Talking about money

a child maintenance decisions guide

• Take control of your finances
• Think about the types of financial support your child might need
• Tips for talking about money with your child’s other parent
Get help with issues around your break-up with an easy-to-use web app tailored to your needs including:

- children and parenting
- relationships and conflict
- health
- housing
- work and benefits
- money
- legal

Find us on many websites including cmoptions.org
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<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>42</td>
</tr>
</tbody>
</table>
Child Maintenance Options

is a free and impartial service that provides information, tools and support to help you make informed choices about child maintenance arrangements. We can:

• help parents set up a child maintenance arrangement between themselves (a ‘family-based’ arrangement) and give them the support to keep it going
• give you information about, and help with, other types of child maintenance arrangements
• offer practical information on a range of subjects linked to separation, such as housing, work and money, and put you in touch with organisations who can give you more specialist help and advice.

Get in touch with Child Maintenance Options on 0800 988 0988*
or online at cmoptions.org

*See inside back cover for information about call charges
Supporting separating and separated families

Most children, in most circumstances, benefit from having both parents involved in their lives in a positive way, whether they live with them or not. Child maintenance is one way of making this happen, but it’s only part of the story. We have written this guide to help parents build relationships and work together, to make sure their children get as much support as possible – financial and otherwise.

The information in this leaflet is only a guide and does not cover every circumstance. We recommend that you also get independent professional advice which applies to your situation. You can see a list of specialist organisations that may be able to help at the back of this guide. Although we have taken every care in preparing this guide, we cannot guarantee that information is accurate, up-to-date or complete, because it can change over time.

Child Maintenance Options does not endorse the content of any external websites.
About this guide

We have written this guide for parents who live apart but have a child together. The information it contains can help you both work together to create a more secure financial future – for you, your child and their other parent.

This guide can help you:

• work out how much you both need to live on so that you can support your child together

• work out how much child maintenance your child needs

• work with your child’s other parent to agree a suitable arrangement between yourselves.

How to use this guide

Working out a child maintenance arrangement yourselves may seem difficult. You might not be sure who should be providing what – or feel able to agree this without falling out. This guide can help you deal with budgeting basics as well as the business of talking about and agreeing child maintenance.

You may decide to read all this guide in one go. Or, if you want, you can read one section at a time, and have a break in between. It’s completely up to you.
In most cases children benefit most when both parents are providing for them and are able to make arrangements between themselves. However, if there is a risk of violence or abuse this may not be possible. If these issues affect you, you might want to talk to someone who can give you specialist advice. Child Maintenance Options can help you get in touch with organisations that can do this.

If money issues are causing conflict between you and your child’s other parent, you can find some suggestions for dealing with this in our guide *Managing conflict with your child’s other parent*.

If money issues are stressing you out, or you’re struggling to deal with your feelings generally, you may find the guide *Dealing with your emotions after separation* useful.
Child Maintenance Options offers a range of practical guides to help parents deal with common separation issues.

How to order our other leaflets

You can order our free leaflets by calling **0800 988 0988**. They can also be downloaded from our website: cmoptions.org

- **Information for parents with the day-to-day care of their child**
  - a child maintenance decisions guide
  - Understand your child maintenance choices
  - Tools to help you set up a child maintenance arrangement

- **Information for parents living apart from their child**
  - a child maintenance decisions guide
  - Understand your child maintenance choices
  - Tools to help you set up a child maintenance arrangement

- **Helping someone you know**
  - a child maintenance decisions guide
  - They can be in your decisions about child maintenance arrangements
  - Understand the role you can play
  - Know about the help available for parents

- **Family-based arrangement form**
  - a child maintenance decisions guide

- **Child maintenance and staying safe**
  - a child maintenance decisions guide

- **Dealing with your emotions after separation**
  - a supporting separated families guide
Child Maintenance Options offers a range of practical guides to help parents deal with common separation issues.

- Practical support for separating parents
- Parenting together after separation
- Getting in contact with your child's other parent
- Managing conflict with your child's other parent
- How to complain about Child Maintenance Options
- How Child Maintenance Options uses your personal information
Your new financial situation

As a separated parent, your financial situation will probably have changed. You may not have been involved before in the detail of managing your money. You’ll probably find yourself with less than you had before. But whichever way you look at it, you’ll need to sort out your finances as soon as possible so that you can make sure your child is supported financially.

