



Financial Software for Divorce Professionals

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# One-Page Summary

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Annual totals for Margaret Paris or Nelson Paris.

<b>Total Income</b>	Margaret	Nelson
Wages and Salary	\$54,838	\$24,000
Child Support Received	0	0
Alimony Received	12,000	0
All Other Income	28,000	28,000
<b>TOTAL INCOME</b>	<b>94,838</b>	<b>52,000</b>

<b>Total Expenses</b>		
Child Support Paid	0	0
Alimony Paid	0	12,000
All Other Expenses	89,623	16,205
<b>TOTAL EXPENSES</b>	<b>89,623</b>	<b>28,205</b>

<b>Liquidations</b>		
Liquidations	6,000	0

<b>Taxes</b>		
Federal Income Tax	13,390	8,077
State Income Tax	4,814	2,701
Other Taxes	4,195	1,836
<b>TOTAL TAXES</b>	<b>22,399</b>	<b>12,614</b>

<b>After-Tax Cash</b>		
AFTER-TAX CASH	-17,184	11,181

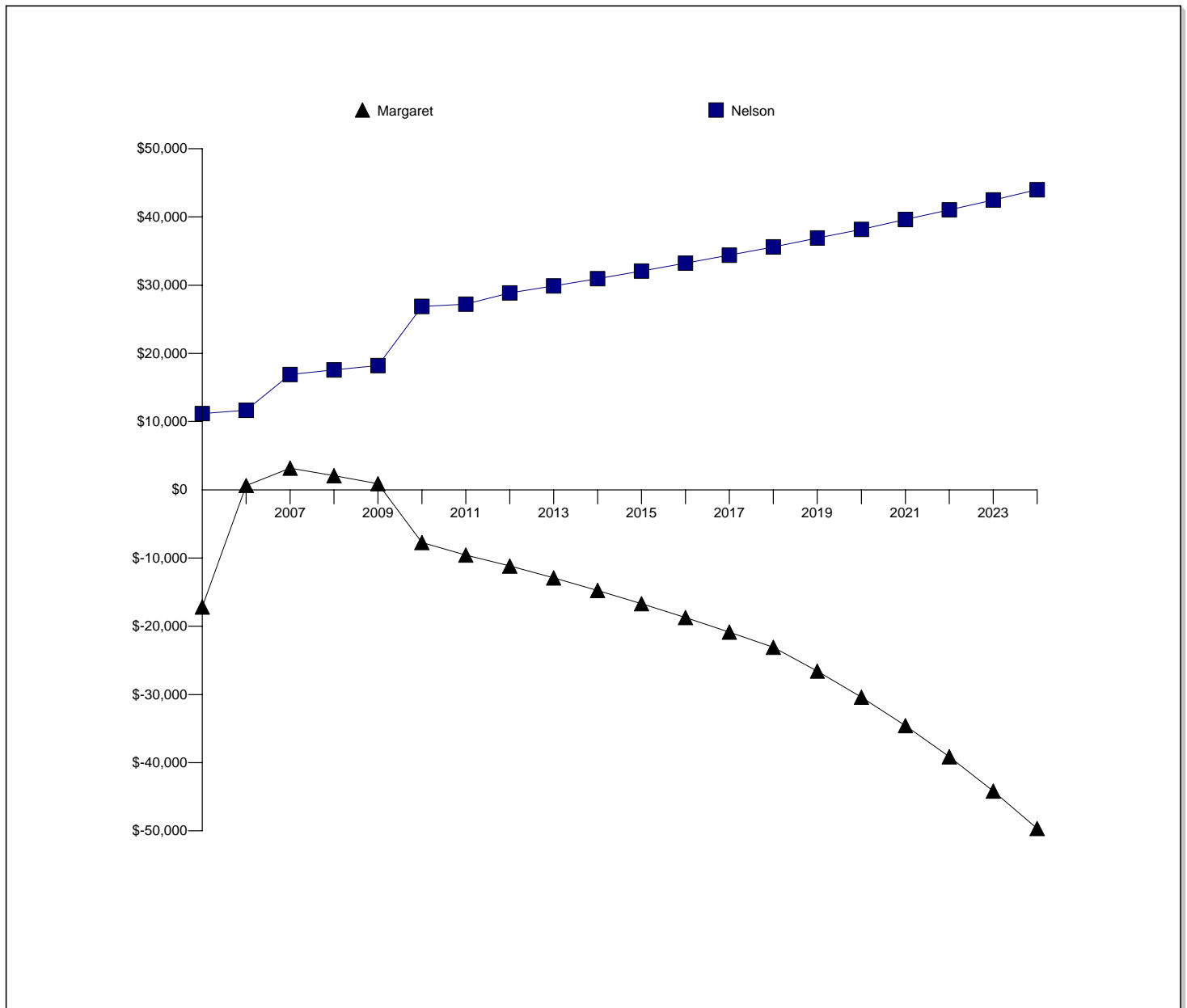
<b>Property</b>		
Marital Property	168,858	220,196
Separate Property	16,110	-431
<b>TOTAL PROPERTY</b>	<b>\$184,968</b>	<b>\$219,765</b>

<b>Miscellaneous</b>		
Number of Dependents	1	0
Filing Status	Single	Single
Alimony paid, % of gross income	0	23
Child Support paid, % of gross income	0	0
Combined pmts, % of gross income	0	23

# Projected After-Tax Cash Report

Projected After-Tax Cash for Margaret Paris or Nelson Paris for 20 years.

	<b>Margaret</b>	<b>Nelson</b>		<b>Margaret</b>	<b>Nelson</b>
2005	(\$ 17,184)	\$ 11,181	2015	(\$ 16,676)	\$ 32,083
2006	\$ 636	\$ 11,655	2016	(\$ 18,712)	\$ 33,215
2007	\$ 3,202	\$ 16,905	2017	(\$ 20,849)	\$ 34,409
2008	\$ 2,076	\$ 17,551	2018	(\$ 23,104)	\$ 35,618
2009	\$ 885	\$ 18,214	2019	(\$ 26,566)	\$ 36,890
2010	(\$ 7,742)	\$ 26,868	2020	(\$ 30,417)	\$ 38,189
2011	(\$ 9,542)	\$ 27,201	2021	(\$ 34,553)	\$ 39,635
2012	(\$ 11,182)	\$ 28,856	2022	(\$ 39,137)	\$ 41,048
2013	(\$ 12,917)	\$ 29,888	2023	(\$ 44,167)	\$ 42,504
2014	(\$ 14,747)	\$ 30,950	2024	(\$ 49,658)	\$ 44,005



