

Navigating the Realm of Children's Expenses When Seeking Child Support: A Comprehensive Guide

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Raising children is perhaps one of the most rewarding, yet financially demanding, journeys. From infancy to adulthood (and sometimes thereafter), parents face a multitude of expenses that evolve as their children grow. When parents break up, it is crucial to understand these expenses for financial planning. Child support in New Jersey is calculated by taking the children's expenses into consideration. For cases in which the combined income of parents is greater than \$250,000 (gross), a parent seeking support will be asked to create a budget specific to the child or children. When the combined income is below that threshold, there can be exceptions to the amount automatically set by the Court when the circumstances justify a deviation. Yet, amid what might be a contentious custody fight or divorce, it is sometimes difficult to focus on and remember all of the combined costs of raising a child. In this blog, we will delve into the various types of children's expenses that parents commonly encounter.

Basic Needs: From Diapers to Clothing

The first few years of a child's life come with a range of basic needs that require consistent investment. Diapers, baby formula, baby food, and hygiene products contribute to the initial costs of parenthood. As a child grows, clothing and shoes (including attire for summer, school, and special occasions) become significant and frequent expenses, especially during growth spurts when it seems that a pair of shoes or pants fits for about 15 minutes!

Personal Care and Hygiene: Growing Needs

As children enter into adolescence, personal care products and hygiene items are normally purchased more frequently. This includes skincare products, make-up, toiletries, and potentially specialized items like acne treatments.

Transportation

Transportation costs include everything from car seats and strollers for infants, to eventually covering driving lessons, insurance, and a first car. Does the child use transportation other than a school bus? The costs associated with public transportation, if applicable, can also be factored in.

Healthcare: Prioritizing Well-being

Healthcare costs are a critical consideration. Regular check-ups, vaccinations, and occasional medical expenses are part of the package. What are the likely co-pays, and do you, or will you, have a high-deductible insurance plan? A child's healthcare also extends to dental and eye care, with potential costs associated for braces, glasses, or contact lenses.

Work-Related and Other Childcare:

For working parents, childcare is a significant expense. This includes daycare, nannies, after-school programs, and summer camps. The cost varies based on location and the type of care chosen. Don't forget about babysitting costs which may be needed for any given reason, such as school conferences, social engagements, and the like.

Technology

In the digital age, technology expenses are increasingly relevant. Tablets, laptops, mobile phones, and educational software may be essential.

Entertainment

Entertainment costs, such as family outings to movies or theme parks, also factor into the budget.

Education: A Lifelong Investment

Investing in a child's education is a substantial financial commitment. This expense encompasses school fees, textbooks, uniforms, and supplies. This may be related to private school or extracurricular learning as well as college.

Extracurriculars

Parents often allow their children to engage in various extracurricular activities such as music lessons, sports teams, and tutoring to enhance their child's development. Don't forget the costs of these, making sure you are forward-thinking. Is your 7-year-old taking violin lessons? Keep in mind that the violin that is the correct size this year will not be two years from now. Art lessons, uniforms, dance costumes, cheerleader bows, Girl Scout minimum cookie orders and Boy scout popcorn sales, and travel team costs, including tournament fees and hotels, are all expenses that not only add up, but should be factored into the extracurricular budget.

Celebrations and Gifts: Special Occasions

Birthdays, holidays, and other celebrations bring forth expenses for gifts, parties, and decorations. While these are occasional costs, they can accumulate over time.

Savings and Investments: Securing the Future

Not all students can get a full scholarship to college or trade school. Setting aside funds for your child's education or other aspirations is a prudent financial step. Options include dedicated savings accounts, investment portfolios, and college funds like 529 plans. This is an important consideration

for a parent's budget.

Conclusion

Raising children is a rewarding journey, but it requires careful financial planning to ensure their needs are met at every stage of development. By understanding the various types of children's expenses, parents can create a comprehensive budget that supports their children's growth, education, and overall well-being. Adapting to changing needs and seeking cost-effective solutions can help parents navigate the financial aspects of parenting more effectively.

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National Law Review, Volume XIV, Number 156

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