Your separated family

When we say “separated family” we mean:

• you
• your child (or children)
• your child (or children)’s other parent.
If you don’t see yourself as part of a family with the other parent, then try to think of it from your child’s point of view. Your adult relationship may be over, but your child still sees you as ‘mum and dad’. In their eyes you’re still a family, it’s just that the shape of your family has changed.

And even if your child hasn’t had a strong relationship with their other parent in the past, they’re likely to benefit most from having a relationship with, and support from, both their parents.
If you’ve been in a relationship that has recently ended, there will probably be three key things you need to do to make sure that everyone in your new ‘separated family’ is taken care of financially:

1. Share out any joint assets that you own together with your ex-partner.
2. Make sure both you and they have enough to live on.
3. Make sure your child is taken care of financially.

You can find lots of information about sharing out joint assets and other legal matters in the Child Maintenance Options leaflet *Practical support for separating parents*. This guide concentrates on the financial arrangements you’ll need to make so that you, your child and their other parent are taken care of financially.
Taking control of your finances

It can be hard to think about money when there’s so much other stuff going on. But many separated parents find that getting a grip on their finances is worth the effort.

It can help you to:

• boost your self-esteem
• move on with your life
• show you’re a good role model to your child
• teach your child money management tips that will help them in the future.
Avoiding arguments about money

Money is one of the biggest causes of conflict for parents who live apart. As we’ve mentioned, there’s often less to go round which can lead to stress, resentment and arguments.

But conflict can be really harmful to children. So it’s important that you do your very best to make financial arrangements that take care of everyone in your separated family, and try to do it in a reasonable way.

There are lots of suggestions for dealing with conflict and working together in our guide, Co-parenting without Conflict. Even if money isn’t causing you a problem right now, you may find it contains some useful ideas.
Dealing with emotions

For some separated parents, arguments about money can be a sign that emotions about the break-up are still running high.

If you think your emotions might be getting the better of you, take a look at our guide, *Dealing with emotions after separation*. You’ll find lots of practical ideas about dealing with stress and other difficult feelings.

In the meantime, the following suggestions might help:

<table>
<thead>
<tr>
<th>Try and see things from the other parent’s point of view</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you’re the parent with the main day-to-day care of the child.</strong></td>
</tr>
<tr>
<td>Realise that you’re likely to get more financial support than the other parent (child benefit, tax credits, and so on).</td>
</tr>
<tr>
<td>Accept that the other parent will probably have extra things to pay for if they’ve moved out of the family home.</td>
</tr>
<tr>
<td><strong>If you’re the parent who isn’t the main day-to-day carer.</strong></td>
</tr>
<tr>
<td>Remember that children are expensive and their everyday living costs can soon add up!</td>
</tr>
<tr>
<td>Realise that the other parent may need to work less than they used to, so they may have less money coming in.</td>
</tr>
</tbody>
</table>
Be realistic

Do you have a realistic idea of how much your child will cost as they get older and their needs change? If you’re not used to dealing with the family’s finances, or you’ve not done most of the parenting, it can be a real eye opener to find out how quickly everything adds up.

Another thing to try to be realistic about is that everyone’s financial situation has changed. If you’ve recently separated, you and the other parent are probably going to need to make adjustments to your lifestyles.
And finally, understand that getting to a point where you can discuss money with your ex can take a bit of time and a lot of patience. Take things slowly if you need to, and don't give up, even if you suffer setbacks.

**What to do if there’s conflict**

Sometimes it’s hard to do the right thing when the other parent is not doing their bit.

But, as we’ve mentioned earlier in this guide, conflict can be really harmful to your children. So try not to use money as a weapon. This will only lead to a situation where everyone loses out – especially the children.

There are lots of ideas for dealing with conflict in our guide *Managing conflict with your child’s other parent.*
In the meantime, try to follow these ‘do’s’ and ‘don’ts’:

<table>
<thead>
<tr>
<th>Don’t</th>
<th>Do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burden your child with money worries or argue about money in front of them</td>
<td>Try to separate your emotions from the practical decisions you need to make</td>
</tr>
<tr>
<td>Use your children as messengers</td>
<td>Contact Child Maintenance Options to discuss what action you can take</td>
</tr>
<tr>
<td>Jump to conclusions about the other parent’s financial situation</td>
<td>Appeal to the other parent’s better nature and try to make them realise you only want what’s best for the children – most people want to do the right thing</td>
</tr>
<tr>
<td>Ignore money problems or worries – organisations such as the Money Advice Service and Citizens Advice are there to help you</td>
<td>Set some goals but be prepared to compromise too</td>
</tr>
</tbody>
</table>

For more help discussing money with your child’s other parent, turn to page 39.
Working out your living costs

Making a budget

One of the first things you and the other parent will need to do is figure out:

- how much money you’ve each got coming in
- how much money you’ve each got going out
- how much money you each need to live on.