# Summary Spreadsheet

## Margaret Summary Spreadsheet

Year	Age	INCOME				ASSETS					
		Total Income	Total Expenses	Total Taxes	After Tax Cash	Accum. Savings	Fin Assets	Resid-ences	IRA / 401(k)	Other Assets	Net Worth
2005	30	94,838	89,623	22,399	<b>(17,184)</b>	(12,546)	0	133,724	0	43,652	<b>164,830</b>
2006	31	96,538	72,652	23,250	<b>636</b>	107,624	0	0	0	46,600	<b>154,224</b>
2007	32	101,520	73,817	24,501	<b>3,202</b>	110,826	0	0	0	49,482	<b>160,308</b>
2008	33	103,423	76,053	25,294	<b>2,076</b>	112,902	0	0	0	52,287	<b>165,189</b>
2009	34	105,348	78,351	26,112	<b>885</b>	113,787	0	0	0	54,997	<b>168,784</b>
2010	35	95,296	80,724	22,314	<b>(7,742)</b>	106,045	0	0	0	57,593	<b>163,638</b>
2011	36	97,043	83,175	23,410	<b>(9,542)</b>	96,503	0	0	0	60,051	<b>156,554</b>
2012	37	98,799	85,695	24,286	<b>(11,182)</b>	85,321	0	0	0	62,344	<b>147,665</b>
2013	38	100,569	88,298	25,188	<b>(12,917)</b>	72,404	0	0	0	64,438	<b>136,842</b>
2014	39	102,351	90,981	26,117	<b>(14,747)</b>	57,657	0	0	0	66,293	<b>123,950</b>
2015	40	104,147	93,749	27,074	<b>(16,676)</b>	40,981	0	0	0	67,861	<b>108,842</b>
2016	41	105,953	96,603	28,062	<b>(18,712)</b>	22,269	0	0	0	69,083	<b>91,352</b>
2017	42	107,770	99,538	29,081	<b>(20,849)</b>	1,420	0	0	0	69,892	<b>71,312</b>
2018	43	109,597	102,569	30,132	<b>(23,104)</b>	(21,684)	0	0	0	70,206	<b>48,522</b>
2019	44	112,082	107,434	31,214	<b>(26,566)</b>	(48,250)	0	0	0	69,924	<b>21,674</b>
2020	45	114,689	112,774	32,332	<b>(30,417)</b>	(78,667)	0	0	0	68,931	<b>(9,736)</b>
2021	46	117,376	118,447	33,482	<b>(34,553)</b>	(113,220)	0	0	0	66,997	<b>(46,223)</b>
2022	47	120,147	124,615	34,669	<b>(39,137)</b>	(152,357)	0	0	0	64,021	<b>(88,336)</b>
2023	48	123,004	131,278	35,893	<b>(44,167)</b>	(196,524)	0	0	0	59,820	<b>(136,704)</b>
2024	49	125,949	138,453	37,154	<b>(49,658)</b>	(246,182)	0	0	0	54,154	<b>(192,028)</b>

## Nelson Summary Spreadsheet

Year	Age	INCOME				ASSETS					
		Total Income	Total Expenses	Total Taxes	After Tax Cash	Accum. Savings	Fin Assets	Resid-ences	IRA / 401(k)	Other Assets	Net Worth
2005	32	52,000	28,205	12,614	<b>11,181</b>	11,181	12,500	177,262	0	25,696	<b>226,639</b>
2006	33	53,079	28,626	12,798	<b>11,655</b>	181,288	12,500	0	0	28,144	<b>221,932</b>
2007	34	58,950	29,058	12,987	<b>16,905</b>	198,193	12,500	0	0	30,551	<b>241,244</b>
2008	35	60,248	29,505	13,192	<b>17,551</b>	215,744	12,500	0	0	32,905	<b>261,149</b>
2009	36	61,589	29,966	13,409	<b>18,214</b>	233,958	12,500	0	0	35,187	<b>281,645</b>
2010	37	62,977	18,439	17,670	<b>26,868</b>	260,826	12,500	0	0	37,381	<b>310,707</b>
2011	38	64,650	18,711	18,738	<b>27,201</b>	288,027	12,500	0	0	39,248	<b>339,775</b>
2012	39	66,360	18,534	18,970	<b>28,856</b>	316,883	12,500	0	0	40,273	<b>369,656</b>
2013	40	68,146	19,055	19,203	<b>29,888</b>	346,771	12,500	0	0	41,100	<b>400,371</b>
2014	41	69,993	19,590	19,453	<b>30,950</b>	377,721	12,500	0	0	41,688	<b>431,909</b>
2015	42	71,901	20,142	19,676	<b>32,083</b>	409,804	12,500	0	0	41,988	<b>464,292</b>
2016	43	73,873	20,712	19,946	<b>33,215</b>	443,019	12,500	0	0	41,945	<b>497,464</b>
2017	44	75,911	21,299	20,203	<b>34,409</b>	477,428	12,500	0	0	41,487	<b>531,415</b>
2018	45	78,016	21,906	20,492	<b>35,618</b>	513,046	12,500	0	0	40,532	<b>566,078</b>
2019	46	80,190	22,531	20,769	<b>36,890</b>	549,936	12,500	0	0	38,985	<b>601,421</b>
2020	47	82,438	23,173	21,076	<b>38,189</b>	588,125	12,500	0	0	36,725	<b>637,350</b>
2021	48	84,760	23,752	21,373	<b>39,635</b>	627,760	12,500	0	0	33,524	<b>673,784</b>
2022	49	87,162	24,413	21,701	<b>41,048</b>	668,808	12,500	0	0	29,279	<b>710,587</b>
2023	50	89,643	25,121	22,018	<b>42,504</b>	711,312	12,500	0	0	23,812	<b>747,624</b>
2024	51	92,207	25,848	22,354	<b>44,005</b>	755,317	12,500	0	0	16,880	<b>784,697</b>

# After-Tax Cash Spreadsheet

## Margaret After-Tax Cash Spreadsheet

Year	Age	Wages & Salary	Business Income	Interest on Accm Svg	Alimony Received	Total Income	Living Expenses	Mortgage Payments	Payments on Debt	Int on Neg Accm Svg	Total Expenses
2005	30	54,838	28,000	0	12,000	94,838	67,788	20,076	1,759	0	89,623
2006	31	56,538	28,000	0	12,000	96,538	69,890	0	1,758	1,004	72,652
2007	32	58,291	28,000	3,229	12,000	101,520	72,058	0	1,759	0	73,817
2008	33	60,098	28,000	3,325	12,000	103,423	74,294	0	1,759	0	76,053
2009	34	61,961	28,000	3,387	12,000	105,348	76,593	0	1,758	0	78,351
2010	35	63,882	28,000	3,414	0	95,296	78,965	0	1,759	0	80,724
2011	36	65,862	28,000	3,181	0	97,043	81,416	0	1,759	0	83,175
2012	37	67,904	28,000	2,895	0	98,799	83,937	0	1,758	0	85,695
2013	38	70,009	28,000	2,560	0	100,569	86,540	0	1,758	0	88,298
2014	39	72,179	28,000	2,172	0	102,351	89,223	0	1,758	0	90,981
2015	40	74,417	28,000	1,730	0	104,147	91,990	0	1,759	0	93,749
2016	41	76,724	28,000	1,229	0	105,953	94,844	0	1,759	0	96,603
2017	42	79,102	28,000	668	0	107,770	97,780	0	1,758	0	99,538
2018	43	81,554	28,000	43	0	109,597	100,811	0	1,758	0	102,569
2019	44	84,082	28,000	0	0	112,082	103,940	0	1,759	1,735	107,434
2020	45	86,689	28,000	0	0	114,689	107,155	0	1,759	3,860	112,774
2021	46	89,376	28,000	0	0	117,376	110,482	0	1,672	6,293	118,447
2022	47	92,147	28,000	0	0	120,147	113,906	0	1,651	9,058	124,615
2023	48	95,004	28,000	0	0	123,004	117,439	0	1,650	12,189	131,278
2024	49	97,949	28,000	0	0	125,949	121,080	0	1,651	15,722	138,453

