

USChildSupportCalculator.com

Child support planning · all 50 states + U.S. territories

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User Guide

Complete Guide to Child Support Planning, Forecasting, Shared Custody Tools, Financial Planning Resources, and Family Support Features.

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Section 1 — Welcome

What this platform is

USChildSupportCalculator.com is an educational planning platform that helps parents, co-parents, and family-support professionals estimate child support, plan shared custody, track child-related expenses, and prepare for financial conversations across every U.S. jurisdiction.

Who it is for

- Parents preparing for a calculation, modification, or review
- Co-parents trying to plan calmly together
- Mediators, attorneys, and family-support professionals
- Anyone wanting clear, plain-language guidance about child support

Problems it helps solve

- Understanding how child support is estimated in your state
- Comparing scenarios before making decisions
- Forecasting future expenses and modifications
- Organizing shared expenses, parenting time, and reports

Supported jurisdictions

The platform supports calculations and planning resources for:

- All 50 U.S. states
- Washington, D.C.
- Puerto Rico
- Guam
- U.S. Virgin Islands
- American Samoa
- Northern Mariana Islands

Estimates are educational only. Actual orders depend on judicial findings, complete worksheets, and jurisdiction-specific deviations.

Section 2 — Getting Started

Creating an account

An account is optional — every calculator works without sign-in. Create one to save scenarios, sync your dashboard, and access premium planning tools.

- Visit the Login page from the top navigation
- Choose Create Account and enter your email
- Verify your email and set a password

Logging in

Click Login in the header, enter your email and password, and you'll return to your most recent dashboard view.

Saving your work

- Calculator results can be saved as scenarios from the result panel
- Expenses, budgets, and reports persist locally and to your account when signed in
- Premium members get unlimited scenarios and cloud sync

Updating profile & privacy settings

From your Dashboard, open Settings to update email, password, notification preferences, and data-export options. All settings can be changed at any time.

Section 3 — Child Support Calculator

Step 1 — Select a jurisdiction

Choose your state or territory from the Map page, the Calculator page selector, or the search bar. The calculator automatically loads that jurisdiction's model — Income Shares, Percentage of Obligor Income, or Melson — and adjusts inputs accordingly.

Step 2 — Enter income

- Gross monthly income for each parent
- Pre-tax deductions if applicable (retirement, health premiums, union dues)
- Other supported children or prior support orders

Step 3 — Enter custody information

- Number of children covered by the order
- Annual overnights with each parent
- Custody adjustments where the state recognizes shared parenting time

Step 4 — Healthcare & childcare expenses

Enter monthly costs for health insurance premiums for the child, uninsured medical, and work-related childcare. These add-ons are pro-rated by each parent's share of income.

Step 5 — Run the calculation

Click Calculate. Results appear instantly with a monthly amount, yearly total, payor share, and a step-by-step breakdown of how the number was reached.

Understanding results

- Monthly obligation — estimated support transfer between parents
- Combined net income — used to set the basic support figure
- Payor share — income-based percentage used for pro-rating add-ons
- Adjustments — custody, low-income, and self-support reserve floors when applied

Example — In Texas, a payor earning \$5,000/mo with one child and standard custody will see roughly 20% applied to net resources, with healthcare and childcare added on top, then displayed with a full breakdown.

Section 4 — Shared Custody Tools

Parenting-time slider

On the Shared Custody page, drag the slider to adjust overnights between parents. The estimated support figure updates live so you can see how custody changes affect the order.

Custody percentages

Toggle between weekly schedules and annual overnights. The tool converts schedules into the percentage values your state expects.

Side-by-side comparison

Compare two custody arrangements at once — 50/50, 60/40, or any custom split — and review the financial difference in a single view.

Scenario testing

- Test a holiday-heavy schedule vs. an even weekly rotation
- Project how an extra weekend per month changes the order
- Export the comparison as a PDF for your records

Section 5 — Scenario Comparison Engine

Creating a scenario

From the Scenarios page, click New Scenario, name it (for example 'Current order' or 'Proposed 60/40'), and enter the income, custody, and expense values you want to test.

