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Arranging child maintenance

Help and where to find out more

Sorting out separation

Web
app

Get help with issues around your break-up with an easy-to-use web app **tailored to your needs** including

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- health
- housing
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Brought to you by
**Help and Support
for Separated Families**

If you're separated from your child's other parent, arranging child maintenance may seem like just one more thing to sort out. But if you're responsible for a child's upkeep, making sure their needs are met is probably one of your biggest concerns.

Most parents want what's best for their children, even if they live apart from them. That's why millions of children across Britain benefit from child maintenance: regular, reliable financial support that helps towards a child's everyday living costs.

Child maintenance usually means one parent paying money to the other, but arrangements can be much more flexible.

Why is child maintenance important?

Child maintenance can make a real difference to children. It can help pay for things like clothing, food and other essentials, and it could also help keep both parents involved in their children's lives. And research shows that having a good relationship with both parents can help children in many different ways, such as doing better at school or staying out of trouble.

Working together after separation isn't easy – but there's lots of information and emotional and practical support you can get.

What about child maintenance and benefits?

Your benefits will not be affected by any child maintenance payments you get, but you should still tell Jobcentre Plus about the payments.* You should also tell your local council's Council Tax department. This is because child maintenance payments can affect your entitlement to help with your council tax.

How can I arrange child maintenance?

Make a family-based arrangement

Many parents choose to work together to make a family-based arrangement that they agree between themselves. Family-based arrangements are:

- quick and easy to set up
- easy to change to suit your child's changing needs.

Because both parents work together to agree what's right for them, they can help children benefit from having an ongoing relationship

* Your benefits may be affected by any large, lump-sum payment you receive

with both parents.

They're also completely private, meaning no-one else needs to get involved – although we can help you set one up if you need us to. And they don't have to be just about exchanging money – for example, the paying parent could agree to provide school uniforms or other essentials as part of the arrangement.

If you have a family-based arrangement it's a good idea to keep a record of payments.

Use the Child Maintenance Service

If you are unable to make a family-based arrangement, the Child Maintenance Service may be able to help. This is a government-run service that can work out your child maintenance for you. The parent who applies usually has to pay an application fee. Child maintenance can then be paid directly between parents – this is called Direct Pay. There are no collection fees for Direct Pay and parents do not need to be in contact with each other. If asked, the Child Maintenance Service can collect payments, but parents will pay collection fees for this service. There are also charges if enforcement action is needed; for example, if the paying parent doesn't pay regular child maintenance.

Make a Consent Order or a Minute of Agreement

In England and Wales you can use the courts to make an arrangement, called a Consent Order, that includes child maintenance. Consent orders can be expensive because of the legal and court fees involved. In Scotland you can make a legally binding arrangement called a Minute of Agreement. Your solicitor can help you with this.

Find out more

Use the 'Sorting out separation' web app at www.cmoptions.org

or call **FREE**
0800 988 0988**

8am to 8pm
Monday to Friday

9am to 4pm
Saturday

Textphone:
0800 988 9888

Child Maintenance Options can tell you more about
all these kinds of arrangements
Call **FREE** on **0800 988 0988****

** See over the page for call charge information

Help and support

Find out more about the common issues that affect thousands of parents after separation with the FREE 'Sorting out separation' web app at **cmoptions.org**. It covers everything from coping with the emotional impact of separation and parenting apart, to practical support with things such as housing or managing your money. There's also a range of videos showing how other separated parents have sorted out their issues.

Child Maintenance Options

For more information about child maintenance or to discuss your own situation, contact Child Maintenance Options. We can:

- help you decide on the best child maintenance arrangement for you and your child, and support you in putting it in place
- give you an estimate of how much you should be paying or receiving
- help you get in touch with other useful organisations that offer specialist advice about things such as money, the law or housing
- help you over the phone, or online with a free live-chat service.

It's a free, impartial and confidential service and we won't pass any information on to anyone else – unless you ask us to.

To make the right choices about child maintenance, go to the Child Maintenance Options website for tools, leaflets and information, including the new 'Sorting out separation' web app. Or you can phone us to talk more about your situation.



Online
www.cmoptions.org/support



Phone
0800 988 0988

Textphones

If you have a textphone because you can't speak or hear clearly, there's a different number. Textphones don't accept voice calls or text messages from mobile phones.



Textphone
0800 988 9888

Call charges

Calls to 0800 numbers are free from BT land lines 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 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.

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of the date below. Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making financial decisions based on this leaflet.

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ISBN 978-1-78425-255-7

Previous code: EMACL0010
DWP007 | v4.0 (March 2014)

plain English
approved
by the word centre