



— CLIENT RESOURCE GUIDE • ALIMONY

The Standard-of-Living *Budget Method*

How to Build the Twelve-Month Record a North
Carolina Court Will Actually Look At

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01 | THE FOUNDATION

Why This Method Exists

North Carolina judges don't run your incomes through a calculator to set alimony. There is no formula. Instead, a judge weighs the standard of living the two of you actually built together, alongside your documented income, needs, and — where it applies — either spouse's conduct before separation.

A judge can only weigh what you can show. “We lived well” is not evidence. Twelve months of bank statements, receipts, and calendar entries is.

This guide is the same method I walk clients through before a single number ever gets discussed with the other side. It won't tell you what your alimony will be — no honest guide can. It will tell you exactly what to collect, so that when the question of your household's standard of living comes up, you're answering it with your own records instead of your memory of a hard year.

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EVIDENCE THAT COUNTS

What a Judge Actually Wants to See

Primary source documents carry far more weight than a memory, a spreadsheet built from scratch, or a verbal description. Before you build anything else, start gathering these:

START-HERE DOCUMENT CHECKLIST

- ☒ Full bank and credit card statements — not summaries or screenshots of a balance
- ☒ Mortgage or lease statements and property tax bills
- ☒ School invoices, camp and activity receipts, tutoring and lesson payments
- ☒ Travel confirmations — flights, hotels, and the calendar entries that show the trip actually happened
- ☒ Membership and subscription renewal emails



A NOTE ON PHOTOS

Dated photos can support a record, but they don't replace one — pair them with the statement that shows the charge.

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MASTER CHECKLIST

The Twelve Categories to Track

Every household is different, but these twelve categories cover nearly everything a North Carolina court will want to see when it looks at how your family actually lived. Use this as your master checklist before you start pulling statements.

	CATEGORY	WHAT IT COVERS	WHERE TO FIND THE PROOF
01	Housing	Mortgage or rent, HOA dues, property tax, utilities, routine home maintenance	Mortgage/lease statements, utility bills, HOA invoices, contractor receipts
02	Transportation	Car payments, insurance, fuel, maintenance, rideshare	Loan/lease statements, insurance declarations page, fuel and rideshare app history
03	Food & Dining	Groceries, restaurants, takeout, coffee runs	Bank/credit card statements, grocery loyalty app history
04	Children's Activities & Education	Tuition, camps, sports, tutoring, school trips, supplies	Tuition invoices, activity registration receipts, school portal payment history
05	Travel & Vacations	Flights, hotels, family trips, annual traditions	Booking confirmations, credit card statements, shared calendar entries
06	Memberships & Subscriptions	Gym, club, streaming, professional or social organizations	Renewal emails, membership billing statements
07	Personal Care & Wellness	Salon, spa, fitness classes, wellness services	Appointment confirmations, credit card statements
08	Entertainment & Social	Concerts, events, dining out with friends, hobbies	Ticket confirmations, credit card statements
09	Gifts & Holidays	Birthdays, holidays, family gifts	Credit card statements, gift receipts
10	Insurance	Health, life, disability, umbrella policies	Policy declarations pages, premium billing statements
11	Debt Service	Credit cards, personal loans, joint debt payments	Monthly statements showing minimum and actual payments
12	Discretionary / Miscellaneous	Anything that was part of your life together but doesn't fit above	Bank/credit card statements, receipts

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WORKSHEET

The Monthly Worksheet

Print or copy this worksheet once for each of the twelve months you're documenting. Most clients get the clearest, least-disputed picture by using the twelve months immediately before separation — or, if you're not yet separated, the most recent twelve months available.



KEY TAKEAWAY

Pick one clean window and stay inside it; mixing years together weakens the record more than it helps.

MONTH & YEAR

COMPLETED BY

CATEGORY	THIS MONTH'S AMOUNT	STATEMENT COLLECTED? (Y/N)	NOTES
Housing	\$	☐ Y ☐ N	
Transportation	\$	☐ Y ☐ N	
Food & Dining	\$	☐ Y ☐ N	
Children's Activities & Education	\$	☐ Y ☐ N	
Travel & Vacations	\$	☐ Y ☐ N	
Memberships & Subscriptions	\$	☐ Y ☐ N	
Personal Care & Wellness	\$	☐ Y ☐ N	
Entertainment & Social	\$	☐ Y ☐ N	
Gifts & Holidays	\$	☐ Y ☐ N	
Insurance	\$	☐ Y ☐ N	
Debt Service	\$	☐ Y ☐ N	
Discretionary / Miscellaneous	\$	☐ Y ☐ N	
Total	\$		

Label each copy with the actual calendar month (for example, "March 2026") before you begin.

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PROGRESS TRACKER

The Twelve-Month Tracking Calendar

Use this simple checklist to track your progress across the full year. The goal isn't perfection in one sitting — it's steady, complete coverage across all twelve months.

MONTH	CALENDAR MONTH	STATEMENTS COLLECTED	REVIEWED WITH ATTORNEY	NOTES
Month 1		☐	☐	
Month 2		☐	☐	
Month 3		☐	☐	
Month 4		☐	☐	
Month 5		☐	☐	
Month 6		☐	☐	
Month 7		☐	☐	
Month 8		☐	☐	
Month 9		☐	☐	
Month 10		☐	☐	
Month 11		☐	☐	
Month 12		☐	☐	



STEADY BEATS PERFECT

Work through one month at a time. Complete, consistent coverage across all twelve months matters more than finishing everything in one sitting.

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BEYOND THE BUDGET

Documenting the Homemaker Contribution

North Carolina law doesn't only weigh income and spending. The same statute that considers a supporting spouse's salary also directs the court to weigh a dependent spouse's contribution as a homemaker – running the household, raising the children, and managing the family's day-to-day life.

That contribution is real, and it can be documented just like a budget line.

TYPE OF CONTRIBUTION	EXAMPLE	HOW TO DOCUMENT IT
Childcare & school logistics	Daily pickups/drop-offs, homework, doctor and dentist appointments	School pickup/drop-off records, medical appointment history, shared calendar exports
Household management	Meal planning, cleaning, coordinating home repairs and vendors	Vendor/contractor emails and texts, calendar entries
Support for a spouse's career	Relocations, hosting work events, unpaid help with a spouse's business	Emails, texts, business records showing your role
Extended family care	Caring for aging parents or family members	Medical appointment records, communications with providers

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AVOID THESE PITFALLS

Common Mistakes That Weaken a Record

- ⊗ Waiting until a case is filed to start collecting statements
- ⊗ Relying on estimates or memory instead of the actual document
- ⊗ Mixing multiple years together instead of picking one clean twelve-month window
- ⊗ Leaving out categories that feel “too small to matter” — small recurring charges add up fast over a year
- ⊗ Showing up with an unorganized folder or shoebox instead of a record sorted by category and month

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NEXT STEPS

What to Do With This Once It's Built


YOU DON'T NEED TO FINISH FIRST

You don't need to finish this before you call us. Bring whatever you've collected so far — even if it's incomplete — and we'll help you build the rest.

This worksheet is a starting point for a conversation with your attorney, not a substitute for one. How a completed record gets used in your specific case depends on the facts, the county, and the other issues in your matter.

CAPE FEAR FAMILY LAW

Ready to Put This to Work?

If you're ready to talk through what your twelve-month record means for your case, schedule a confidential consultation with Cape Fear Family Law.

[**SCHEDULE A CONSULTATION**](#)

DISCLAIMER

This guide is for general educational purposes only and does not constitute legal advice. Every case is different — consult a licensed North Carolina family law attorney about your specific situation.