## Margaret After-Tax Cash Spreadsheet cont.

Year	Age	Pre-tax Cash flow	Federal Inc Tax	FICA / Soc Sec	State Inc Tax	Total Taxes	After-tax Cash
2005	30	5,215	13,390	4,195	4,814	22,399	(17,184)
2006	31	23,886	13,932	4,325	4,993	23,250	636
2007	32	27,703	14,865	4,459	5,177	24,501	3,202
2008	33	27,370	15,330	4,597	5,367	25,294	2,076
2009	34	26,997	15,810	4,740	5,562	26,112	885
2010	35	14,572	12,922	4,887	4,505	22,314	(7,742)
2011	36	13,868	13,661	5,038	4,711	23,410	(9,542)
2012	37	13,104	14,165	5,195	4,926	24,286	(11,182)
2013	38	12,271	14,685	5,356	5,147	25,188	(12,917)
2014	39	11,370	15,220	5,522	5,375	26,117	(14,747)
2015	40	10,398	15,772	5,693	5,609	27,074	(16,676)
2016	41	9,350	16,342	5,869	5,851	28,062	(18,712)
2017	42	8,232	16,929	6,051	6,101	29,081	(20,849)
2018	43	7,028	17,534	6,239	6,359	30,132	(23,104)
2019	44	4,648	18,158	6,432	6,624	31,214	(26,566)
2020	45	1,915	18,802	6,632	6,898	32,332	(30,417)
2021	46	(1,071)	19,465	6,837	7,180	33,482	(34,553)
2022	47	(4,468)	20,149	7,049	7,471	34,669	(39,137)
2023	48	(8,274)	20,854	7,268	7,771	35,893	(44,167)
2024	49	(12,504)	21,581	7,493	8,080	37,154	(49,658)

## Nelson After-Tax Cash Spreadsheet

Year	Age	Wages & Salary	Business Income	Interest on Accm Svg	Total Income	Living Expenses	Alimony Paid	Payments on Debt	Total Expenses	Pre-tax Cash flow	Federal Inc Tax
2005	32	24,000	28,000	0	52,000	13,548	12,000	2,657	28,205	23,795	8,077
2006	33	24,744	28,000	335	53,079	13,968	12,000	2,658	28,626	24,453	8,127
2007	34	25,511	28,000	5,439	58,950	14,401	12,000	2,657	29,058	29,892	8,177
2008	35	26,302	28,000	5,946	60,248	14,848	12,000	2,657	29,505	30,743	8,240
2009	36	27,117	28,000	6,472	61,589	15,308	12,000	2,658	29,966	31,623	8,310
2010	37	27,958	28,000	7,019	62,977	15,782	0	2,657	18,439	44,538	11,165
2011	38	28,825	28,000	7,825	64,650	16,270	0	2,441	18,711	45,939	12,076
2012	39	29,719	28,000	8,641	66,360	16,776	0	1,758	18,534	47,826	12,145
2013	40	30,640	28,000	9,506	68,146	17,297	0	1,758	19,055	49,091	12,212
2014	41	31,590	28,000	10,403	69,993	17,832	0	1,758	19,590	50,403	12,290
2015	42	32,569	28,000	11,332	71,901	18,385	0	1,757	20,142	51,759	12,336
2016	43	33,579	28,000	12,294	73,873	18,955	0	1,757	20,712	53,161	12,422
2017	44	34,620	28,000	13,291	75,911	19,541	0	1,758	21,299	54,612	12,491
2018	45	35,693	28,000	14,323	78,016	20,148	0	1,758	21,906	56,110	12,584
2019	46	36,799	28,000	15,391	80,190	20,774	0	1,757	22,531	57,659	12,661
2020	47	37,940	28,000	16,498	82,438	21,416	0	1,757	23,173	59,265	12,761
2021	48	39,116	28,000	17,644	84,760	22,082	0	1,670	23,752	61,008	12,845
2022	49	40,329	28,000	18,833	87,162	22,764	0	1,649	24,413	62,749	12,953
2023	50	41,579	28,000	20,064	89,643	23,471	0	1,650	25,121	64,522	13,043
2024	51	42,868	28,000	21,339	92,207	24,199	0	1,649	25,848	66,359	13,144

## Nelson After-Tax Cash Spreadsheet cont.

Year	Age	FICA / Soc Sec	State Inc Tax	Total Taxes	After-tax Cash
2005	32	1,836	2,701	12,614	11,181
2006	33	1,893	2,778	12,798	11,655
2007	34	1,952	2,858	12,987	16,905
2008	35	2,012	2,940	13,192	17,551
2009	36	2,074	3,025	13,409	18,214
2010	37	2,138	4,367	17,670	26,868
2011	38	2,205	4,457	18,738	27,201
2012	39	2,274	4,551	18,970	28,856
2013	40	2,344	4,647	19,203	29,888
2014	41	2,417	4,746	19,453	30,950
2015	42	2,491	4,849	19,676	32,083
2016	43	2,569	4,955	19,946	33,215
2017	44	2,648	5,064	20,203	34,409
2018	45	2,731	5,177	20,492	35,618
2019	46	2,816	5,292	20,769	36,890
2020	47	2,902	5,413	21,076	38,189
2021	48	2,992	5,536	21,373	39,635
2022	49	3,085	5,663	21,701	41,048
2023	50	3,181	5,794	22,018	42,504
2024	51	3,280	5,930	22,354	44,005

# Budget Report for 2005

## Budget Report for Margaret for 2005

This report shows Margaret Paris's income, taxes, expenses, alimony and child support.

	<b>Weekly</b>	<b>Monthly</b>	<b>Annual</b>
<b>Income</b>			
Wages	\$1,054.58	\$4,569.83	\$54,838
<b>Total Wage and Non-Wage Income</b>	<b>\$1,054.58</b>	<b>\$4,569.83</b>	<b>\$54,838</b>
<b>Business Income</b>			
Paris Plumbing Supply	\$538.46	\$2,333.33	\$28,000
<b>Total Business Income</b>	<b>\$538.46</b>	<b>\$2,333.33</b>	<b>\$28,000</b>
<b>Support Received</b>			
Alimony Received	\$230.77	\$1,000.00	\$12,000
<b>Total Support Received</b>	<b>\$230.77</b>	<b>\$1,000.00</b>	<b>\$12,000</b>
<b>TOTAL INCOME</b>	<b>\$1,823.81</b>	<b>\$7,903.17</b>	<b>\$94,838</b>

<b>Mortgage Payments</b>			
242 Westerly PI	\$386.08	\$1,673.00	\$20,076
<b>Total Mortgage Payments</b>	<b>\$386.08</b>	<b>\$1,673.00</b>	<b>\$20,076</b>

<b>Living Expenses</b>			
Union Dues	\$19.23	\$83.33	\$1,000
Cable TV	13.15	57.00	684
Dry Cleaning	12.00	52.00	624
Furniture & Appliance repair / replaceme	3.92	17.00	204
Homeowners' Insurance	27.69	120.00	1,440
Household maintenance / repair	7.92	34.33	412
Household supplies	1.15	5.00	60
Laundry	7.00	30.33	364
Lawn service	4.62	20.00	240
Maid / cleaning service	70.00	303.33	3,640
Snow removal	5.77	25.00	300
Tax - Property Tax	145.00	628.33	7,540
Utilities - Electricity	145.38	630.00	7,560
Utilities - Gas/Propane Heat	17.31	75.00	900
Utilities - Oil Heat	25.00	108.33	1,300
Utilities - Phone	75.00	325.00	3,900
Utilities - Water/Sewer	28.85	125.00	1,500
Car Insurance	25.38	110.00	1,320
Car Gasoline/oil	57.69	250.00	3,000
Car Maintenance and repair	17.31	75.00	900
Car License / stickers	0.96	4.17	50
Parking	2.31	10.00	120
Public/alt. Transportation	15.00	65.00	780
Child Clothing / school uniforms	4.81	20.83	250
Child Entertainment	70.00	303.33	3,640
Clothes	18.46	80.00	960
Church / synagogue / mosque etc	9.62	41.67	500
Entertainment	29.23	126.67	1,520
Food / Groceries	69.23	300.00	3,600
Gifts	10.00	43.33	520