Comparing outcomes

Add up to six scenarios per comparison set. The engine shows monthly, yearly, and delta-from-baseline values side by side, plus a chart of the differences.

Saving scenarios

Scenarios save to your local browser by default. Sign in to sync across devices and use premium scenario folders.

Reviewing differences

- Δ vs. baseline column highlights the financial impact of each change
- Per-scenario breakdown shows what drove the difference
- Insights panel surfaces plain-language summaries written for non-lawyers

Example — Scenario A (current order) shows \$850/mo. Scenario B (proposed 60/40 custody) shows \$710/mo. The Δ column reads $-\$140/\text{mo}$, and the insight panel explains that the change is driven primarily by the custody adjustment.

Section 6 — Forecasting Center

Long-term forecasting

The What-If page projects support across 1, 3, 5, and 10 year horizons based on income growth assumptions, childcare phase-outs, and modification cadence in your state.

Future expense planning

- Project healthcare costs through age 18
- Model childcare ending at school age
- Forecast extracurriculars, braces, and college-savings line items

Income-change projections

Apply an annual raise percentage, a job loss, or a sudden bonus to see how the order would likely shift if a modification were filed.

Modification planning

The tool shows your state's substantial-change threshold and review cadence so you know when a modification would qualify.

Example — A parent earning \$60,000 today with 3% annual raises will see the forecast model how their estimated obligation grows by year 5, alongside expected childcare phase-outs.

Section 7 — Expense Tracking System

Entering expenses

Open the Expenses page and click Add Expense. Enter the amount, date, category, who paid, and whether the cost should be split. Receipts can be attached as notes.

Categorizing

- Healthcare — premiums, copays, uninsured medical
- Childcare — daycare, after-school, summer programs
- Education — tuition, supplies, activities
- Extracurriculars — sports, music, camps
- Other — clothing, travel, special needs

Shared reimbursement tracking

The tool tracks who owes whom in real time. A running balance shows the net amount owed between co-parents based on each entry's split percentage.

Expense forecasting

After 3+ months of tracking the system surfaces recurring patterns and projects upcoming monthly totals — useful when preparing for a review or modification.

Section 8 — Financial Planning Center

Budget tools

The Budgeting page provides a simple income/expense planner tuned for separated and co-parenting families. Add line items, set monthly goals, and see how child support fits into your overall plan.

Child-related expense planning

Layer expected child costs over your budget to see your true monthly margin.

Future planning resources

- Savings goals for college, emergencies, and big-ticket items
- Cash-flow forecasts for the next 12 months
- Custom envelopes for child-related spending

Financial wellness features

Gentle wellness check-ins, goal tracking, and educational articles help you build long-term stability — not just survive the next month.

Section 9 — Co-Parenting Resources

Educational content

The Co-Parenting hub includes plain-language articles on transitions, communication, child development, and conflict resolution.

Planning resources

- Parenting plan checklists
- Holiday rotation templates
- School-year coordination tools

Communication resources

Scripts and suggested phrasing for hard conversations — money, schedule changes, new partners — written by family-support educators.

Family-transition resources

Age-appropriate resources for talking with children, plus support content for parents navigating a separation or modification.

Section 10 — Mediation Resources

Mediation directory

Browse the Mediation page to find family mediators by state, specialty, and language. Each profile includes contact information and a short bio.

Educational content

Articles explain how mediation works, what to expect, and how it compares with litigation.

Preparation resources

- Pre-mediation worksheets to organize your goals
- Document checklists
- Suggested questions to bring to the session

Planning worksheets

Downloadable PDFs let you organize income, custody, and expense priorities before your first appointment.

Section 11 — Attorney Directory

Finding attorneys

The Attorneys page lists family-law attorneys searchable by state, practice area, and language. The directory is informational — inclusion is not a recommendation.

Filtering results

- By jurisdiction
- By practice focus (child support, custody, mediation, modifications)
- By language and accessibility options

Comparing profiles

Open any profile to see bio, focus areas, contact details, and a link to the firm's site.

