arrangements and plans for the future. Phone **0845 119 2020**
www.familymediation-scotland.org.uk

Relationships Scotland

Helps parents who are separating or divorcing to make their own arrangements and plans for the future. Phone **0845 119 2020**
www.relationships-scotland.org.uk

Relate

Offers advice, relationship counselling, mediation and support – face to face, by phone and through the website. There may be charges for this service. Phone **0300 100 1234**
www.relate.org.uk



Providing impartial information
and support for both parents
to make choices about child
maintenance

How to order our other leaflets

You can order our free leaflets by phoning **0800 958 0988**. Under each leaflet there is a short description of what to ask for when you call. They can also be downloaded from our website **www.cmoptions.org**

Help with making choices about child maintenance:



Child Maintenance - Getting started



Family-based arrangement form

About the Child Maintenance Options service:



How to complain about us



How we handle your information

Practical information on the issues that you may face when parenting apart:



Your legal rights and responsibilities



Your and your child's wellbeing



Housing rights and options



Money and finances



Employment rights and opportunities

Providing impartial information and support for both parents to make choices about child maintenance

Contact us

Freephone* **0800 988 0988**

8am to 8pm, Monday to Friday

9am to 4pm Saturday

www.cmoptions.org

This leaflet is also available in other languages, in large print, in Braille and on audio cassette. You can get these formats by calling us on freephone*
0800 988 0988

Our TextBox and textphone number is **0800 988 9 888**

* Calls to 0800 numbers are free from BT landlines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to 0845 numbers from BT landlines should cost no more than 4p a minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls to 0870 numbers from BT landlines should cost no more than 8p a minute with a 6p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.