

Child Support & Spousal Support Report

Prepared for John Smith and Anna Harris

by Anna Turney from Ditcher, Quick & Hyde on May 24, 2021

Calculation Inputs

JOHN		MALE, 41, Resident Of Alberta
Income		
T4 Employment		\$150,000
Special Expenses		
Child Care		\$2,800
ANNA		FEMALE, 39, Of Alberta
Income		
T4 Employment		\$15,000

Children	Age	Lives With	Claim Support	Benefits
Samantha	2	Shared	Yes	Shared

Youngest child attends full time school 5 years and finishes high 16 years from the date of separation.

Dependant credit claimed by Anna. Child benefits are shared by both parties. Complete tax profile information (credits, deductions & benefits) is set out at the end of this report.

Child Support Guidelines (CSG)

	John	Anna
Annual Guideline Income	\$150,000	\$15,000
CSG Table Amount (current)	\$1,318	\$128
Child Support (Table)	\$1,190	0
Special Expenses (s. 7 Monthly)	\$233	\$0
Child Support (s. 7 Payment)	Support Scenarios (below)	

Spousal Support Advisory Guidelines (SSAG)

Length of marriage or cohabitation: 10 years

Recipient's age at separation: 39 years

With Children Formula:



The formula results in a range for spousal support of \$2,773 to \$3,706 per month for a minimum duration of 5 years and a maximum duration of 16 years from the date of separation, subject to review and possibly variation.

Support Scenarios

	Net Income Agreed Spousal		Net Income Low Spousal		Net Income High Spousal	
	John	Anna	John	Anna	John	Anna
Gross Monthly Income	\$12,500	\$1,250	\$12,500	\$1,250	\$12,500	\$1,250
Taxes & Deductions	(\$2,604)	(\$315)	(\$2,435)	(\$454)	(\$2,268)	(\$596)
Benefits & Credits	\$167	\$318	\$174	\$282	\$182	\$257
Special Expenses	(\$233)	\$0	(\$233)	\$0	(\$233)	\$0
Spousal Support	(\$2,773)	\$2,773	(\$3,242)	\$3,243	(\$3,706)	\$3,707
Child Support (s.3)	(\$1,190)	\$1,190	(\$1,190)	\$1,190	(\$1,190)	\$1,190
Child Support (s.7)	\$43	(\$43)	\$48	(\$48)	\$52	(\$52)
Net Disposable Income	\$5,910	\$5,173	\$5,621	\$5,463	\$5,336	\$5,756
Special Expenses % Share	70.70%	29.30%	67.30%	32.70%	64.00%	36.00%

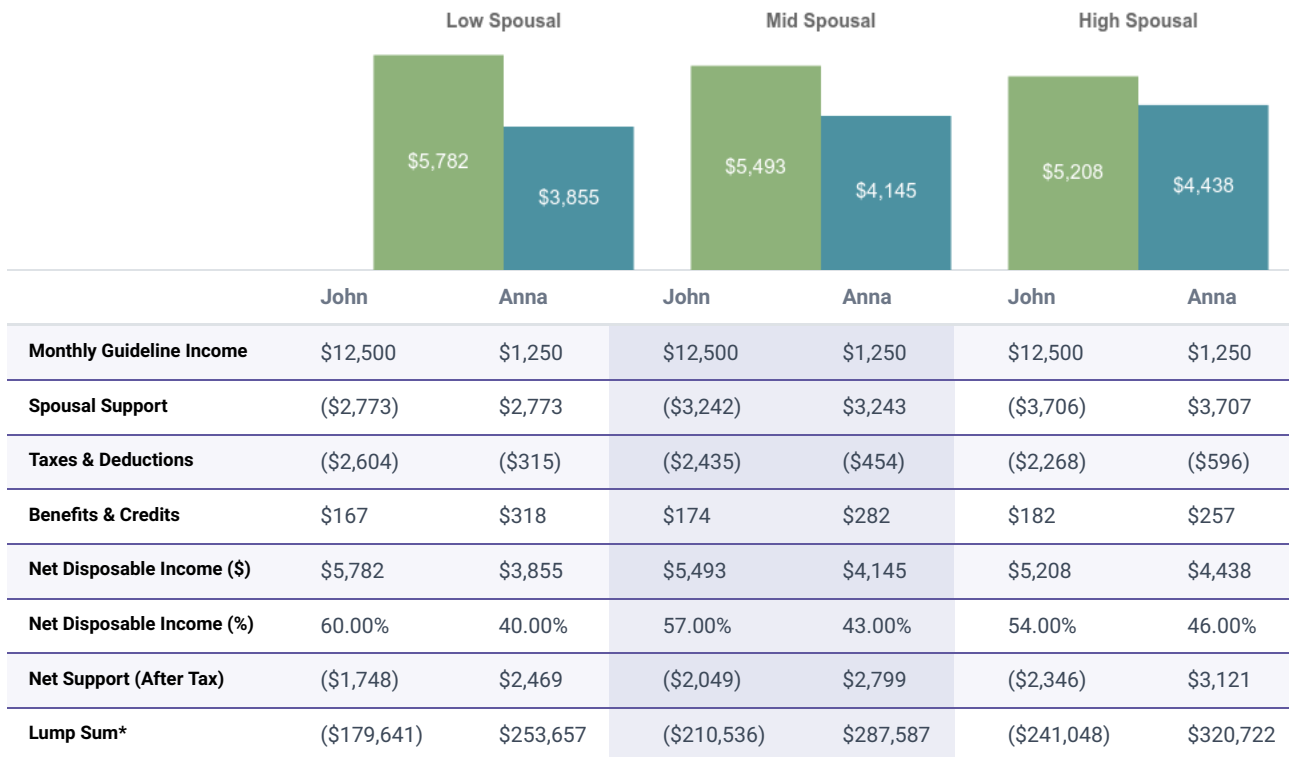
Child Support (s. 3 CSG) Calculation Details

