

A CLIENT PLANNING WORKSHEET

# The 2026 NC Divorce Cost Calculator

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A fill-in worksheet for estimating what your case will really cost — mediation, collaborative, or court.

## WHAT YOU'LL LEAVE WITH

A realistic dollar figure to set aside for your case — instead of a guess — compared side by side across all three paths to resolution.

## WORKSHEET OVERVIEW

## What This Calculator Does

### DIRECT ANSWER

#### How much does a divorce cost in North Carolina in 2026?

A negotiated settlement with mediation typically costs **\$5,000–\$20,000 combined** across both spouses (roughly \$2,500–\$10,000 per side). Full litigation runs **\$6,000–\$40,000+ per spouse**, with high-conflict or complex-asset cases (a business, multiple properties, etc.) starting around **\$80,000 per side**. The path you choose — not the courtroom itself — is the biggest cost decision you will make.

### HOW TO USE THIS CALCULATOR

This worksheet works whether you hire Cape Fear Family Law or any other North Carolina attorney. Print it or type into it. Ask any attorney you interview for their hourly rate and retainer, write the numbers into the blanks, add each column, and compare the paths side by side. You'll leave with a realistic number to set aside — instead of a guess.

### THE ONE TRAP TO AVOID

Many websites quote “total case cost” without telling you whether that's one spouse or both. Every spouse retains their own independent counsel — so when a generic blog says a divorce costs \$10,000, each side may be paying that. Every figure below is labeled per spouse or combined so you're never comparing apples to invoices.

**PATH 1**

**Negotiation & Mediation**

Typical: \$2,500–\$10,000 per spouse

This is the out-of-court path: your attorney negotiates a Separation Agreement and Property Settlement (SAPS), and if you hit a wall, a certified family law mediator helps both sides get to yes in a single structured day. Mediation can happen voluntarily before anyone files — and if you file for equitable distribution or child custody, most NC courts will order you to mediate before you ever see a trial calendar.

COST LINE ITEM	TYPICAL 2026 RANGE	YOUR ESTIMATE
<p><b>Initial attorney retainer</b></p> <p>Your attorney's opening deposit against hourly work; ask for the number in writing</p>	<b>\$2,500 – \$5,000</b>	\$ _____
<p><b>Attorney negotiation &amp; SAPS drafting</b></p> <p>Hours spent exchanging offers and drafting/revising your separation agreement (hours x hourly rate)</p>	<b>\$1,500 – \$4,000</b>	\$ _____
<p><b>Attorney mediation preparation</b></p> <p>Building your financial summary, position statement, and settlement ranges before mediation day (often 3–6 hrs)</p>	<b>\$900 – \$2,500</b>	\$ _____
<p><b>Attorney fees — day of mediation</b></p> <p>Your attorney sits beside you the entire session; full-day sessions of 6–8+ hrs are common (hours x rate)</p>	<b>\$1,800 – \$4,000</b>	\$ _____
<p><b>Mediator's fee — your half</b></p> <p>Private mediators charge hourly or flat day rates, typically split 50/50 between spouses</p>	<b>\$500 – \$1,500</b>	\$ _____
<p><b>Post-mediation drafting &amp; finalization</b></p> <p>Turning the memorandum of settlement into signed, notarized, enforceable documents</p>	<b>\$500 – \$1,500</b>	\$ _____
<p><b>Absolute divorce filing (uncontested)</b></p> <p>Court filing fee plus attorney time for the simple divorce itself once terms are settled</p>	<b>\$500 – \$1,200</b>	\$ _____
<b>PATH 1 SUBTOTAL — YOUR SIDE</b>		<b>\$ _____</b>

### WHY MEDIATION IS USUALLY THE SMART MONEY

**One day vs. one year.** Mediation typically resolves in 2–6 months on your calendar; litigation runs 12–24+ months on the court's backlog.

**You keep control.** Nobody can force you to sign a settlement. In court, one judge makes a binding decision for you.

**It stays private.** Mediation discussions and financial disclosures remain confidential. Trial testimony and exhibits become public record.

**The math is brutal in your favor.** Even a full-day mediation with attorney prep — roughly \$4,000–\$8,000 total on your side — often costs less than a single day of depositions plus the trial prep behind it.

### THE HONEST CAVEAT

Mediation is only cheaper if both spouses are transparent. If your spouse is hiding assets or refuses to exchange records, mediation can become an expensive pit stop on the highway to court — that's when the litigation worksheet ahead becomes your reality check.

**PATH 2**

**Collaborative Divorce**

Typical: \$2,000–\$10,000 per spouse

A contract-driven process where both spouses and both attorneys formally agree in writing to settle everything without ever stepping into a courtroom. Structured, cooperative, and often the least expensive path when both spouses commit to it.