Hair	30.00	130.00	1,560
Internet Access	15.00	65.00	780
Misc other	3.85	16.67	200
Pets	9.62	41.67	500
Restaurants	55.00	238.33	2,860
Therapist / counselor	27.69	120.00	1,440
Toiletries/Grooming/Drug Store	5.77	25.00	300
Vacations	96.15	416.67	5,000
Health Insurance	110.00	476.67	5,720
Dental Exp	6.92	30.00	360
Optical Exp	4.62	20.00	240
<b>Total Living Expenses</b>	<b>\$1,303.62</b>	<b>\$5,649.00</b>	<b>\$67,788</b>
<b>Payments on Debt</b>			
Sallie Mae loan	\$10.17	\$44.08	\$529
Citibank Visa	10.96	47.50	570
American Express Platinu	2.08	9.00	108
Student Loan	10.62	46.00	552
<b>Total Payments on Debt</b>	<b>\$33.83</b>	<b>\$146.58</b>	<b>\$1,759</b>
<b>TOTAL EXPENSES</b>	<b>\$1,723.52</b>	<b>\$7,468.58</b>	<b>\$89,623</b>

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<b>Taxes</b>			
Federal Taxes	\$257.50	\$1,115.83	\$13,390
FICA & Medicare	\$80.67	\$349.58	\$4,195
State Taxes	\$92.58	\$401.17	\$4,814
<b>TOTAL TAXES</b>	<b>\$430.75</b>	<b>\$1,866.58</b>	<b>\$22,399</b>

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<b>Total Income</b>	<b>\$1,823.81</b>	<b>\$7,903.17</b>	<b>\$94,838</b>
<b>Minus Total Expenses</b>	<b>(1,723.52)</b>	<b>(7,468.58)</b>	<b>(89,623)</b>
<b>Minus Total Taxes</b>	<b>(430.75)</b>	<b>(1,866.58)</b>	<b>(22,399)</b>
<b>AFTER-TAX CASH</b>	<b>\$(330.46)</b>	<b>\$(1,432.00)</b>	<b>\$(17,184)</b>

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# Division of Marital Property

Property division report for Margaret Paris and Nelson Paris.

	Margaret Amount	Pct	Nelson Amount	Pct	Total Amount	
<b>Residence Equity</b>						
242 Westerly Pl	\$135,250		\$182,250		\$317,500	1
Total Residence Equity	\$135,250	43%	\$182,250	57%	\$317,500	
<b>Investments</b>						
Total Investments	\$0	0%	\$0	0%	\$0	
<b>Businesses</b>						
Paris Plumbing Supply	\$40,000		\$40,000		\$80,000	2
Total Businesses	\$40,000	50%	\$40,000	50%	\$80,000	
<b>Personal Items</b>						
Car	\$2,000		\$0		\$2,000	3
Sofa	\$1,750		\$0		\$1,750	4
Oil Painting	\$3,000		\$0		\$3,000	5
Sculpture	\$0		\$3,500		\$3,500	6
Desk	\$0		\$1,750		\$1,750	7
Total Personal Items	\$6,750	56%	\$5,250	44%	\$12,000	
<b>Subtotal Non-Retirement</b>	<b>\$182,000</b>	<b>44%</b>	<b>\$227,500</b>	<b>56%</b>	<b>\$409,500</b>	
<b>Defined Benefit Pensions</b>						
Federated Pension Plan	\$14,515		\$14,515		\$29,030	8
Total Pensions	\$14,515	50%	\$14,515	50%	\$29,030	
<b>Subtotal Retirement</b>	<b>\$14,515</b>	<b>50%</b>	<b>\$14,515</b>	<b>50%</b>	<b>\$29,030</b>	
<b>Total Assets</b>	<b>\$196,515</b>	<b>45%</b>	<b>\$242,015</b>	<b>55%</b>	<b>\$438,530</b>	
<b>Debts</b>						
Insurance policies	\$0		(\$1,593)		(\$1,593)	9
Bathroom renovations	\$0		(\$5,500)		(\$5,500)	10
Sallie Mae loan	(\$8,696)		(\$8,696)		(\$17,392)	11
Citibank Visa	(\$4,717)		\$4,717		\$0	12
American Express Platinu	(\$1,749)		\$1,749		\$0	13
Student Loan	(\$12,495)		(\$12,495)		(\$24,990)	14
Total Debt	(\$27,657)	56%	(\$21,818)	44%	(\$49,475)	
<b>Total Debts</b>	<b>(\$27,657)</b>	<b>56%</b>	<b>(\$21,819)</b>	<b>44%</b>	<b>(\$49,476)</b>	
<b>Total Property</b>	<b>\$168,858</b>	<b>43%</b>	<b>\$220,196</b>	<b>57%</b>	<b>\$389,054</b>	

Note: "Total Amount" column may not add due to rounding.

# Marital Equalization payment

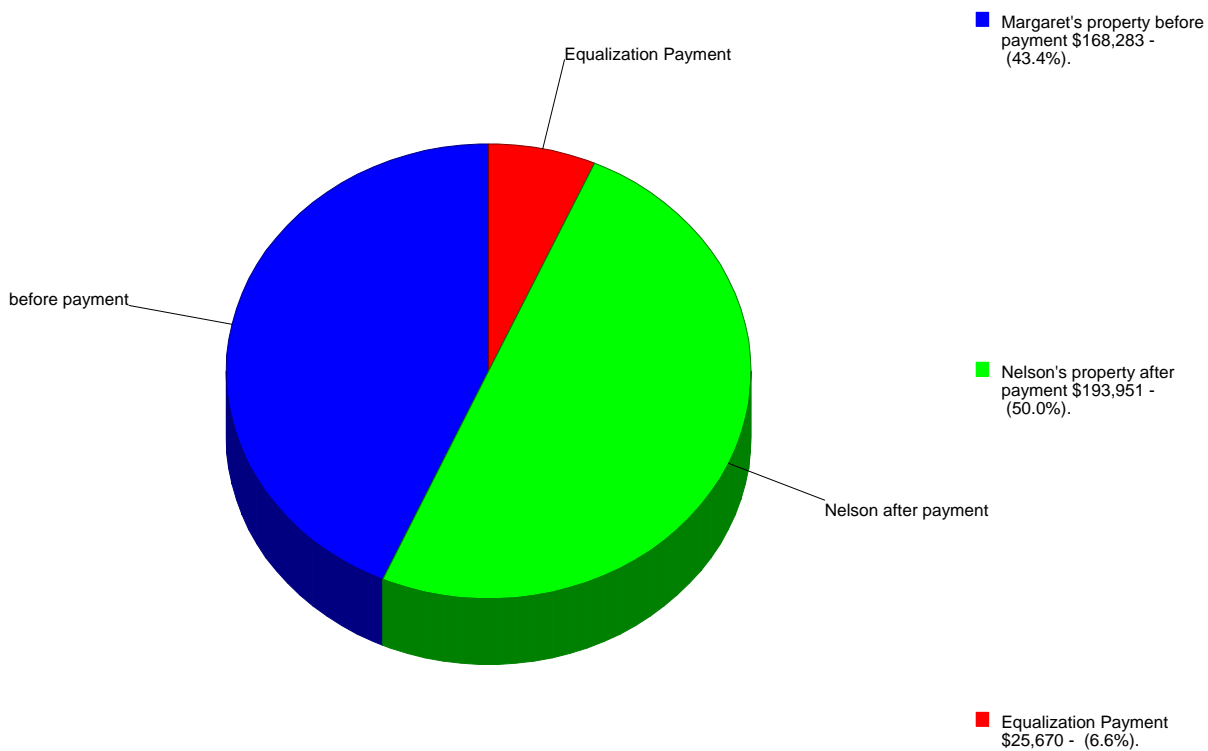
This screen lets you ask "what if" with the marital property division percent.

50 Enter the target % of marital property you wish Margaret to have. To reach that target,

Margaret \_\_\_\_\_ needs to get \$ 25,670 more in the property division.