Many people find that making a budget helps them do this, and stops them from spending more than they can afford to.

A budget can also help you and the other parent realise how much the other needs to live on. It’s then easier to be fair about what support one of you will need, and what the other can realistically pay.

You’ll need to think about the cost of raising your child when making a budget – but we’ll talk more about that later.
Step 1: Find out exactly where you are financially

Open your post and read your bills and statements so that you understand them.

- Contact your bank or building society for an up-to-date balance.
- If you can, register for online banking so you can check your accounts quickly and whenever you need to.
- Write a spending diary for two weeks. During that time, write down everything you spend money on. And we really do mean everything! It might sound like a lot of hassle but it should only take you a couple of minutes every day.
- Check you’re getting all the benefits and other help you can.

You can find information about benefit entitlements online at www.gov.uk

Step 2: Write down all your income

For example:
- your pay (after tax and other ‘stoppages’)
- benefits and tax credits
- child maintenance
- any other money you get.

Step 3: Write down all your outgoings

For example:
- mortgage payments or rent
- fuel, phone and other bills
- insurance
• child care
• food and clothing
• petrol or other transport costs.

You can use your spending diary to help you work out all your outgoings.

**Step 4:** Add up your income amount and then add up your outgoings amount.

If you’ve got more money going out than coming in, you’ll need to try and spend less, or you’ll be at risk of getting into debt.

**Using a budget planner**

A budget planner is a simple way of listing all the things you may have to take into account when you’re working out how much money is coming in, and how much money is going out.

Some of the things we’ve included in the planner in this guide might not apply to you. If this happens, just leave the space blank or put ‘0.00’. We’ve also left a couple of extra spaces in case there’s something else you need to include that we’ve missed out.

Before you start filling in the planner, you need to decide whether you want to make a weekly budget, fortnightly budget or monthly budget.

For example, if you get paid every week you might want to do a weekly budget. If you get your benefits every two weeks, it might be easier to do a fortnightly budget.

Another way of working things out is to look at how often your biggest bills need to be paid. For example, if your mortgage payments come out every month, you might be better off doing a monthly budget. If some bills need to be paid quarterly, you’ll need to take that into account too.
Your budget planner template

The first part of the planner is all about the money that’s coming in – your income.

<table>
<thead>
<tr>
<th>Regular income (amounts of money coming in that usually stay the same every week, fortnight or month)</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay (after tax)</td>
<td></td>
</tr>
<tr>
<td>Income Support, Jobseeker’s Allowance, Employment and Support Allowance</td>
<td></td>
</tr>
<tr>
<td>Tax credits</td>
<td></td>
</tr>
<tr>
<td>Child Benefit</td>
<td></td>
</tr>
<tr>
<td>Housing Benefit and Council Tax Benefit</td>
<td></td>
</tr>
<tr>
<td>Any other benefits</td>
<td></td>
</tr>
<tr>
<td>Child maintenance (if you’re already getting some)</td>
<td></td>
</tr>
<tr>
<td>Money from any adult living with you (for example a lodger)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Regular income (amounts of money coming in that usually stay the same every week, fortnight or month)</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overtime</td>
<td></td>
</tr>
<tr>
<td>Interest on savings or other investment income (for example stocks and shares)</td>
<td></td>
</tr>
</tbody>
</table>

| Total income (A)                                                                                  |        |

The second part of the planner shows the money going out – your outgoings or expenses.

