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How to Reduce Child Support Payments

By Althea Chang



Tough economic times are increasingly forcing divorced parents to reconsider initial child support arrangements.

If you can't afford to keep up with [child support](#) payments because you're unemployed or you've taken a pay cut, you may be able to reduce the amount you contribute.

Reducing Payment Amounts: Before You Start

How much you pay in the first place depends on the number of children you have. And in some states, if your kids stay with you every other weekend, related [child care expenses](#) are taken into account as well.

If your income has dropped by a substantial amount (usually by about 20%, but possibly less for lower-income earners) you should be able to modify your child support agreement, says Tom Field, family law attorney and partner at Beermann Swerdlove LLP in Chicago. Many of Field's clients are seeking to lower their monthly child support payments, he says.

You may want to do some prep work before you talk to a lawyer, whether you're a Wells Fargo [investment banker](#) hit by job cuts (Stock Quote: [WFC](#)) or you're an auto worker affected by General Motors plants shuttering (Stock Quote: [GM](#)).

You'll have to prove your current payment amount is no longer affordable. Pull together your [income records](#) for the last few years as well as proof of your current year-to-date income. If you don't receive W-2 forms from an employer, this might require some math.

If you're a contractor or a [small business owner](#), you may be able to deduct certain [business](#) expenses from the income you report. (Just be aware your ex's lawyer may take a close look at how you adjust calculations in your favor.)



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If you're the recipient of child support payments, be careful if your ex owns a cash-heavy business like a restaurant or a bar, because it could be difficult to pin down exactly what his or her actual income is, says Field.

Another Option to Reduce Payments

You may want to negotiate terms in which you'd cover certain expenses pertaining to your child, such as tuition, extracurricular activities or summer camp, which could make your payment times more

flexible and reduce the monthly amount you pay.

As far as where your payments go, that's legally up to the other parent.

"Courts basically say that the recipient spouse has the discretion for the best interest of the children," Field notes.

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