## Analysis:

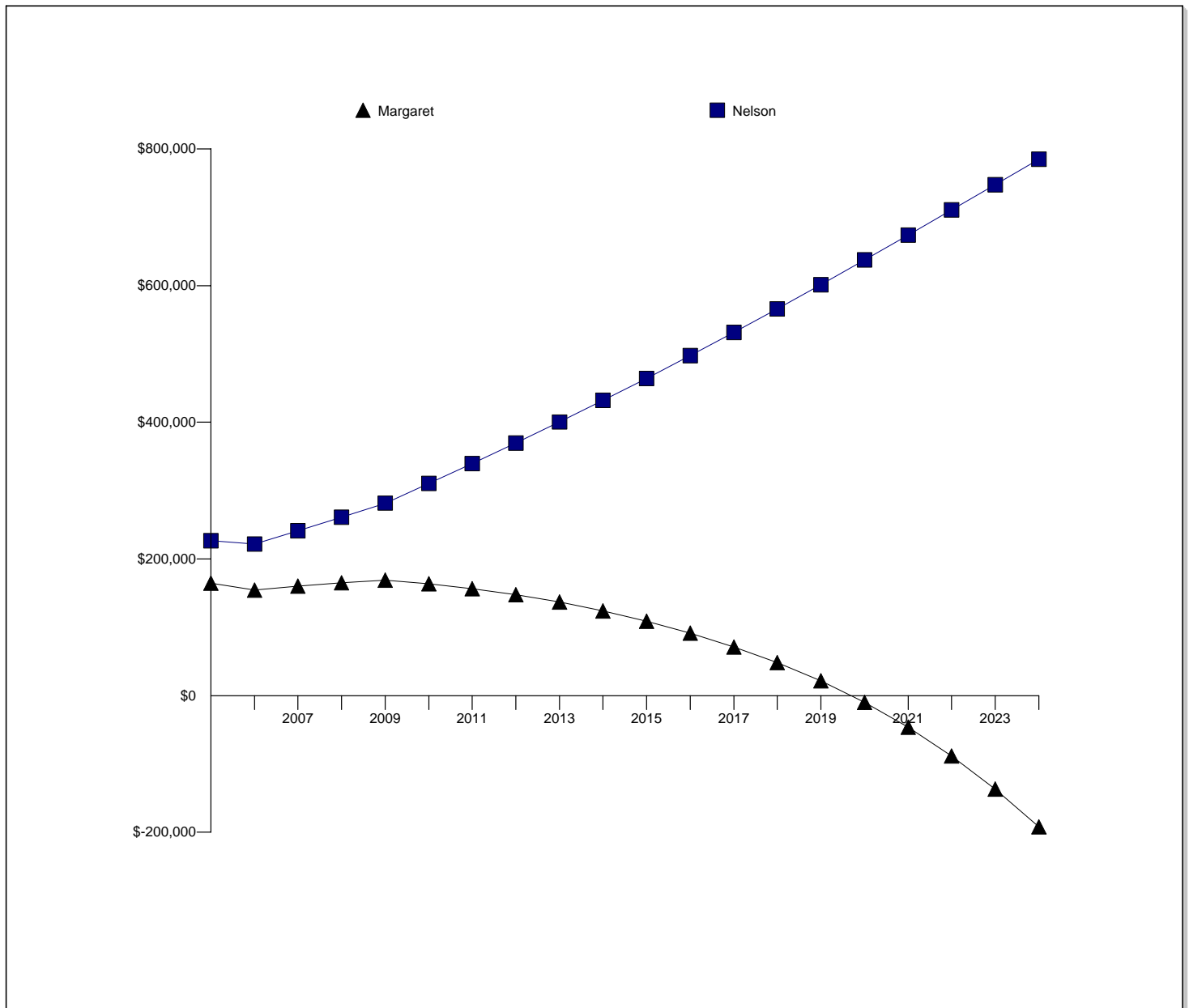
The pie chart below shows the payer's marital property *after* the equalization payment, the recipient's marital property *before* the equalization payment and the payment itself.



# Projected Net Worth Report

Projected Net Worth for Margaret Paris or Nelson Paris for 20 years.

	<b>Margaret</b>	<b>Nelson</b>		<b>Margaret</b>	<b>Nelson</b>
2005	\$ 164,830	\$ 226,639	2015	\$ 108,842	\$ 464,292
2006	\$ 154,224	\$ 221,932	2016	\$ 91,352	\$ 497,464
2007	\$ 160,308	\$ 241,244	2017	\$ 71,312	\$ 531,415
2008	\$ 165,189	\$ 261,149	2018	\$ 48,522	\$ 566,078
2009	\$ 168,784	\$ 281,645	2019	\$ 21,674	\$ 601,421
2010	\$ 163,638	\$ 310,707	2020	(\$ 9,736)	\$ 637,350
2011	\$ 156,554	\$ 339,775	2021	(\$ 46,223)	\$ 673,784
2012	\$ 147,665	\$ 369,656	2022	(\$ 88,336)	\$ 710,587
2013	\$ 136,842	\$ 400,371	2023	(\$ 136,704)	\$ 747,624
2014	\$ 123,950	\$ 431,909	2024	(\$ 192,028)	\$ 784,697



# Net Worth Spreadsheet

## Margaret Net Worth Spreadsheet

Year	Age	Fin. Assets	Cars / Furn.	Residences	Family Business	Defined Benefit	Debt	Accum. Savings	Net Worth
2005	30	0	6,750	133,724	40,000	24,625	(27,723)	(12,546)	164,830
2006	31	0	6,750	0	40,000	27,692	(27,842)	107,624	154,224
2007	32	0	6,750	0	40,000	30,759	(28,027)	110,826	160,308
2008	33	0	6,750	0	40,000	33,826	(28,289)	112,902	165,189
2009	34	0	6,750	0	40,000	36,893	(28,646)	113,787	168,784
2010	35	0	6,750	0	40,000	39,960	(29,117)	106,045	163,638
2011	36	0	6,750	0	40,000	43,027	(29,726)	96,503	156,554
2012	37	0	6,750	0	40,000	46,094	(30,500)	85,321	147,665
2013	38	0	6,750	0	40,000	49,161	(31,473)	72,404	136,842
2014	39	0	6,750	0	40,000	52,228	(32,685)	57,657	123,950
2015	40	0	6,750	0	40,000	55,295	(34,184)	40,981	108,842
2016	41	0	6,750	0	40,000	58,362	(36,029)	22,269	91,352
2017	42	0	6,750	0	40,000	61,429	(38,287)	1,420	71,312
2018	43	0	6,750	0	40,000	64,496	(41,040)	(21,684)	48,522
2019	44	0	6,750	0	40,000	67,563	(44,389)	(48,250)	21,674
2020	45	0	6,750	0	40,000	70,630	(48,449)	(78,667)	(9,736)
2021	46	0	6,750	0	40,000	73,697	(53,450)	(113,220)	(46,223)
2022	47	0	6,750	0	40,000	76,764	(59,493)	(152,357)	(88,336)
2023	48	0	6,750	0	40,000	79,831	(66,761)	(196,524)	(136,704)
2024	49	0	6,750	0	40,000	82,898	(75,494)	(246,182)	(192,028)