	John	Anna
Employment Income	\$150,000	\$15,000
Line 15000 Income	\$0	\$0
CS Guideline Income	\$150,000	\$15,000
Eligible Children	1	1
Table Child Support (Monthly)	\$1,318	\$128
Net Child Support (Monthly)	(\$1,190)	\$1,190

Special Expenses (s. 7 CSG) Calculation Details

	Expenses with Low Spousal		Expenses with Mid Spousal		Expenses with High Spousal	
						
	John	Anna	John	Anna	John	Anna
Total Expenses (Annual)	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800
Expenses Paid (Annual)	\$2,800	\$0	\$2,800	\$0	\$2,800	\$0
Change in Benefits	\$45	\$0	\$45	\$0	\$45	\$0
Change in Taxes	\$1,008	\$0	\$1,008	\$0	\$1,008	\$0
Net Expenses Paid	\$1,747	\$0	\$1,747	\$0	\$1,747	\$0
Guideline Income	\$150,000	\$15,000	\$150,000	\$15,000	\$150,000	\$15,000
Spousal Support (Annual)	(\$33,272)	\$33,272	(\$38,910)	\$38,910	(\$44,478)	\$44,478
Adjusted Income	\$116,728	\$48,272	\$111,090	\$53,910	\$105,522	\$59,478
Share of Expenses (%)	70.70%	29.30%	00.00%	00.00%	64.00%	36.00%
Share of Expenses (\$)	\$1,235	\$512	\$1,176	\$571	\$1,118	\$629
Expense Support (Annual)	\$512	(\$512)	\$571	(\$571)	\$629	(\$629)
Expense Support (Avg. Monthly)	\$43	(\$43)	\$48	(\$48)	\$52	(\$52)

Spousal Support (SSAG) Calculation Details



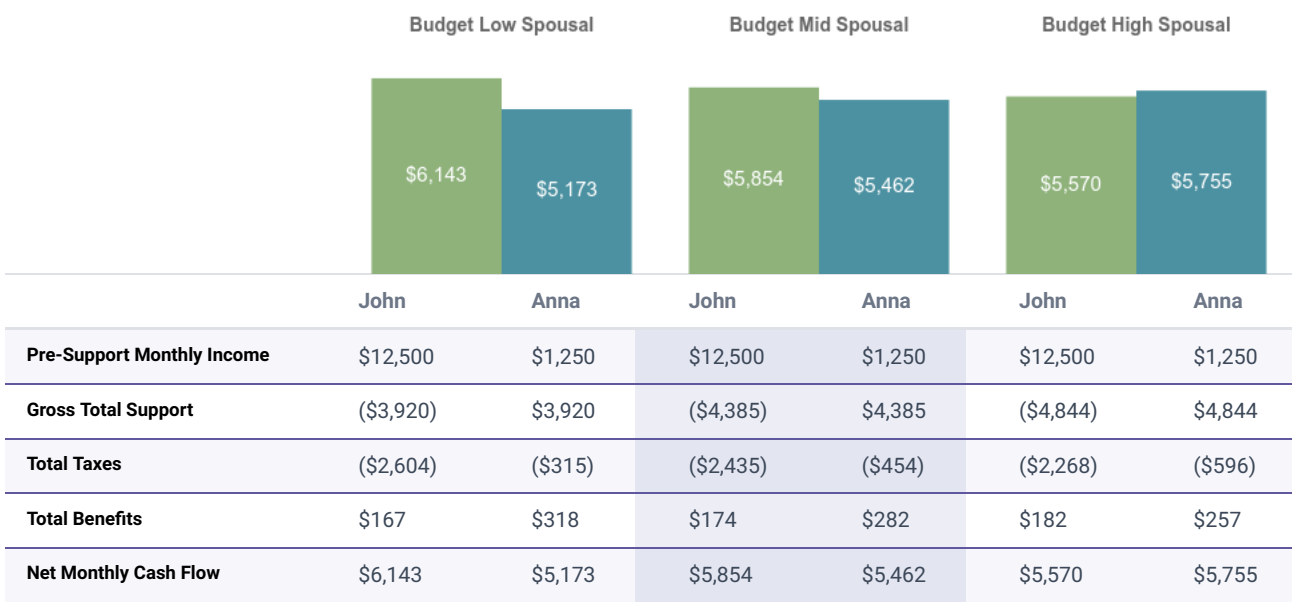
***Lump Sum = net present value:** The net present value of spousal support, i.e. lump sum support, is calculated based on an estimated duration of 126 months and applying a 4% discount rate to approximate future inflation. This lump sum calculation assumes the lump sum payment is non-deductible and non-taxable to the payor/recipient, respectively. Note that this calculation assumes support payments, tax rates and government benefits remain constant for the estimated duration of support.