<table>
<thead>
<tr>
<th>Expenses that are usually the same every month</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage or rent (make sure that you include any endowment policy premiums, second mortgage or secured loan)</td>
<td></td>
</tr>
<tr>
<td>Council tax</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Water bill or rates</td>
<td></td>
</tr>
<tr>
<td>Child maintenance (if you’re already paying some)</td>
<td></td>
</tr>
<tr>
<td>Loan repayments</td>
<td></td>
</tr>
<tr>
<td>Credit or store card repayments</td>
<td></td>
</tr>
<tr>
<td>Life insurance</td>
<td></td>
</tr>
<tr>
<td>Home and contents insurance</td>
<td></td>
</tr>
<tr>
<td>Car hire or hire purchase</td>
<td></td>
</tr>
<tr>
<td>Car insurance</td>
<td></td>
</tr>
<tr>
<td>Pension payments</td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
</tr>
<tr>
<td>Mobile</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td>Satellite or cable TV</td>
<td></td>
</tr>
<tr>
<td>TV licence</td>
<td></td>
</tr>
<tr>
<td>Hire purchase for TV or other household items</td>
<td></td>
</tr>
<tr>
<td>Travelling expenses (for example: petrol, parking, bus or train fare)</td>
<td></td>
</tr>
<tr>
<td>Food and drink (shopping)</td>
<td></td>
</tr>
<tr>
<td>Clothing and shoes</td>
<td></td>
</tr>
<tr>
<td>Hobbies (like a gym membership or magazine subscriptions)</td>
<td></td>
</tr>
</tbody>
</table>

**Expenses that you may pay less often or in one lump sum**

| Car tax |  |
| Car insurance (leave blank or put ‘0.00’ if you’ve already put in an amount for this) |  |
| TV licence (leave blank or put ‘0.00’ if you’ve already put in an amount for this) |  |
| Household repairs |  |
| Christmas, birthdays and other celebrations |  |

**Total expenses (B)**
To find out how much money you have leftover, you need to subtract your total expenses from your total income, like this:

\[ A - B = \text{leftover budget} \]

Once you’ve filled in the planner, you should have a clear idea about how much money each parent has, and the things each parent needs to live on.

The next section talks about how much financial support your children need from you and their other parent.

### Working out what your child needs

This chapter is designed to help you start thinking about:

- the things your child needs
- how much money each parent contributes.

#### Step 1: Think about what items your children need.

To help you make a start, there is a list below of some of the things that most parents have to pay towards. The things your child needs will depend on their age, so we have split the list into three different parts:

- babies
- younger children
- older children and teens.

Some of the things we’ve included in this list might not apply to you or your child. If this happens, just leave the space blank or put ‘0.00’. We’ve also left a couple of extra spaces in case there’s something else you need to include that we’ve missed out.

For example, you may want to include savings for their future, or holidays.
**Step 2:** Think about the cost of each item, then, note down the cost to each parent.

There are columns in the planner for you to do this. But the amount you put in the last column ‘maintenance amount’ will depend on how you agree to share the costs.

**Step 3:** Agree with the other parent how to share the cost

How you work this out is up to you. For example, you might agree to split the cost ‘down the middle’ for each of the items your children need.

So, for example, if ‘Mum’ spends £10 a week on baby food, and ‘Dad’ spends £5 a week, that would mean a total of £15 a week. If you agree to split the cost down the middle then both Mum and Dad should be paying £7.50. This means the maintenance amount Dad pays to Mum would be £2.50 (the difference between what he pays now and £7.50).

Or you may want to vary the amount according to how much money you each earn. So, using the same baby food example, if Dad earns twice as much as Mum, he should pay £10 of the £15 a week total. This means the maintenance amount here would be £5 (the difference between what he pays and what he should be paying).

Another way is to agree that one parent pays for larger one-off expenses, while the other parent pays for day-to-day costs. So here, you might agree that Mum still pays £10 a week for baby food and Dad still pays £5 – but that Dad pays all the childcare bills, for example.

What you agree on depends on what you think will work best for you and your family.
### Babies:

<table>
<thead>
<tr>
<th>Day-to-day items</th>
<th>Mum</th>
<th>Dad</th>
<th>Maintenance contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong> – agree an amount for each of your baby's meals and then work out how many mealtimes you will each be providing for your baby</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Nappies</strong> – work out how many nappies your baby needs each week and then think about how many you will each need for the time that your baby is with you</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Childcare</strong> – will either of you need to pay for childcare?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Clothing</strong> – do you want to have sets of clothing at each house or will you share?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Toys, books and other play items</strong> – do you want to have different ones at each house or will you share?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Larger items

- Cot or crib
- Bedding
- Pram, pushchair or buggy
- Car seat
- High chair
- Baby monitor
- Changing equipment
- Feeding equipment
- Bathing equipment
- Other
### Younger children:

