



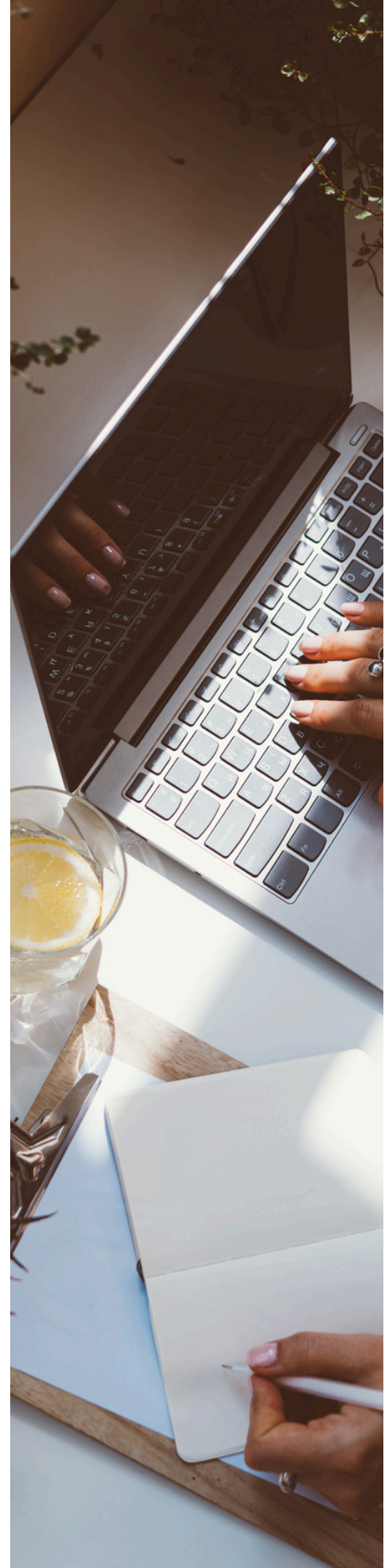
Did you know that child support is two portions, Section 3 and Section 7?

If this is news to you, don't fret!
Here's everything you need to know.



MAIN POINTS:

- ✓ THE DIFFERENCE BETWEEN SECTION 3
AND SECTION 7
- ✓ WHAT IS PAID, AND HOW IT'S PAID
- ✓ START DATE FOR CHILD SUPPORT
- ✓ WHAT FALLS UNDER SECTION 7
- ✓ KEEPING YOUR EXPENSES ORGANIZED
WHEN YOU CAN'T AGREE ON CHILD
- ✓ SUPPORT



WHAT IS CHILD SUPPORT?

Child support is the money one parent pays to another to support their children financially after a separation or divorce.



WHAT IS THE DIFFERENCE BETWEEN SECTION 3 AND SECTION 7 CHILD SUPPORT?

Section 3 child support, also called “base child support” or “table child support” is a monthly amount paid by one parent to the other. In a shared parenting arrangement, it’s the left over balance amount between what each parent ought to pay the other. (see below example)

Section 3 is intended to cover the children’s necessary expenses, such as, clothing, shelter (rent or mortgage), and food.



HOW IS SECTION 3 CALCULATED?

Section 3 is a predetermined monthly amount based on 3 factors:

1. The parents' respective income;
2. Parenting arrangement; and
3. Number of children.

HOW IS SECTION 7 CALCULATED?

Section 7 child support is a percentage paid by both parties to cover special or extraordinary expenses, such as:

- Child care;
- Medical/dental costs not covered by insurance;
- Extracurricular activities, such as sports, band, piano lessons;
- Therapy and educational programs (occupational therapy, psychology, tutoring); and
- Post secondary education.



Unlike Section 3 child support which is a monthly payment made by one parent to the other, Section 7 can vary month to month.

Some parents may agree to a set Section 7 amount paid on a monthly basis, especially when they have predictable section 7 expenses like, private school fees, ongoing therapy, or organized sports.

CHILD SUPPORT EXAMPLE:

| | Section 3 | Section 7 |
|---|---------------|-----------|
| Doug | \$1319 /month | 55% |
| Susan | \$869 /month | 45% |
| The balance amount Doug pays Susan is \$450 | | |

WHEN DOES CHILD SUPPORT START?

