Cape Fear
FAMILY LAW

CLIENT WORKBOOK

The Standard-of-Living *Budget Method*

A twelve-month worksheet for turning household history into a usable separation budget

THE METHOD

Record what the household actually spent. Convert irregular costs to monthly amounts. Build a transition budget and a sustainable future budget. Then attach proof.

PREPARED FOR

Name _____

Date started _____

Matter or consultation date _____

Bring this workbook, your supporting documents, and your questions to your consultation.

START HERE

What This Workbook Is Designed to Do

A standard of living is easier to explain when it is documented instead of reconstructed from memory.

This workbook separates three numbers that are often blended together:

1
Current household spending

What the family actually spends now, including costs paid from payroll, credit cards, reimbursements, or another account.

2
Transition spending

What it will cost to operate two households during separation, including deposits, duplicate utilities, new insurance, and temporary legal or professional costs.

3
Sustainable future spending

The realistic monthly budget after temporary costs end and coverage, housing, and parenting arrangements are known.

THE FIVE RULES

1. **Use twelve months when possible.** One expensive month and one unusually quiet month can both mislead.
2. **Use actual records before estimates.** Bank statements, credit-card statements, bills, payroll deductions, and tax records are more reliable than memory.
3. **Separate family costs from individual costs.** Mark who uses the expense and who currently pays it.
4. **Convert irregular expenses to a monthly amount.** Divide annual costs by 12, quarterly costs by 3, and weekly costs by 4.33.
5. **Do not make the numbers prettier.** A useful budget is accurate, explainable, and supported.

⚠ IMPORTANT

This workbook is an organizing tool. It is not a promise that a court will accept every expense or order another person to pay it.

01 STEP 1

Build the Household Snapshot

Start with the household as it operates today. **Do not split expenses yet.**

Date of separation, if applicable _____

People currently supported by the household _____

Primary residence _____

Other residence or planned residence _____

INCOME AVAILABLE EACH MONTH

Use take-home cash flow here. Keep gross-income records separately for legal calculations.

INCOME	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Your net employment income	$	$		
Spouse's net employment income	$	$		
Regular bonus / commission average	$	$		
Self-employment draws	$	$		
Support received	$	$		
Investment / rental income	$	$		
Benefits or other regular income	$	$		
Category Total	**$**	**$**		

INCOME NOTES AND CHANGES EXPECTED IN THE NEXT 12 MONTHS

02 STEP 2

Housing and Daily Household Costs

Record current spending first. Then estimate the cost of the home you expect to maintain.

HOUSING

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Mortgage or rent	$	$		
Property tax not escrowed	$	$		
Homeowners / renters insurance	$	$		
Homeowners association dues	$	$		
Electricity	$	$		
Gas / heating fuel	$	$		
Water / sewer	$	$		
Trash / recycling	$	$		
Internet	$	$		
Home maintenance / repairs	$	$		
Lawn / pest / cleaning	$	$		
Security system	$	$		
Storage unit	$	$		
Category Total	**$**	**$**		

FOOD AND HOUSEHOLD

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Groceries	$	$		
Restaurants / takeout	$	$		
Household supplies	$	$		
Personal care products	$	$		
Pet food / veterinary care	$	$		
Laundry / dry cleaning	$	$		
Category Total	**$**	**$**		

03 STEP 3

Transportation, Personal and Family Life

Include the ordinary costs that make the household function, not only the bills with formal due dates.

TRANSPORTATION

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Vehicle payment	$	$		
Auto insurance	$	$		
Fuel / charging	$	$		
Maintenance / repairs	$	$		
Registration / property tax	$	$		
Parking / tolls	$	$		
Public transit / rideshare	$	$		
Category Total	**$**	**$**		

PERSONAL AND FAMILY

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Clothing	$	$		
Hair / grooming	$	$		
Cell phone	$	$		
Subscriptions / streaming	$	$		
Gym / wellness	$	$		
Gifts	$	$		
Religious / charitable giving	$	$		
Entertainment	$	$		
Travel / vacations	$	$		
Hobbies / clubs	$	$		
Category Total	**$**	**$**		

04 STEP 4

Children's Recurring and Seasonal Costs

Separate each child's costs when they differ significantly, and note whether an expense is shared or paid directly by one parent.

CHILDREN

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Child care / after-school care	$	$		
School tuition / fees	$	$		
School meals	$	$		
Tutoring / educational support	$	$		
Activities / lessons	$	$		
Sports / equipment	$	$		
Clothing / shoes	$	$		
Technology	$	$		
Transportation	$	$		
Camps / summer care	$	$		
Birthdays / holidays	$	$		
College savings	$	$		
Other child-specific expense	$	$		
Category Total	**$**	**$**		

CHILD-SPECIFIC DETAIL

CHILD	EXPENSE	FREQUENCY	WHO PAYS NOW?

05

STEP 5

Health Coverage and Medical Costs

Coverage cost is its own line item because **the premium is only the beginning of the number.**

DO THIS FIRST

Confirm the plan, who is enrolled, the next enrollment deadline, and the date any coverage change would take effect.

COVERAGE FACT	CURRENT PLAN	REPLACEMENT / FUTURE PLAN
Plan and employer		
People covered		
Monthly premium		
Employee-only premium		
Child portion of premium		
Deductible		
Maximum out-of-pocket		
Prescription costs		
Provider network limits		
Enrollment deadline		
Coverage effective date		

MONTHLY HEALTH AND CARE COSTS

Use the amount actually paid. Keep the employee-only and dependent portions documented separately.