<table>
<thead>
<tr>
<th>Day-to-day items</th>
<th>Mum</th>
<th>Dad</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong> – work out how many mealtimes you will each be providing for your child and the kinds of meals you have agreed to provide. It can be a good idea to work out and agree a set amount for each of the main meals of the day. You might want to include school dinners here as well</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Childcare</strong> – will either of you need to pay for childcare such as after-school clubs?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Clothing</strong> – do you want to have sets of clothing at each house or will you share? You might need to include school uniform, sports kits and so on</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Toiletries and medicines</strong> – decide which ones will travel with your child and which you need to have in both houses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Toys, books and other play items</strong> – do you want to have different ones at each house or will you share?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Travel</strong> – think about any travel costs your child may have, such as getting to school and to clubs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Activities</strong> – lots of children take part in a range of activities such as swimming, dancing or music lessons, football, and other outdoor clubs and youth clubs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other things</strong> – for example, haircuts or anything else you think is important</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Larger items

- School trips
- Computer
- Bike
- Other things
### Older children and teens:

<table>
<thead>
<tr>
<th>Day-to-day items</th>
<th>Mum</th>
<th>Dad</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong> – work out how many mealtimes you will each be providing for your child and the kinds of meals you have agreed to provide. It can be a good idea to work out and agree a set amount for each of the main meals of the day. You might want to include school dinners here as well</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Childcare</strong> – will either of you need to pay for childcare such as after-school clubs?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Clothing</strong> – do you want to have sets of clothing at each house or will you share? Older children will often want more expensive clothes – try to agree how you will deal with this</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Toiletries and medicines</strong> – older children and teens will need hygiene products. Girls will usually want beauty products and older boys will need shaving equipment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Games, books and other items</strong> – do you want to have different ones at each house or will you share?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Travel</strong> – think about any travel costs your child may have, such as getting to school and to clubs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Activities</strong> – lots of children take part in a range of activities such as swimming, dancing or music lessons, football, and other outdoor clubs and youth clubs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong> – think about the cost of things such as magazines, trips to the cinema, meals in town with friends, DVDs and MP3 downloads</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Continued on next page
Once you’ve filled in this table, you and the other parent should have a clear idea of what your children need, and who pays for it.

The amount paid by the parent without the main day-to-day care of the child or children is what we call ‘child maintenance’.

**You can find out more about child maintenance in the next chapter.**
Agreeing child maintenance

What is child maintenance?

Child maintenance is regular, reliable financial help with a child’s everyday living costs. This can include things like food and clothes, and providing a home for your child or children.

Child maintenance is usually money that the parent without the main day-to-day care of a child pays to the other parent. But sharing the care of your children and buying things for them can also be included in family-based child maintenance arrangements, if both parents agree to it.

How much do children need?

How much child maintenance is ‘enough’ is a common question for most separated parents. The answer will depend on your and your separated family’s circumstances.

If you’re not sure how much your children need, then the planner on pages 23 to 30 should help you work this out.

You can also ask Child Maintenance Options to work out an amount of child maintenance based on your circumstances and the other parent’s. This estimate is worked out based on a set of legal rules. This government service is run on behalf of separated parents. Child Maintenance Options can give you more advice about the Child Maintenance Service, including any fees and charges.

You don’t have to stick to the amount you get from Child Maintenance Options, but it might be a useful starting point for your discussions.
How the Child Maintenance Service works out child maintenance

Some parents find it useful to know how much child maintenance they would pay or receive in a statutory child maintenance arrangement. You can use this as a starting point for working out a family-based arrangement.

To work out child maintenance, the Child Maintenance Service uses an annual income figure for the paying parent. They get this from information given to the government’s revenue and customs department, HM Revenue & Customs (HMRC), by the paying parent, their employer or a third party such as their accountant.

They then decide on one of four rates – basic rate, reduced rate, flat rate or nil rate – depending on how much the paying parent earns. Finally, they work out a weekly child maintenance amount.

They also look at other things such as:

• how often your child stays with the paying parent
• whether the paying parent has any other children living with them, and
• any special circumstances – for example, if keeping in contact with your child involves travel costs of more than £10 a week.
Child Maintenance Options calculator
Child Maintenance Options has a calculator that uses the same rules that the Child Support Agency and the Child Maintenance Service use to give you an idea of the amount that you could expect to pay or get in child maintenance.