SSAG Issues: The following issues should be taken into consideration when interpreting SSAG formula results: entitlement to support; proper position within the ranges; restructuring; exceptions; and ceilings and floors (see end of this report).

Spousal Support Duration

Duration of Relationship	10
Age at Separation	39
Years Until Full-Time School	5
Years Until End of School	16
Over 20 Year Relationship	No
Rule of 65	No
Duration of Support	5 to 16 years

Net Cash-Flow Analysis



Exceptions, Ceilings & Floors

N/A



Tax Profiles

JOHN SMITH	Male, 41, Resident Of Alberta		
SSAG Spousal Scenario	Low	Mid	High
Income			
T4 Employment	\$150,000	\$150,000	\$150,000
Line 15000 Income	\$150,000	\$150,000	\$150,000
Tax & Deductions			
Taxes & Deductions (Annual)	\$31,249	\$29,220	\$27,215
Federal Tax	\$18,143	\$16,677	\$15,229
Provincial Tax	\$9,050	\$8,487	\$7,930
CPP & EI	\$4,056	\$4,056	\$4,056
Taxes & Deductions (Monthly)	\$2,604	\$2,435	\$2,268
Line 26000 Income	\$113,638	\$108,000	\$102,432
Federal Tax Deductions			
Child Care Expenses (s. 7)	\$2,800	\$2,800	\$2,800
Enhanced CPP or QPP	\$291	\$291	\$291
Provincial Tax Deductions			
Child Care Expenses (s. 7)	\$2,800	\$2,800	\$2,800
Enhanced CPP or QPP	\$291	\$291	\$291
Federal Tax Credits			
Basic Personal Amount	\$13,808	\$13,808	\$13,808
CPP or QPP	\$2,876	\$2,876	\$2,876
EI Premiums	\$890	\$890	\$890
Canada Employment	\$1,257	\$1,257	\$1,257
Climate Action Incentive	\$0	\$0	\$0
Provincial Tax Credits			
Basic Personal Amount	\$19,369	\$19,369	\$19,369
CPP or QPP	\$2,876	\$2,876	\$2,876
EI Premiums	\$890	\$890	\$890
Canada Employment	\$1,257	\$1,257	\$1,257
Climate Action Incentive	\$0	\$0	\$0

ANNA HARRIS	Female, 39, Resident Of Alberta		
SSAG Spousal Scenario	Low	Mid	High
Income			
T4 Employment	\$15,000	\$15,000	\$15,000
Line 15000 Income	\$15,000	\$15,000	\$15,000
Tax & Deductions			
Taxes & Deductions (Annual)	\$3,776	\$5,451	\$7,150
Federal Tax	\$2,045	\$3,157	\$4,298
Provincial Tax	\$867	\$1,431	\$1,988
CPP & EI	\$864	\$864	\$864
Taxes & Deductions (Monthly)	\$315	\$454	\$596
Line 26000 Income	\$48,215	\$53,853	\$59,421
Federal Tax Deductions			
Enhanced CPP or QPP	\$58	\$58	\$58
Provincial Tax Deductions			
Enhanced CPP or QPP	\$58	\$58	\$58
Federal Tax Credits			
Basic Personal Amount	\$13,808	\$13,808	\$13,808
Eligible Dependant	\$13,808	\$13,808	\$13,808
CPP or QPP	\$569	\$569	\$569
EI Premiums	\$237	\$237	\$237
Canada Employment	\$1,257	\$1,257	\$1,257
Canada Workers Benefit	\$0	\$0	\$0
Climate Action Incentive	\$0	\$0	\$0
Provincial Tax Credits			
Basic Personal Amount	\$19,369	\$19,369	\$19,369
Eligible Dependant	\$19,369	\$19,369	\$19,369
CPP or QPP	\$569	\$569	\$569
EI Premiums	\$237	\$237	\$237
Canada Employment	\$1,257	\$1,257	\$1,257
Climate Action Incentive	\$0	\$0	\$0

Canada Child Benefit	\$2,001	\$2,091	\$2,180
Total Federal Benefits	\$2,001	\$2,091	\$2,180
Provincial Benefits			
	N/A		
Total Provincial Benefits	\$0	\$0	\$0

Federal Benefits			
Canada Child Benefit	\$3,450	\$3,253	\$3,058
GST/HST Credit	\$144	\$3	\$0
Total Federal Benefits	\$3,594	\$3,256	\$3,058
Provincial Benefits			
Alberta Child & Family Benefit	\$218	\$122	\$27
Total Provincial Benefits	\$0	\$0	\$0

 denotes amounts that have been manually added by the user
 denotes amounts where the default value been overridden by the user

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