

Going Down Road of Divorce. Financial Question.

October 15, 2019 | 13 upvotes | by [KofPersia](#)

Dear Reddit I am currently in the bay area and making \$140,000 at a new job. My wife and I recently hit the straights and thinking about the big divorce. She is a stay at home mom with zero income and lives at home. If I file, how bad will I get fucked? I calculated child support and alimony and it came out to be about \$4400 per month. Does that seem right?

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Comments

BobbyPeru • 26 points • 15 October, 2019 11:09 PM

If I file, how bad will I get fucked?

\$4400 per month

SuperTXGuy • 23 points • 16 October, 2019 01:35 AM

why not fight for your kids so that you don't become a weekend visitor?

You could pay \$0 and enjoy raising your kids equally. CA is actually a 50/50 state. LEARN.

[deleted] • 11 points • 16 October, 2019 02:02 PM

Yes, do this. But he will certainly have to pay something. I fought for 50/50 and got it. I make 120k and my ex makes 32k annually. I pay her 900 a month plus I pay 77% of all child related bills, tuition and healthcare. Just because you have 50/50 joint custody doesn't mean you will not pay.

[deleted] • 17 points • 15 October, 2019 11:10 PM

Go see a lawyer, they will set you straight. It's different per state etc. The lawyers will ask questions and help you find the answer. You can usually get a free consultation. I got a print out of things last week, wasn't as bad as I thought. Roughly 1/3 of my net salary.

mrpthrowa • 7 points • 16 October, 2019 08:02 AM

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When they fuck us so bad that 1/3 net seems "not bad". FFS.

Whatev22 • 2 points • 16 October, 2019 11:11 AM

There are new tax rules. You pay income tax on everything. So take home pay is 50/50

Iammrp2 • 2 points • 16 October, 2019 03:01 AM

wasn't as bad as I thought.

Post divorce she's fucking Chad's beta nephew Chip who makes 100k. Add her 50k and the 30k you're donating to them and they're doing pretty damn good. Way to go Chip! Man, how can he afford that camper, new truck and that house? Inheritance? What did his parents do again?

[deleted] • 9 points • 16 October, 2019 03:30 AM

Yeah, that story happened to my friend. It isn't ideal at all. His daughter doesn't even talk to him and has a new Daddy now. He also let himself go quite a bit.

The only way to not give a shit is to make 200k+ after you divorce and be better. Also, I hear Columbia is great and the women are VERY accommodating. Losing 30k doesn't matter if you are valuable and can generate income. I like South American cuisine and women.

hack3ge • 8 points • 16 October, 2019 11:35 AM

Remember faggots it's just money and it's easy as shit to make. What's the price you are willing to

put on your freedom?

red-sfpplus • 3 points • 16 October, 2019 04:57 PM

Alot.

Redpillbrigade17 • 7 points • 15 October, 2019 11:36 PM

Go meet with a family lawyer ASAP.

JameisBong • 6 points • 16 October, 2019 02:59 AM

With a \$4400 dildo and Chad teabagging your ex. Did you work on your map or are you bailing early?

bowhunter857 • 10 points • 15 October, 2019 11:08 PM

Holy fuck. It's too late for me but I will fight both my sons getting married like crazy.

bumpiesttoad • 1 point • 16 October, 2019 01:21 PM

I wish my dad had gone into depth on his views on marriage. I asked him once why he married my mom, he said "She was the first woman I ever met that didn't completely annoy me".

What would you tell your sons?

bowhunter857 • 2 points • 16 October, 2019 01:59 PM

Honestly I would ask them what benefit marrying this woman really provides them. Because the answer is none

bumpiesttoad • 1 point • 16 October, 2019 02:09 PM

Not that I want you to answer this question for me, but I'm engaged and have started to come to this realization, and it's making me spin my wheels. My thinking now is if the relationship is so great, it will just last on it's own without a legal binding. If kids come into the picture, we could consider it then, but even then my fiancée is career oriented and would be self sufficient without me.