They consider:
the paying parent’s income
• the number of children the paying parent pays child maintenance for
• the average number of nights a year when children the paying parent pays child maintenance for stay with them
• the number of other children living in the paying parent’s household.

† You may have heard different terms used to describe the parents in a child maintenance case.

In child support law:
• the parent who receives child maintenance is known as the ‘parent with care’ - we call them the ‘receiving parent’
• the parent who pays child maintenance is known as the ‘non-resident parent’ - we call them the ‘paying parent’
If the paying parent is self-employed

Because income from self-employed work can vary from one month to the next, it may help to have some flexibility in your family-based arrangement.

If the paying parent is self-employed the Child Maintenance Service will usually work child maintenance out using a percentage of their average weekly earnings from the last full tax year. Or they may work it out using the income of their business (less VAT and reasonable business expenses). Other things are then taken into account in the same way, such as travel costs and so on.
The cost of raising a child

You might also want to look at the sorts of things your child regularly needs money for. This will change depending on their age, among other things. For example, young children may need a buggy, whereas older children might need a mobile phone.

For help with setting up a family-based arrangement for your child maintenance, see our other guides in this series Information for parents living apart from their child or Information for parents with the day-to-day care of their child.
**Sorting out child maintenance – the problems**

Most parents want what’s best for their children, and nearly all separated parents agree that both of them should pay towards their children’s everyday living costs.

But if money is tight, this might be tough to put into practice. Below are some common concerns parents have, and ideas for dealing with them.

**Common concern:**
**Things are changing all the time at the moment. If I make an arrangement now, I’ll be stuck with it.**

You and your child’s other parent can decide between yourselves how much child maintenance should be paid, and how often it’s paid. This is called a ‘family-based arrangement’. If your situation changes, you can change your arrangement whenever you want to – as long as you both agree to it.

Of course, this type of arrangement isn’t suitable for everyone, and if you want the government’s statutory child maintenance services to get involved, they will.

The important thing is to get a regular, reliable child maintenance arrangement sorted as quickly as possible after separation.
Common concern:
**I’d rather pay for certain things for the kids than give money to my ex.**

If you make your own family-based arrangement with the other parent, you can choose to pay for certain things for your child (for example, new clothes or a school trip) instead of handing over cash – as long as the other parent agrees to it.

Or you could help with the costs of running your child’s home by paying towards household bills.

With a statutory child maintenance arrangement, the parent with main the day-to-day care of the child is responsible for deciding how to spend the money they get. So if you’re worried about this, try your best to sort out child maintenance between yourselves.
Common concern:
She’s got the house, the car and the kids. I’m living out of a suitcase and sleeping on my mate’s sofa. Why should I pay?

When both parents are involved in their lives, children are more likely to:

• do better at school
• stay out of trouble
• have higher levels of self-esteem
• have a more balanced view of the world
• go on to have healthier relationships as an adult.

By helping to support them financially you can show your child how you’re still helping to take care of them, no matter what else has changed.
Talking about child maintenance

Here are some suggestions to help you discuss child maintenance with your child’s other parent:

1 Put the needs of your child first
Discussions work best when both parents are willing to work together for the sake of their children. So, it’s important that you can put your emotions to one side, be open and honest, and forget about scoring points.

Sometimes, if emotions are running high, it can be tempting to just give up. But this can leave you both stuck in a rut, which isn’t helpful in the long run. So try to stay committed to your goals even when the going’s tough. If a particular conversation isn’t going well, try to agree this and end the conversation, but not without arranging another meeting to try again at a later date.

2 Plan your conversation in advance
Think about where and when you want to talk – some people prefer somewhere private like home, while others prefer somewhere more neutral like a café or park.

Think about what you want to talk about as well. Parents often find it helps to make a list in advance.

For help planning a conversation, including working out your goals and priorities, you could use the Child Maintenance Options discussion guide. You’ll find this on the Child Maintenance Options website.
Try to find a convenient time when you are both able to concentrate on the conversation. Children’s pick-up and drop-off times are not usually the best times to do this. Neither is late at night when you’re both tired.

3 Tackle one issue at a time
Use your list to stay on track; and focus on ways to solve problems instead of thinking about who is to blame.

