

## How to Split Parenting Expenses With Your Ex

If you're having trouble, here are some ideas on what to do – and not to do.



By [Geoff Williams](#) July 23, 2015 | 12:31 p.m. EDT + More

If you're a divorced parent, you've probably noticed that coming up with a completely fair way to share childcare expenses is harder than it sounds. Even if you have a perfectly amicable divorce and believe you've come up with a formula for divvying up costs, it can be a challenge.

After all, kids and their lives aren't very formulaic. You can have a mediator or a judge detail exactly how you're going to divide your cash outlay on your kids for everything from their clothing to college, but what if your kid one day wants to go to summer camp? Or take up a musical instrument? Or go on a ski trip with friends? You may think that's a fine idea, but your ex may feel that's too

expensive. And if your ex is barely able to meet his financial obligations, he may have a point.

So what do you do if you feel one way about an expense, and your ex feels another way?

You improvise and hopefully compromise. "There's really no one answer," says Lori Lustberg, a certified divorce financial analyst, mediator and attorney in Burlington, Vermont. "Every case is different, every individual is different, every couple is different."

But as you search for an answer, try the following.

Communicate. No need to make this harder than it already is. If you want your child to have something extra and expensive, and your ex doesn't, or your ex is insisting on you forking over money for something you think is ridiculous, talk. Hear out the other person's point of view. One of you may win over the other, or you may be able to meet in the middle.

"Communication and participation are key," says Lori Barkus, who owns Barkus Law, a family law firm in Weston, Florida. "Parents are more likely to agree to divide expenses if the activity is discussed with them beforehand and the parent feels like he or she is part of the process."

That means no demands. No passive-aggressive snark. Just good old-fashioned conversation.

Not that you should feel like a failure if you believe you're reasonable and your ex is a bit of a wackadoodle. Some exes are truly unreasonable; that may be why you got a divorce. Some couples simply aren't good at communicating after they end things.

"Most of the people who I work with have great difficulty in working together post-divorce," says Paul Murray, president of PTM Wealth Management LLC, based in Chalfont, Pennsylvania, who also specializes in helping couples manage their money after a divorce.

Devise a system. If you're going to try to develop a better system of paying for extra items and activities that you didn't cover in court of mediation, you may want to follow the lead of the courts.

"Generally, if a court finds that the expenses are reasonable and necessary, they will be divided in proportion to the parents' income," says Linda Kerns, a Philadelphia-based attorney who specializes in family law and divorce.

She elaborates: "Put simply, if mom makes \$67,000 per year, and dad makes \$33,000 per year, mom will pay two-thirds of the extraordinary expense, and dad will pay the remaining one-third."

But the most reasonable approach to these scenarios, in many cases, is for you to pay most or all of the money if the activity is something you feel strongly your child should do – and when your ex is eager for your child to have an expensive item or participate in a pricey activity, he or she can foot the bill.

Julie Phillippi-Whitney, who owns a public relations company in Cincinnati, Ohio, says she did this with her ex husband when they encountered unplanned expenses for their child, who is now 20 and a junior in college.

For instance, because Phillippi-Whitney's ex enjoyed going to the local amusement park with their son, he bought the season pass and did that with him. "I paid for the zoo and Museum Center memberships when my son was little, and he and I did that," she says.

When their son was older, Phillippi-Whitney's ex gave him his old Toyota. So Phillippi-Whitney and her husband paid for the new tires, brakes and car maintenance. The dollar amount probably didn't always work out equally, but at least their approach felt fair to each other.

"This system has kept everything balanced for us," she says. It has worked out in similar fashion for Lustberg. "We are both pretty reasonable about things, and we are both pretty much on the same page that our son is the priority," she says. But don't worry too much about the fairness factor. Aim for general fairness, not down-to-the-last-penny fairness, suggests Kimberly King, a Virginia Beach, Virginia, mother of three and author of the children's book, "When Your Parents Divorce."

She says that if your ex owes you a small expense, like 10 bucks, sometimes "it is OK to take one for the team."

You may find that he offers to baby-sit on a night you hadn't expected, or he might buy you coffee on the way to your kid's baseball game, King adds. "When you put positive and friendly energy out, it usually comes right back to you," she says. "Financial karma."

Carefully discuss your money woes with your kid. Maybe your ex is a wealthy narcissist who splurges on him or herself but rarely does for your kids, or maybe you pay so much alimony that you feel like there's never anything left over to do anything fun with your children. Tell your best friend or your therapist – but don't

share this information with your son or daughter. It might make you feel better to share how cheap and uncaring your ex is, but you're making yourself feel good, and not your kids.

"The whole, 'I can't afford to take you to Busch Gardens because I have to pay mommy child support' is unacceptable," King says. "Put your kids first and you will make better choices, and maybe spend less time and money at the therapy office with your children."

But this doesn't mean you have to pretend that the divorce hasn't hurt your finances. You just want to do it in a way that doesn't pass any blame – on your ex, or inadvertently, your child.

"In my experience, the more kids are helped to understand what is happening around them, the more capable they are in managing their own expectations about what they can have, or do, when they are with mom or dad," Murray says.

Keep the lawyers out of this. Logically, you don't need to be told this, but if your emotions are in overdrive, it might be very tempting to show your dimwitted ex that a judge agrees that both parents should be paying for your child's bicycle or soccer camp.

Brendan Lyle, CEO of BBL Churchill, a New York City-based divorce funding company, advises not to take that path.

"Whatever you do, don't go back to court," Lyle says. "Call your ex in a sensible, reasonable, rational tone and ask what he or she would commit alongside you for the child's best interest."

After all, if you can afford to go back to court, you can probably afford to buy that bicycle. And that will be far less expensive.

King says she wishes she and her ex could have avoided lawyers.

"I ended up spending \$20,000 and we didn't even go to court," King says. "If there is any way you and your partner can agree to do a collaborative divorce and work things out in a fair and relatively friendly way, this will save the family thousands and thousands of dollars upfront."

She adds that all those legal expenses could be used for your children, "for things like trips and theme parks tickets," King says. "Imagine investing the \$20,000 per person expense of a court case and using that money for the family fund budget. Wouldn't that be ideal?"