Both, Section 3 and Section 7 payments usually start the month that the parents live separately – especially if they've separated their financials.

Some choose to initiate child support payments after the divorce is granted.

HOW ARE SECTION 3 AND SECTION 7 PAID?

Section 3 payments are pretty straightforward. One parent sends an e-transfer to the other the same day of the month every month. Some parents agree on the 1st, or 5th day of the month, some on payday, and some on the last day of the month.

As for Section 7, payments are not usually regular, and in most cases, both parents make payments to a third party, not one another.



HERE'S A PRACTICAL WAY TO KEEP TRACK AND PAY YOUR SECTION 7 EXPENSES:

1. Set up a shared GoogleSheet wherein you both enter section 7 payments that you either anticipate or those which one of you has already paid for. Set up formulas within the GoogleSheet to automatically calculate percentages you are each responsible for.
2. Agree on which items are either
 - a. Non-negotiable: Maybe your son has always played hockey, and you both commit to his enrollment long term;
 - b. To be discussed: Are items that either come up unexpectedly, like braces, or things you'd like one or more children to be involved in. In this case, you need to get the others' approval.

Once you agree on the items, you can make the Section 7 payments in two ways:

1. One of you pays the total amount of each expense and the other reimburses the payor for their portion; or
2. You each pay the provider directly your respective percentage.

FAQ'S

CAN WE USE THE KIDS' CHILD TAX BENEFIT MONEY TOWARDS SECTION 7 PAYMENTS?

If you both agree, yes.

WHAT IF ONE PARENT STARTS REGISTERING THE KIDS IN ACTIVITIES THAT THE OTHER CAN'T AFFORD?

It is important that you both agree to the expense. If there are items that you're just not agreeing to, you can decide that the person who's interested in that activity is responsible for the full payment. The other parent can choose to help with a smaller portion and/or with drop-off and pick-ups.

If you're having a hard time coming to an agreement here, consider [mediation](#).

IS CELL PHONE FOR THE CHILDREN A SECTION 7 EXPENSE?

If you both agree, yes.

CAN WE AGREE TO A DIFFERENT SECTION 7 PERCENTAGE SPLIT?

It is common (not expected) that parents agree to "deviate", or choose a different split when it comes to Section 7. Some choose 50/50.

IS PAYING SECTION 7 EXPENSES MANDATORY?

Section 7 is an integral component to child support. Any time you consider the necessity of an expense, ask yourself, "Would my child not need/want this even if we still lived together?"

DOES SECTION 7 APPLY TO CHILDREN OVER 18?

Yes, In two main cases.

1. If your child is attending post-secondary education. Section 7 usually covers their tuition, books, and accommodation.
2. If you have an adult child who, because of a health limitation, cannot be financially independent, and continue to require financial assistance from you.

WHAT IF OUR CHILD IS OVER 18 AND WORKS. CAN SHE HELP WITH SOME OF HER OWN EXPENSES?

The courts encourage children who earn to assist with their expenses.