**Note:** Numbers are all as of "end of year."

## Nelson Net Worth Spreadsheet

Year	Age	Fin. Assets	Cars / Furn.	Residences	Family Business	Defined Benefit	Debt	Accum. Savings	Net Worth
2005	32	12,500	5,250	177,262	40,000	14,515	(34,069)	11,181	226,639
2006	33	12,500	5,250	0	40,000	16,315	(33,421)	181,288	221,932
2007	34	12,500	5,250	0	40,000	18,115	(32,814)	198,193	241,244
2008	35	12,500	5,250	0	40,000	19,915	(32,260)	215,744	261,149
2009	36	12,500	5,250	0	40,000	21,715	(31,778)	233,958	281,645
2010	37	12,500	5,250	0	40,000	23,515	(31,384)	260,826	310,707
2011	38	12,500	5,250	0	40,000	25,315	(31,317)	288,027	339,775
2012	39	12,500	5,250	0	40,000	27,115	(32,092)	316,883	369,656
2013	40	12,500	5,250	0	40,000	28,915	(33,065)	346,771	400,371
2014	41	12,500	5,250	0	40,000	30,715	(34,277)	377,721	431,909
2015	42	12,500	5,250	0	40,000	32,515	(35,777)	409,804	464,292
2016	43	12,500	5,250	0	40,000	34,315	(37,620)	443,019	497,464
2017	44	12,500	5,250	0	40,000	36,115	(39,878)	477,428	531,415
2018	45	12,500	5,250	0	40,000	37,915	(42,633)	513,046	566,078
2019	46	12,500	5,250	0	40,000	39,715	(45,980)	549,936	601,421
2020	47	12,500	5,250	0	40,000	41,515	(50,040)	588,125	637,350
2021	48	12,500	5,250	0	40,000	43,315	(55,041)	627,760	673,784
2022	49	12,500	5,250	0	40,000	45,115	(61,086)	668,808	710,587
2023	50	12,500	5,250	0	40,000	46,915	(68,353)	711,312	747,624
2024	51	12,500	5,250	0	40,000	48,715	(77,085)	755,317	784,697

**Note:** Numbers are all as of "end of year."

# Key Entries and Assumptions

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This report presents the key assumptions behind the income and asset projections for Margaret Paris and Nelson Paris.

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## Key Rates

1. Inflation. . . . . 3.1 %
2. After-tax rate of return on Accumulated Savings (reinvested income). . . . . 3.0 %
3. Cost of borrowing (%) for net deficits. . . . . 8.0 %

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## Plan Start Date

1. The start year for plan is 2005.

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## Taxes

1. Federal taxes are calculated on a detailed basis using the tax laws for each year, including Earned Income Credit, Alternative Minimum tax, and phase-outs currently enacted.
2. Taxes for Margaret Paris
  - Federal and state filing status for 2005. . . . . Single
  - Filing status for subsequent years. . . . . Single
  - State taxes are estimated based on an abbreviated version of the New York State tax form.
3. Taxes for Nelson Paris
  - Federal and state filing status for 2005. . . . . Single
  - Filing status for subsequent years. . . . . Single
  - State taxes are estimated based on an abbreviated version of the New York State tax form.

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## Assumptions Relating to Children

	<u>Custody</u>	<u>Tax Exemption</u>
1. Justine.. . . . .	Margaret	Margaret

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## Assumptions Relating to Child Support

1. No child support is entered.

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## Assumptions Relating to Alimony

1. Nelson paying alimony through 2009. . . . . \$ 1,000 per month

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## Residence Assumptions - 242 Westerly Pl

1. Market Value. . . . . \$700,000
2. Rate of appreciation of residence. . . . . With Inflation
3. This residence will be sold in 2006.
4. There is a first mortgage with a current mortgage balance of \$335,000.
5. This mortgage will be paid by Margaret.
6. There is a second mortgage with a current mortgage balance of \$47,500.
7. This mortgage will be paid by Margaret.

---

## Assumptions Relating to Wages

	<u>Margaret</u>	<u>Nelson</u>
1. Wage amount and period. . . . .	\$54,838 / year	\$2,000 / month
2. Rate of increase of wages. . . . .	With Inflation	With Inflation
3. Retirement age. . . . .	65	65

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## Assumptions Relating to Cash & Investments

1. Chase [Checking]: The current market value is \$4,000.
2. Chemical [Checking]: The current market value is \$12,500.
3. Bank of America [Money market]: The current market value is \$2,000.
4. Investment # 4: The current market value is \$0.

---

### **Assumptions Relating to Defined Benefit Pensions**

1. Federated Pension Plan.

The plan is owned by Margaret Paris.

The monthly benefit specified by the plan administrator is \$1,231.

This assumes the employee works until the cut-off date and begins receiving payments at age 65.

The discount rate is 4.64%.

We are using mortality table GAR-94.

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### **Assumptions Relating to Debts**

1. Insurance policies. The current balance is \$1,593. The current rate is 0.00%.  
No monthly payment has been entered.
2. Bathroom renovations. The current balance is \$5,500. The current rate is 3.00%.  
The monthly payment is \$75.00.
3. Sallie Mae loan. The current balance is \$17,392. The current rate is 4.50%.  
The monthly payment is \$88.00.
4. Citibank Visa. The current balance is \$9,433. The current rate is 18.00%.  
The monthly payment is \$95.00.
5. American Express Platinu. The current balance is \$3,498. The current rate is 0.00%.  
The monthly payment is \$18.00.
6. Student Loan. The current balance is \$24,989. The current rate is 4.50%.  
The monthly payment is \$92.00.

# "What-If" Alimony and Child Support

After-tax cash projections for Margaret Paris and Nelson Paris, for alimony paid by Nelson to Margaret.

What-If	Amount (\$/mo.)	Through (year)
Alimony:	<u>500</u>	<u>2009</u>
Child Support:	<u>1,000</u>	<u>2023</u>

## Results:

Year	Annual After-Tax Cash (*)		
	Margaret	Nelson	Combined
2005	<u>-8,901</u>	<u>3,055</u>	<u>-5,846</u>
2006	<u>-10,468</u>	<u>3,317</u>	<u>-7,151</u>
2007	<u>-12,986</u>	<u>3,616</u>	<u>-9,370</u>
2008	<u>-15,346</u>	<u>3,911</u>	<u>-11,435</u>
2009	<u>-17,878</u>	<u>4,210</u>	<u>-13,668</u>
2010	<u>-24,202</u>	<u>8,392</u>	<u>-15,810</u>
2011	<u>-27,705</u>	<u>8,171</u>	<u>-19,534</u>
2012	<u>-31,276</u>	<u>9,255</u>	<u>-22,021</u>
2013	<u>-35,178</u>	<u>9,700</u>	<u>-25,478</u>
2014	<u>-39,434</u>	<u>10,156</u>	<u>-29,278</u>
2015	<u>-44,076</u>	<u>10,664</u>	<u>-33,412</u>
2016	<u>-49,137</u>	<u>11,154</u>	<u>-37,983</u>
2017	<u>-54,644</u>	<u>11,686</u>	<u>-42,958</u>
2018	<u>-60,645</u>	<u>12,214</u>	<u>-48,431</u>
2019	<u>-67,181</u>	<u>12,784</u>	<u>-54,397</u>
2020	<u>-74,282</u>	<u>13,360</u>	<u>-60,922</u>
2021	<u>-81,927</u>	<u>14,060</u>	<u>-67,867</u>
2022	<u>-90,300</u>	<u>14,706</u>	<u>-75,594</u>
2023	<u>-99,423</u>	<u>15,372</u>	<u>-84,051</u>
2024	<u>-121,335</u>	<u>28,059</u>	<u>-93,276</u>

(\*) The After-Tax Cash calculation excludes down payments, refinancings, and income from sales of residences.

# Alimony After-Tax

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The total alimony payments are \$60,000.

The total after-tax cost of the alimony to the payer is \$45,428.

The total net benefit of the alimony to the recipient, after paying taxes, is \$42,352.

There is a net tax *loss* of \$3,076 due to the alimony payments.

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## Analysis:

The chart below shows the net tax savings to alimony.

Numbers in parentheses are negative -- that is, net tax losses.