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Health insurance premium	$	$		
Dental insurance premium	$	$		
Vision insurance premium	$	$		
Prescriptions	$	$		
Copayments / coinsurance	$	$		
Therapy / counseling	$	$		
Dental / orthodontic care	$	$		
Vision / contacts	$	$		
Medical equipment	$	$		
Unreimbursed recurring care	$	$		
Category Total	**$**	**$**		

06

STEP 6

Convert Irregular Expenses into Monthly Numbers

A monthly budget misses the costs that arrive once or twice a year. **This page puts them back.**

FORMULA

Annual amount ÷ 12 = monthly amount. Quarterly amount ÷ 3 = monthly amount. Weekly amount × 4.33 = monthly amount.

EXPENSE	HOW OFTEN?	TYPICAL BILL	ANNUAL TOTAL	MONTHLY AMOUNT
Property taxes		$	$	$
Insurance renewals		$	$	$
Vehicle registration / tax		$	$	$
Home repair		$	$	$
Vehicle repair		$	$	$
Medical deductible		$	$	$
School fees		$	$	$
Camps		$	$	$
Holidays / gifts		$	$	$
Travel		$	$	$
Professional dues		$	$	$
Tax preparation		$	$	$
Other		$	$	$
Other		$	$	$
Other		$	$	$

The expense I am most likely to forget is: _____

07 | STEP 7

Name the Transition Costs

These are temporary or one-time expenses caused by creating two functioning households.

SEPARATION TRANSITION

For one-time expenses, enter the total in the note column and the monthly amount only if you plan to spread the cost over time.

EXPENSE	CURRENT MONTHLY	FUTURE MONTHLY	PAID BY	PROOF / NOTE
Security deposit	$	$		
Moving costs	$	$		
Furniture / household setup	$	$		
Utility deposits	$	$		
Vehicle purchase or refinance	$	$		
Replacement health coverage	$	$		
COBRA or continuation premium	$	$		
Professional fees	$	$		
Parenting-related setup	$	$		
Technology / account changes	$	$		
Temporary child care	$	$		
Emergency reserve contribution	$	$		
Category Total	**$**	**$**		

WHAT ENDS, AND WHEN?

TEMPORARY EXPENSE	MONTHLY COST	EXPECTED END DATE / TRIGGER

08

STEP 8

Compare the Three Budgets

Do not use the transition budget as though it will last forever, and do not use a future budget that ignores the next six months.

CATEGORY	CURRENT	TRANSITION	FUTURE
Income available	$	$	$
Housing	$	$	$
Food / household	$	$	$
Transportation	$	$	$
Personal / family	$	$	$
Children	$	$	$
Health coverage / care	$	$	$
Debt payments	$	$	$
Irregular monthly equivalents	$	$	$
Other	$	$	$
Total Monthly Expenses	**$**	**$**	**$**
Monthly Surplus / Shortfall	**$**	**$**	**$**

WHAT CHANGED BETWEEN THE CURRENT AND TRANSITION BUDGETS?

WHAT CHANGES AGAIN IN THE SUSTAINABLE FUTURE BUDGET?

REALITY CHECK

If the future budget shows a shortfall, identify the number. Do not erase it by removing expenses you know will continue.

09

STEP 9

Attach the Proof

A number becomes more useful when another person can see where it came from.

DONE	DOCUMENT	MONTH(S) COVERED
☐	12 months of checking-account statements	
☐	12 months of credit-card statements	
☐	Recent pay stubs for both spouses	
☐	Most recent tax return	
☐	Mortgage statement or lease	
☐	Utility bills	
☐	Insurance declarations and rate sheets	
☐	Current health-plan documents	
☐	Child-care and school invoices	
☐	Medical and prescription records	
☐	Vehicle loan and insurance statements	
☐	Debt statements	
☐	Receipts for unusual or disputed expenses	
☐	Written proof of expected future costs	

Missing document I need to request: _____

ATTORNEY MEETING PAGE

The Five-Minute Budget Summary

Complete this page last. It gives your legal team the numbers and the questions that matter first.

Current monthly household income _____

Current monthly household expenses _____

My transition-budget monthly shortfall or surplus _____

My sustainable future-budget monthly shortfall or surplus _____

Current monthly health-insurance premium _____

Expected replacement or future premium _____

Next employer or Marketplace enrollment deadline _____

THE THREE EXPENSES MOST LIKELY TO BE DISPUTED

1. _____
2. _____
3. _____

THE THREE DOCUMENTS I STILL NEED

1. _____
2. _____
3. _____

QUESTIONS FOR MY ATTORNEY

1. _____
2. _____
3. _____

FINAL REVIEW

Before You Rely on the Totals

Use this check once the workbook is complete.

- [ ] I used records covering twelve months when available.
- [ ] I separated current, transition, and future expenses.
- [ ] I converted annual, quarterly, and weekly expenses to monthly amounts.
- [ ] I included health-insurance premiums, deductibles, and recurring care.
- [ ] I separated the children's premium from the full family premium when possible.
- [ ] I identified who currently pays each expense.
- [ ] I did not remove expenses simply to make the budget balance.
- [ ] I attached or identified proof for the important numbers.
- [ ] I marked estimates and noted what could change.
- [ ] I wrote down the deadlines that could affect coverage or cash flow.

THE RESULT

You now have a documented picture of the household, a practical transition plan, and a sustainable future budget. That is far more useful than one monthly total pulled from memory.

Cape Fear FAMILY LAW

We change children's lives for the better.

For educational and organizational purposes only. This workbook is not legal, financial, tax, or insurance advice and does not create an attorney-client relationship.