4 Be professional
Although your relationship with the other parent has ended, you’re still in the business of raising your children together. Try to talk to the other parent as you would a work colleague, doctor or one of your children’s teachers. And don’t drag other people into it – phrases like ‘Karen agrees with me’ or ‘your brother always said you were like that’ won’t help the two of you agree.

5 Be prepared to compromise
Successful discussions are all about compromise. The chances are you both want what’s best for the child.

So you might be able to reach a compromise faster than you expect. Compromise may involve a little bit of give and take on both sides. Or you may find it easier to agree one thing that will suit one person, and another to suit the other person, and so on. Some parents prefer this because it means each parent makes compromises but also gets some decisions they want.

6 Try to find some common ground
Many parents find it easier to have a discussion if they start off by talking about the issues that they both agree on, even if they aren’t all that important.

7 Remember that no one’s perfect
Accept the other parent for who they are. Most parents have good intentions at heart, even if it doesn’t always seem that way. And like all of us, they sometimes make mistakes.
8 Listen
Concentrate on what the other person is saying and don’t interrupt. Ask questions once the other person has finished speaking and check that you’ve understood what they mean.

9 Choose your words carefully
Don’t use phrases that sound like an accusation, like ‘you never...’ or ‘you always...’. Sweeping statements can turn a conversation into an argument. Do be specific about what you are asking for and what you are prepared to do yourself.

10 Ask for help if you need it
If you still find the idea of discussing child maintenance too difficult, you could ask a friend or relative to act as a ‘mediator’ during your conversation. Some people say this is very helpful, if it is a person they both trust and someone who is prepared to stay calm and neutral. Or a professional family mediator, or family lawyer, could help you to reach agreement.

Friends and family members can find out about what they can do to help in our guide Helping someone you know.
Useful contacts

Parenting and parenting apart

Centre for Separated Families
www.separatedfamilies.info
advice@separatedfamilies.org.uk
Online and email support for parents and other people affected by separation or parenting apart.

Family Lives (England and Wales)
www.familylives.org.uk
Family Lives helpline:
0808 800 2222
Monday to Sunday
24 hours a day
Help for parents, families and step families dealing with stressful situations. Runs a helpline, live chat and other services.

Families need Fathers
www.fnf.org.uk
(England and Wales)
www.fnfscotland.org.uk
(Scotland)
Helpline: 0300 0300 363
Every day 7am to midnight
(England and Wales),
Monday to Friday
6pm to 10pm (Scotland)
Help with issues caused by relationship breakdown and parenting apart. Help to involve both parents in a child’s life after separation. Services include a national helpline and local branch meetings across the UK.
Gingerbread (England and Wales)
www.gingerbread.org.uk
Lone Parent Helpline: 0808 802 0925
Monday 10am to 6pm
Tuesday, Thursday and Friday 10am to 4pm
Wednesday 10am to 1pm and 5pm to 7pm
Information for single parents about a wide range of legal, financial and parenting matters.

ParentLine Scotland
www.children1st.org.uk
0800 028 2233
Monday to Friday 9am to 10pm
Saturday and Sunday 12noon to 8pm
Free confidential support for parents and carers in Scotland who need help with family or relationship issues.

The Parent Connection from One Plus One
www.theparentconnection.org.uk
A website for parents who are separating or are separated. It provides a wide range of tools and information adapted from face-to-face mediation techniques that parents can use for themselves.
Money and work

Child Maintenance Options
cmoptions.org
0800 988 0988
Text ‘OPTIONS’ to 66644
Monday to Friday 8am to 8pm, Saturday 9am to 4pm
Free, impartial information and guidance to help separated parents make informed decisions about supporting their children.

MATCH
www.matchmothers.org
Non-judgemental support and information for mothers apart from their children in a wide variety of circumstances.

HM Revenue & Customs
www.hmrc.gov.uk
Tax Credit helpline:
0345 300 3900
Monday to Friday 8am to 8pm, Saturday 8am to 4pm
Textphone: 0345 300 3909
Child Benefit helpline:
0845 302 1444*
Monday to Friday 8am to 8pm, Saturday 8am to 4pm
Information about Child Benefit and Tax Credits.
Jobcentre Plus
www.gov.uk
Benefits helpline: 0800 055 6688
Textphone: 0800 023 4888
Monday to Friday 8am to 6pm

Government service that gives jobseekers information and services including benefit claims, loans and grants and help with finding a job.