Year	Net Tax Savings Due to alimony		
	(a) Nelson's Tax Reduction Due to alimony	(b) Margaret's Tax Increase Due to alimony	(c) Net tax change Due to alimony (a) - (b)
2005	\$3,000	\$3,488	(\$488)
2006	\$2,968	\$3,550	(\$582)
2007	\$2,915	\$3,620	(\$705)
2008	\$2,867	\$3,520	(\$653)
2009	\$2,822	\$3,470	(\$648)
Total tax svgs/pmts:	\$14,572	\$17,648	(\$3,076)
Total payments made:	\$60,000	\$60,000	
Cost/Inc after taxes:	\$45,428	\$42,352	

---

## Explanation of Analysis:

When alimony is paid, the payer gets a tax deduction and the recipient pays tax on the alimony income.

The tax deduction is a benefit to the payer (Nelson). We calculate Nelson's tax with the alimony deduction. Then we calculate Nelson's tax as if there were no alimony payment. The difference is Nelson's tax benefit due to the alimony payment.

Note that we do not simply apply a marginal tax rate to the alimony amount. We do a complete tax calculation. This counts the impact of the alimony deduction on exemption phase-outs, itemized deduction phase-outs, the Alternative Minimum Tax, etc., and therefore it is the most accurate way to calculate the tax benefit.

We then do a similar set of calculations for Margaret, to find the extra tax that Margaret is paying due to the alimony income.

We then subtract Margaret's tax cost from Nelson's tax benefit, to get the net tax benefit.

Typically, the payer is in a higher tax bracket than the recipient. This means that the payer's tax savings is more than the recipient's tax cost. So there is a net tax benefit.

In this case, Margaret, after alimony payments, is in a higher tax bracket than Nelson, so there is actually a net tax loss due to alimony payments.

# Alimony Trade-Off

This screen allows you to optimize the allocation between alimony and child support for taxes.

You specify a minimum child support amount (which can be zero). You also specify the total combined payment (alimony + child support). We will then increment the alimony amount from zero to the combined minus the minimum child support amount.

We will show combined after-tax income, and also combined tax, for ten allocations in the specified range.

**Note:** This will work only if the filing status in the current year is not "joint."

The optimum allocation is that which maximizes combined total income -- and minimizes combined tax.

## Child Support:

"X" to use actual monthly child support (\$0).

Or, enter child monthly support to use:                     870

## Combined Payments:

Enter combined child support and alimony to use (monthly):. .                     2,000

## Report:

To optimize, look in the "Combined" columns for the highest combined income and lowest combined taxes.

Support	Alimony	After-Tax Cash			Total Taxes		
		Margaret	Nelson	Combined	Margaret	Nelson	Combined
<u>2,000</u>	<u>0</u>	<u>-631</u>	<u>-5,071</u>	<u>-5,702</u>	<u>17,846</u>	<u>16,866</u>	<u>34,712</u>
<u>1,875</u>	<u>125</u>	<u>-1,227</u>	<u>-4,540</u>	<u>-5,767</u>	<u>18,442</u>	<u>16,335</u>	<u>34,777</u>
<u>1,750</u>	<u>250</u>	<u>-1,761</u>	<u>-4,008</u>	<u>-5,769</u>	<u>18,976</u>	<u>15,803</u>	<u>34,779</u>
<u>1,625</u>	<u>375</u>	<u>-2,356</u>	<u>-3,477</u>	<u>-5,833</u>	<u>19,571</u>	<u>15,272</u>	<u>34,843</u>
<u>1,500</u>	<u>500</u>	<u>-2,901</u>	<u>-2,945</u>	<u>-5,846</u>	<u>20,116</u>	<u>14,740</u>	<u>34,856</u>
<u>1,375</u>	<u>625</u>	<u>-3,496</u>	<u>-2,413</u>	<u>-5,909</u>	<u>20,711</u>	<u>14,208</u>	<u>34,919</u>
<u>1,250</u>	<u>750</u>	<u>-4,043</u>	<u>-1,881</u>	<u>-5,924</u>	<u>21,258</u>	<u>13,676</u>	<u>34,934</u>
<u>1,125</u>	<u>875</u>	<u>-4,638</u>	<u>-1,350</u>	<u>-5,988</u>	<u>21,853</u>	<u>13,145</u>	<u>34,998</u>
<u>1,000</u>	<u>1,000</u>	<u>-5,184</u>	<u>-819</u>	<u>-6,003</u>	<u>22,399</u>	<u>12,614</u>	<u>35,013</u>
<u>870</u>	<u>1,130</u>	<u>-5,798</u>	<u>-411</u>	<u>-6,209</u>	<u>23,013</u>	<u>12,206</u>	<u>35,219</u>

# Alimony Present Value ("Buyout")

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This report shows the present value of Alimony for Margaret Paris and Nelson Paris.

The present value of Alimony is ..... \$ 35,697 to Margaret.

The present value of Alimony is ..... \$ 35,727 to Nelson.

## Explanation:

The calculation is based on the following assumptions

1. Pre-tax interest rates (rates of return) on investment.

5.00 Pre-tax rate of return for Margaret.

5.00 Pre-tax rate of return for Nelson.

2. Marginal tax rates.

Marginal federal 25.00 and state 10.50 tax rates for Margaret.

Marginal federal 25.00 and state 10.44 tax rates for Nelson.

## The buyout amount is calculated as follows:

1. Calculate Monthly Discount Rate = Rate of Return on Investment \* (1 - (Federal Tax Rate + State Tax Rate)) / 12.

0.27 % Monthly Discount Rate (%) for Margaret.

0.27 % Monthly Discount Rate (%) for Nelson.

2. Calculate Monthly Discount Factor = 1/(1 + (Monthly Discount Rate (%) \* 0.01)).

0.9973 Discount Factor for Margaret.

0.9973 Discount Factor for Nelson.

3. Reduce for tax deduction or tax payable, and apply discount factors.

After-tax value of monthly payment = Monthly Payment \* (1-(Fed tax rate + State Tax Rate)).

Present Value of 1st month payment = After-Tax Value \* Monthly Discount Factor.

Present Value of 2nd month payment = After-Tax Value \* Monthly Discount Factor squared.

Present Value of 3rd month payment = After-Tax Value \* Monthly Discount Factor cubed.

And so on, for each monthly payment.

Present value of each year's payments is the sum of the present values of the monthly payments.

Total present value is the sum of the present values of each year's payments.

Year	Margaret			Nelson	
	Annual Payment	After-tax Value	Present Value	After-tax Value	Present Value
2005	12,000	7,740	7,606	7,747	7,613
2006	12,000	7,740	7,365	7,747	7,372
2007	12,000	7,740	7,132	7,747	7,138
2008	12,000	7,740	6,906	7,747	6,912
2009	12,000	7,740	6,687	7,747	6,692
TOTAL:			35,697		35,727

# After-Tax Income on Sale of 242 Westerly PI

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This report details the income, tax, and after-tax income on the sale of 242 Westerly PI.