Saving professionals

Signed-in users can save profiles to a shortlist for follow-up.

Section 12 — Reports & PDF Exports

Generating a report

From any calculator, scenario set, or expense view, click Export Report to build a branded PDF summary.

Downloading PDFs

Reports open in a new tab. Use your browser's download or print menu to save.

Printing

All reports are formatted for letter-size paper with clear sections and page numbers.

Saving

- Save locally to your device
- Sync to your account (signed in)
- Email yourself a copy using your mail client

Section 13 — Premium Membership Features

Comparison

Premium memberships unlock deeper planning tools while keeping every calculator free to use. The table below summarizes what's included.

Feature	Free	Premium	Premium Plus
State & territory calculators	✓	✓	✓
Saved scenarios	Up to 3	Unlimited	Unlimited + folders
Expense tracking	Basic	Full	Full + reimbursements
Forecasting horizon	1 year	5 years	10 years
PDF reports	Standard	Branded	White-label
AI explanations	Limited	Full	Full + priority
Cloud sync across devices	—	✓	✓
Priority email support	—	—	✓

Membership features may evolve as the platform grows. See the Premium page for the current breakdown.

Section 14 — AI-Powered Features

AI explanations

Each calculator result includes an optional AI explanation that translates the worksheet into plain language.

AI recommendations

The AI Insights page surfaces planning suggestions based on your scenarios — for example, patterns to consider before a modification or budget categories that may be underfunded.

AI forecasting assistance

In the Forecasting Center the AI summarizes how each variable contributes to your projection.

AI tools on this platform are educational and informational only. They do not provide legal advice and should not be relied on as a substitute for professional counsel.

Section 15 — Privacy & Security

Data protection

- Calculator inputs are processed locally in your browser by default
- Account data is encrypted in transit and at rest
- We never sell personal information

Account security

- Use a strong, unique password
- Enable email verification on sign-up
- Sign out on shared devices

Privacy controls

From Settings you can export your data, delete saved scenarios, or close your account.

User responsibilities

Keep your login credentials private and review the Privacy Policy and Terms of Use for complete details.

Section 16 — Frequently Asked Questions

Are the calculations exact?

Estimates closely follow each jurisdiction's published guidelines but are not a court order. Judicial findings, complete worksheets, and deviations can change the final number.

How are custody adjustments handled?

Each jurisdiction handles shared parenting differently. The calculator applies the model your state uses and shows how custody affected the result.

Can I forecast 10 years out?

Yes — the Forecasting Center supports 1, 3, 5, and 10 year horizons with adjustable income-growth and expense-phase-out assumptions.

Are reports shareable?

PDF reports can be saved, printed, or attached to email at your discretion. Nothing is auto-shared from the platform.

What's included in Premium?

Unlimited scenarios, full forecasting, branded reports, AI explanations, and cloud sync. See Section 13 for the full comparison.

How is my data protected?

Inputs are processed locally by default. Account data is encrypted in transit and at rest, and we never sell personal information.

Does the AI give legal advice?

No. AI features are educational only and clearly labeled as generated content.

Section 17 — Troubleshooting

Login issues

- Use the Reset Password link if your password isn't accepted
- Check your spam folder for verification emails
- Clear cookies for the site if login loops

Report issues

- Allow pop-ups so the PDF window can open
- Try a different browser if the PDF preview is blank

Calculator issues

- Confirm the correct jurisdiction is selected
- Re-check that incomes are entered as monthly gross
- Refresh the page if a field becomes unresponsive

Mobile issues

- Use the latest version of your mobile browser
- Rotate to landscape for wide comparison tables

Account issues

Email support if you can't recover access or need to merge two accounts.

Section 18 — Contact & Support

Email

Reach the support team at support@USChildSupportCalculator.com.

Helpful links

- [Contact Page](#)
- [Privacy Policy](#)
- [Terms of Use](#)
- [Disclaimer](#)
- [Trust Center](#)

Thank you for using USChildSupportCalculator.com. We're committed to clear, calm, family-centered planning tools — and we welcome your feedback as the platform grows.