Money Advice Service
www.moneyadviseservice.org.uk
Money Advice Line: 0300 500 5000
Textphone: 18001 0300 500 5000
Monday to Friday 8am to 8pm, Saturday 9am to 1pm, excluding Bank Holidays

Information and advice on all types of financial matters, including about parenting, separation and divorce. Can arrange face-to-face sessions to help parents put budgets together.

National Debtline
www.nationaldebtline.co.uk
0808 808 4000
Monday to Friday 9am to 9pm, Saturday 9.30am to 1pm
24 Hour Voicemail

Free and confidential helpline for advice about dealing with debt.
General advice and support

Citizens Advice (England and Wales)
www.adviceguide.org.uk
Advice line England: 0844 411 1444
Advice line Wales: 0844 477 2020
A popular source of free, independent and confidential advice about legal, money and other problems. Can put you in touch with a local Citizens Advice Bureau.

Scottish Citizens Advice Bureau
www.cas.org.uk
Citizens Advice Direct:
Call 0808 800 9060
Monday to Friday 8am to 8pm
Saturday 10am to 2pm
Free, independent and confidential advice through its network of bureaux in Scotland.

Gov.UK
www.gov.uk
Government website providing information about parenting, money, benefits and work, and access to online government services.
Legal advice and mediation

Community Legal Advice (England and Wales)
www.gov.uk
Helpline: 0845 345 4 345
Monday to Friday 9am to 8pm, Saturday 9am to 12.30pm
A free, confidential and independent legal advice service.

Family Law Association (Scotland)
www.familylawassociation.org
An online information and advice centre explaining family law in Scotland.

National Family Mediation (England and Wales)
www.nfm.org.uk
0300 4000 636
Monday to Friday 9am to 5pm
A network of family mediation services that helps couples who are going through separation or divorce, or living apart, to sort out issues affecting both of them.

You can also download Parenting Plans from nfm.org.uk It’s a free guide that can be a useful source of information for parents dealing with divorce or separation.
Relate (England and Wales)
www.relate.org.uk
0300 100 1234
Relationship counselling for individuals and couples, and counselling for children and young people.

Relate has a sister website that provides online advice and support for parents and families:
www.relateforparents.org.uk

Relationships Scotland
www.relationshipsscotland.org.uk
Relationship and family support across Scotland, including mediation services and child contact centres.

Resolution (England and Wales)
www.resolution.org.uk
01689 820 272
9am to 5.30pm
National organisation of family lawyers that helps families reach solutions to problems in a non-confrontational way. Can provide information about all aspects of family law.

Scottish Legal Aid Board
www.slab.org.uk
Legal aid helpline:
0845 122 8686
7 days a week
7am to 11pm
The organisation responsible for managing legal aid in Scotland, providing funding for people who qualify for it.
**Dealing with domestic violence**

**Mankind**
www.mankind.org.uk
Helpline: 01823 334 244
**Monday to Friday 10am to 4pm and 7pm to 9pm**
Support for male victims of domestic abuse and violence. Provides information, support and access to local police, counselling, housing and other services.

**National Domestic Violence Helpline**
www.nationaldomesticviolencehelpline.org.uk
Helpline: 0808 2000 247
**Open 7 days a week, 24 hours a day**
Free helpline available around the clock to give emotional support and practical advice to victims of domestic violence and abuse.
Emotional wellbeing

NHS Choices  
www.nhs.uk (England)  
www.nhs24.com (Scotland)  
www.wales.nhs.uk (Wales)  
Information from the National Health Service on conditions, treatments, local services and healthy living.

Samaritans  
www.samaritans.org  
Helpline: 08457 909 090  
Open 7 days a week, 24 hours a day  
Free, confidential emotional support for people experiencing stress, anxiety, despair or similar feelings.

Young Minds Parents Helpline  
www.youngminds.org.uk  
0808 802 5544  
Monday to Friday  
9.30am to 4pm  
parents@youngminds.org.uk  
Confidential support for anyone worried about the emotional problems or behaviour of a child or young person.
The statistics quoted in this guide are based on the Office of National Statistics (ONS) Labour Force Survey, the 2008 ONS population projections, the 2007 Families with Children Study and up-to-date Child Support Agency administrative data.

*Call charges

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

Calls to 0845 numbers from BT land lines should cost no more than 4p a minute with a 15p 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.

The main sources of research used to write this guide are:

• Price Water house Coopers (2010), Promotion of child maintenance: Research on instigating behaviour change.