COST LINE ITEM	TYPICAL 2026 RANGE	YOUR ESTIMATE
<b>Initial attorney retainer</b> Collaborative matters often open with a smaller retainer than litigation	<b>\$2,000 – \$4,000</b>	\$ _____
<b>Collaborative sessions &amp; negotiation</b> Attorney time across the joint settlement meetings (hours x rate)	<b>\$1,500 – \$4,000</b>	\$ _____
<b>Neutral professionals (if used)</b> Shared financial neutral or child specialist — your half	<b>\$500 – \$2,000</b>	\$ _____
<b>Agreement drafting &amp; finalization</b> SAPS drafting, revisions, execution	<b>\$500 – \$1,500</b>	\$ _____
<b>Absolute divorce filing (uncontested)</b> Filing fee plus attorney time	<b>\$500 – \$1,200</b>	\$ _____
<b>PATH 2 SUBTOTAL — YOUR SIDE</b>		<b>\$ _____</b>

**PATH 3**

**Full Litigation**

Typical: \$6,000–\$40,000+ per spouse; complex cases \$80,000+

Litigation begins the moment a summons and verified complaint hit the Clerk of Court. From that day, the NC Rules of Civil Procedure and the court's calendar — not you — control the timeline. The real cost isn't the courtroom arguing; it's the preparation machine behind it. Fill in only the line items that apply to your case:

COST LINE ITEM	TYPICAL 2026 RANGE	YOUR ESTIMATE
<p><b>Initial litigation retainer</b> Contested cases open with substantially larger retainers</p>	<b>\$5,000 – \$10,000</b>	\$ _____
<p><b>Pleadings, motions &amp; temporary hearings</b> Complaint/answer, temporary custody or support hearings, contempt or compel motions as needed</p>	<b>\$2,500 – \$8,000</b>	\$ _____
<p><b>Formal discovery</b> Interrogatories, requests for production, and the attorney hours to audit what comes back — disorganized records cost real money</p>	<b>\$3,000 – \$10,000</b>	\$ _____
<p><b>Depositions</b> Attorney prep + court reporter + transcripts; a single deposition day routinely runs \$3,000–\$5,000</p>	<b>\$3,000 – \$10,000</b>	\$ _____
<p><b>Business valuation / forensic accounting</b> Required when a business, practice, RSUs, or crypto tracing is involved — your share</p>	<b>\$5,000 – \$15,000</b>	\$ _____
<p><b>Custody evaluation (if ordered)</b> Neutral psychologist evaluation; \$5,000–\$15,000 typically split between parents up front — enter your half</p>	<b>\$2,500 – \$7,500</b>	\$ _____
<p><b>Trial preparation</b> Exhibits, witness prep, pretrial motions, trial notebooks — the largest single block of hours in most cases</p>	<b>\$5,000 – \$15,000</b>	\$ _____
<p><b>Trial days</b> Attorney time in court (full days x daily rate); multi-day trials are the norm in contested ED/custody</p>	<b>\$3,000 – \$10,000+</b>	\$ _____
<b>PATH 3 SUBTOTAL — YOUR SIDE</b>		<b>\$ _____</b>

### REALITY CHECK

A standard contested NC divorce with basic property and custody disputes averages **\$10,000–\$30,000 per spouse**. Add corporate valuations, hidden crypto, or intensive forensic tracing and the baseline easily scales past **\$75,000 per side**. Litigation is a precision weapon for high-stakes problems — not a therapy session for the dining room table.

YOUR RESULTS

## Your Side-by-Side Total

Transfer your three subtotals below to compare the real cost of each path at a glance.

PATH 1: MEDIATION	PATH 2: COLLABORATIVE	PATH 3: LITIGATION
\$ _____	\$ _____	\$ _____

**NOW DOUBLE IT**

Remember: your spouse is paying their own attorney too. The combined drain on the marital estate — the money that would otherwise fund two households, college accounts, and retirement — is roughly twice whatever you wrote above. That's the number mediation protects.

**TWO COST-SHIFTING RULES WORTH KNOWING**

**1.** A dependent spouse can petition the court to order the supporting spouse to pay reasonable attorney fees in alimony, post-separation support, and child custody/support actions. **2.** Court-ordered mediation fees are generally split 50/50 — but a party who skips a scheduled session without good cause can be sanctioned and ordered to pay the mediator's entire wasted day.

## NEXT STEP

# You've Got Your Number. Now Get Your Strategy.

This worksheet tells you what to set aside. It can't tell you which path fits your spouse, your assets, and your kids — that takes a strategy conversation with an attorney who has run both playbooks. Bring this completed calculator to your consultation (with us or with any attorney) and make them walk you through every line.

Choosing between mediation and litigation isn't weak vs. strong. It's reactive vs. strategic — and the difference can be a six-figure decision.

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### LEGAL DISCLAIMER & ETHICAL NOTICE

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