## I. Calculating Income on Sale of 242 Westerly PI:

1. Current Value of 242 Westerly PI. . . . .	\$700,000
2. Times: Appreciation of 3.100% per year for 1 Year. . . . .	1.031
3. Equals: Sale Price of 242 Westerly PI. . . . .	\$700,000
4. Less: First Mortgage Balance on Sale Date. . . . .	\$338,484
5. Less: Second Mortgage Balance on Sale Date. . . . .	\$50,530
6. Less: Expense of Sale. . . . .	\$33,000
7. Equals: Equity After Mortgages and Expenses. . . . .	\$277,986
8. Percent of Equity to Margaret. . . . .	43.00%
9. Percent of Equity to Nelson. . . . .	57.00%
10. Income on Sale, for Margaret (line 7 * line 8).. . . . .	\$119,534
11. Income on Sale, for Nelson (line 7 * line 9).. . . . .	\$158,452

## II. Estimating Tax Payable on Sale of 242 Westerly PI.

	<u>Margaret</u>	<u>Nelson</u>
1. Sale Price of 242 Westerly PI. . . . .	\$301,000	\$399,000
2. Less: Expense of Sale. . . . .	\$14,190	\$18,810
3. Equals: Amount Realized.. . . .	\$286,810	\$380,190
4. Less: Adjusted Basis.. . . .	\$0	\$520,000
5. Equals: Potentially Taxable Gain.. . . .	\$0	\$147,000
6. Less: Exclusion Amount.. . . .	\$250,000	\$250,000
7. Equals: Taxable Gain.. . . .	\$0	\$0
8. Federal Tax Payable (additional tax vs. home not sold) (*). . . . .	\$0	\$0
9. Estimated State Tax Payable (addt'l vs. home not sold). . . . .	\$0	\$0

## III. Estimating After-Tax Income on Sale of 242 Westerly PI.

	<u>Margaret</u>	<u>Nelson</u>
1. Income on Sale (from Sections I.10 and I.11 above). . . . .	\$119,534	\$158,452
2. Less: Estimated Incremental Tax (from Sec II.8 & 9 above). . . . .	\$0	\$0
3. Equals: Estimated After-Tax Income on Sale. . . . .	\$119,534	\$158,452

(\*) Taxes may increase because of the loss of the mortgage deduction as well as gain on sale.

# Pension Valuation Report

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This valuation is for the plan: Federated Pension Plan.

This report values the plan as of the evaluation date, which is: 01/01/2004.

Based on the information entered (see below), the value of the pension as of the evaluation date is:

\$37,589, using the RP-2000 mortality tables and a gender-specific approach.

As of 01/01/2004, 74.17% of this pension is so-called 'marital property.'

The "marital amount" is typically the amount the judge will divide. (The rest stays with the employee.)

Using a gender-specific approach, the marital amount of the pension plan is \$27,880 (that is, 74.17% of \$37,589).

Using a gender-specific approach, if the judge divides the pension 50/50, for example, then \$13,940.00 (half of \$27,880) would be awarded to each spouse.

These comments about marital property apply in most states, even community property states.

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## Value of Pension at Retirement:

The value of the pension is \$210,394 (gender-specific approach) as of regular retirement age.

This is typically more than the value as of the evaluation date because, like money in a bank account, a pension's value increases over time.

Knowing the value at earliest retirement age tends to be most useful if the worker is near retirement, or is likely to reach retirement with this company.

If the non-worker spouse is considering taking a share of the payout, as opposed to a cash buyout today, this number helps both spouses see what that payout might be.

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## This report is based on the following data entered:

### Key Dates:

- 09/01/1975 Employee's birth date.
- 08/26/1990 Date the employee was married.
- 4,876 Number of days from marriage to separation.
- 1/1/1986 Date the employee started in the plan.
- 01/01/2004 Date the employment stopped being 'marital.'  
(This is usually the separation date).
- 01/01/2004 Date to evaluate the plan.  
(This should be the date on the pension benefits administrator's statement).
- 65 Employee's regular retirement age.
- 62 Employee's earliest retirement age.
- NO Is the employee already retired?

**The Plan:**

- \$1,231 Monthly benefit, provided by plan administrator, at "as if" retirement date.
  - 1.0% Cost of living adjustment (COLA) percent.
  - 4.64% Interest rate (also known as the "discount rate").
- 

**Calculation Options Selected:**

The pension benefit and marital portion are calculated "as if" the employee works until the cut-off date.

"Cut-off" means the date after which the plan is no longer marital. This is typically the separation date.

The pension's value is calculated assuming the employee retired or will retire on the regular retirement date.

The employee is a female.

# Tax Calculation

Taxes for Margaret Paris in 2005 are \$22,399, and taxes for Nelson Paris are \$12,614.

<b>Margaret</b>	<b>Nelson</b>	
Single	Single	Filing Status in 2005
2	1	Number of exemptions
<b>Income:</b>		
54,838	24,000	Wages and salary.
0	0	Taxable interest income.
0	0	Taxable dividend income.
12,000	0	Alimony income.
28,000	28,000	Business and farm income.
0	0	Capital gain taxable.
0	0	Other gains and losses.
0	0	Taxable IRA and pension income.
0	0	Rent, royalty, partnership, S corporation.
0	0	Social Security taxable.
0	0	Other income.
94,838	52,000	Taxable gross income.
<b>Adjustments:</b>		
0	0	IRA deduction.
0	0	Moving expenses.
1,978	1,978	Deduction of 1/2 of self-employment tax.
0	0	Part of health insurance for self-employed people.
0	12,000	Alimony paid.
0	0	Interest on education loans.
0	0	Other deductions.
1,978	13,978	Total adjustments.
92,860	38,022	Adjusted Gross Income ("AGI") = gross income - total adjustments).
<b>Itemized Deductions:</b>		
795	0	Deductible medical expenditures.
6,093	2,701	State income taxes.
0	0	Local income taxes.
7,540	0	Property taxes.
20,076	0	Mortgage interest.
500	300	Charitable contributions.
1,000	324	Miscellaneous, subject to 2% AGI threshold.
0	0	miscellaneous, after 2% AGI threshold.
0	0	Miscellaneous, not subject to 2% AGI threshold.
35,004	3,001	Itemized deductions before phase-out.
35,004	3,001	Itemized deductions after phase-out.
5,000	5,000	Compare: standard deduction.

Margaret

Nelson

**Exemptions:**

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6,400	3,200	Deduction for exemptions before phase-out.
6,400	3,200	Deduction for exemptions after phase-out.

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**Tax Before Credits and Other Taxes:**

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51,456	29,822	Taxable Income = AGI - greater of itemized or standard deductions - exemptions.
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9,534	4,121	Tax before credits and other taxes (from tax table or formula).
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**Non-refundable Credits:**

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0	0	Child care credit.
0	0	Hope education credit.
0	0	Lifetime learning credit.
0	0	Child credit, after phase-out, non-refundable portion.

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0	0	Total non-refundable credits (reduce tax, but not below zero).
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**Refundable Credits:**

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100	0	Child credit, after phase-out, refundable portion.
0	0	Earned income credit.

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100	0	Total refundable credits (can reduce tax below zero and generate a payment from the IRS).
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**Other Taxes on Form 1040:**

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0	0	Tax on retirement plan premature distribution.
0	0	Alternative minimum tax.
0	0	Lump-sum distribution 5- or 10- year averaging.
3,956	3,956	Self-employment tax.

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**Total Federal Income Tax:**

= tax before credits and other taxes  
- total nonrefundable credits (down to zero)  
- total refundable credits  
+ other taxes on Form 1040

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13,390	8,077	Total Federal Income Tax.
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**Taxes Not on Form 1040:**

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3,400	1,488	FICA Taxes.
795	348	Medicare Taxes.
4,814	2,701	State Income Tax (NY: 10.5% of income).

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<b>22,399</b>	<b>12,614</b>	<b>Total Taxes: Total taxes.</b>
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## State Child Support Guidelines



California



Nevada



Connecticut



New Jersey



Florida



New York



Georgia



North Carolina



Illinois



Pennsylvania



Maryland



Rhode Island



Massachusetts



Texas



Minnesota



Virginia



Mississippi



Washington



Missouri

# Family Law Software, Inc.

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## State Financial Affidavits



Connecticut  
Financial Affidavit JD-FM-6



New Jersey  
Case Information Statement



New York  
Net Worth Statement DRL236



Pennsylvania  
Income and Expenses



Rhode Island Financial Affidavit  
Expenses & Income Statement  
Trial Memorandum