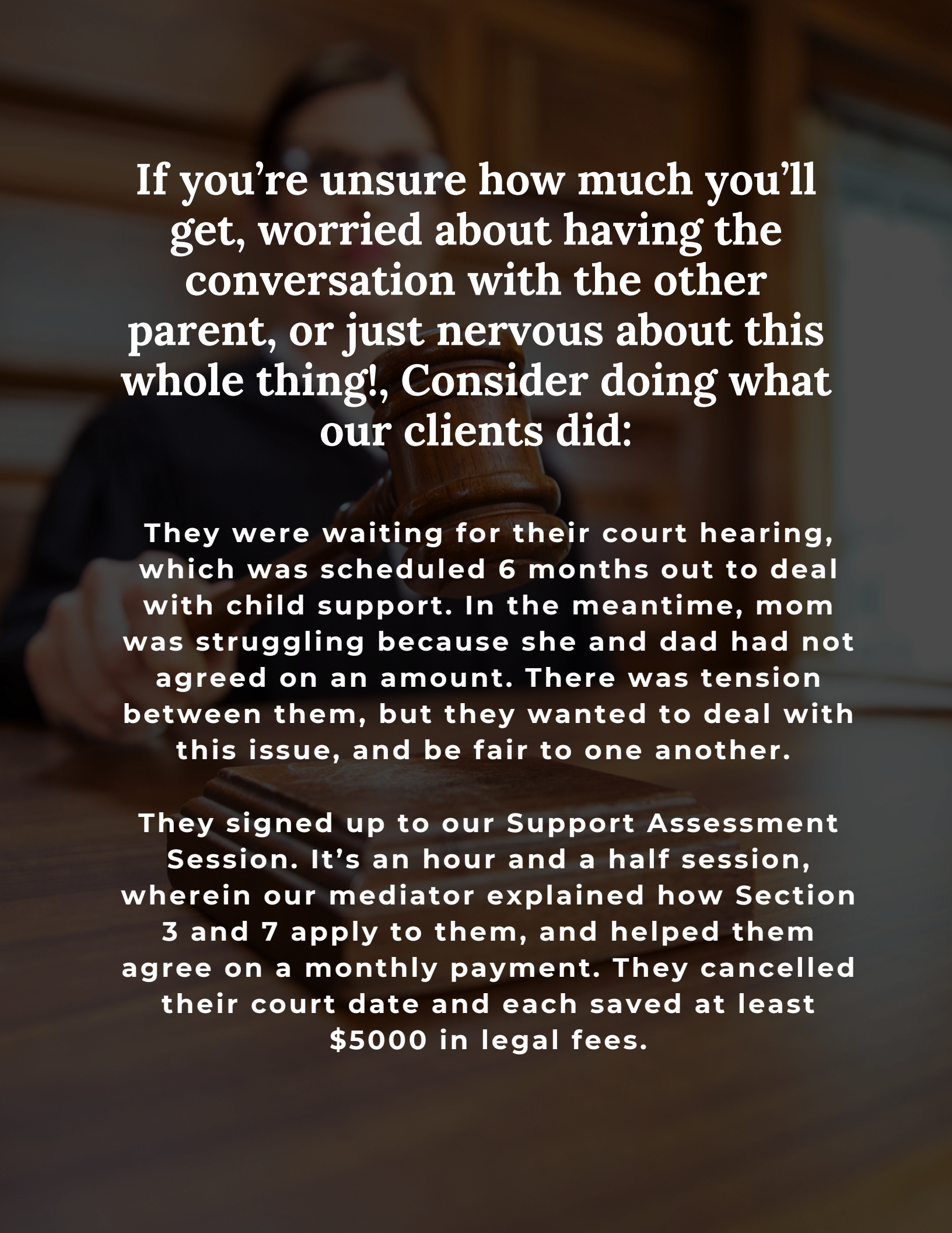
WHAT IF OUR CHILD IS OVER 18 AND GOES TO SCHOOL BUT DOES NOT WORK?

If your child does not work, basic (Section 3) monthly child support may apply if he's living with one of you more than 60% of the time. If he's living on his own in a different city where he's attending University, basic (Section 3) child support may be paid directly to him. Always double check with your co-parent on what's best to do

WHAT HAPPENS IF I DON'T PAY SECTION 7?

As long as you have children, your Divorce Judgment will contain child support orders pertaining to both, Section 3 and Section 7. If you do not make your payments to your co-parent, they can register your Divorce Judgment with the Maintenance Enforcement Program (MEP).

MEP has the authority to collect ordered child support payments directly from you and send it to the other parent. If you don't cooperate with them, they have the authority to garnish your employment or retrieve your tax returns.



If you're unsure how much you'll get, worried about having the conversation with the other parent, or just nervous about this whole thing!, Consider doing what our clients did:

They were waiting for their court hearing, which was scheduled 6 months out to deal with child support. In the meantime, mom was struggling because she and dad had not agreed on an amount. There was tension between them, but they wanted to deal with this issue, and be fair to one another.

They signed up to our Support Assessment Session. It's an hour and a half session, wherein our mediator explained how Section 3 and 7 apply to them, and helped them agree on a monthly payment. They cancelled their court date and each saved at least \$5000 in legal fees.



Book a free consultation today.

BOOK NOW

Zeina El-Sayed