ChokingDownRP • 5 points • 15 October, 2019 11:20 PM

Go see a lawyer, get guidance specific to your situation and your locality.

cgutierrez32 • 4 points • 15 October, 2019 11:34 PM

How many kids? Seems about right for 2 to 3 kids. You will probably pay more than that at first, at least until the final ruling. The courts like to error on the side of the kids and mother, until everything is finalized; at least here in California.

screechhater • 5 points • 16 October, 2019 01:29 AM

STFU and educate yourself. See a lawyer for proper advice

Ipegyourpardon • 8 points • 16 October, 2019 02:15 AM

\$140k with SAHM in the bay area

Gotta be a troll

electric_dragon1 • 3 points • 18 October, 2019 10:33 AM

Let's see, so 140 between two people plus kids in the valley? So you clip coupons, don't take vacations, share

one car, brown nose your racist landlord so he doesn't raise your rent, without success?

Iammrp2 • -2 points • 16 October, 2019 03:03 AM

Probably. He's basically saying he's a software engineer at Google or Facebook.

johnn2015 • 8 points • 16 October, 2019 03:43 AM

That's poor if software engineer for big tech.

Thorondor_Rising • 4 points • 18 October, 2019 11:07 PM*

They essentially split the delta of your net incomes along the timeshare multiplier in CA. If you take home 5k/mo and she 3k/mo, and you have a true 50%timeshare, you pay 1k/month as that's half the delta (20% of net)

If you make 6k and she makes 2k at 50/50 youre paying 2k/mo (33% net)

If you have 25%timeshare, she has 75% so if youre making 4k to her 2k, youre paying her 1.5k/ month (37.5% net)

They can take up to 55% of your entire net pay, legally, for as far as that calculator goes.

At 140k/year that puts him at 24% federal and 9.3%state for 33% tax on gross. His net is approx 93k/year or 7750/mo net.

With a delta of 7750 since she doesn't work, with 0% timeshare they'll take the 55% max Or 4262/ month. He needs a timeshare of at least 46% to counter that number, which is unlikely, which is why they're also assessing him with the incidentals and healthcare.

The only caveat is that the Health Insurance costs go in before the calculation and lowers your net pay in the calculation. This should be available through employer for approximately 300\$/month, which is far less than the 5% max gross income healthcare can cost before the courts rule the healthcare costs "Unreasonable" lowering his monthly income to approximately 7570 which would lower the child support obligation to 4167/month.

Welcome to Commiefornia. Continue voting for the blue team they've only had a 80% supermajority for over 40 years to bring it to where its at now.

If the children are old enough to no longer require after-school care (11 years old seems to be the threshold) you can argue for them to put her on work order, in which if she doesn't find work, they'll impute her income at minimum wage x 40hrs/week for roughly 1900/month with no real tax obligations. That would lower your delta to 5670ish (7570-1900), which will require at least a 27% timeshare to reduce your obligation below 4,163/mo ($4163/7570 = 55\%$; $\Delta = 5670$; $4167/5670 = 73.5\%$ her timeshare 26.5% your timeshare).

28% timeshare is 1st, 3rd, and 5th weekends, with 4 weeks/summer break, and 1 full week in spring, fall, and christmas + half of all of the holidays and birthdays, and whoevers weekend the 3 and 4day school weekends keeps them the days off too. Ask me how i know ;) so your minimum goal for the timeshare should be at least that. If you can get Wednesday night also, you'll be at 33% timeshare. At 28% timeshare you would be lowering her C/S to approximately 4082/month (5670×0.72), at 33% timeshare you would be lowering C/S to 3,799/month ($5670 \times .67$).

I suggest you develop a "gambling habit" right away, and start buying bitcoin anonomously through bitquick.co in less than 400\$ increments so they don't require know-your-customer so you can convert it back to other assets after the divorce also chops your known equity in half.

At the end, you will get to keep 3410 to 3770-ish of your monthly income after all obligations are met, and it will require a change of circumstances (she gets a job making more than 10% more of the imputed 1900/month income, or you get a pay increase of more than 10% or a pay cut of more than 10% through no fault of your own for you to have legal grounds for filing a motion to modify child support.

Never marry or develop a live-in long term relationship with someone who doesn't work again. Make sure they always have more to lose than you do if divorce occurs down the road. On the bright side, after you move into a 2BR apt in the bay area, and cover your basic expenses (hopefully you don't have expensive cars on finance, but you probably do; sell it and downgrade) you'll have about 500\$/month to throw into investments which is still enough to retire in the next 25 years if you tell her to go fuck herself when your support obligations are done and she comes clam-oring (pun intended) for you to pay for the kids' college. Do not pay for college, with well over half of your income over the coming years coming to her, she is better poised for paying for that than you are, at this point. Hold her to it, don't be a nice guy faggot.

Big_Daddy_PDX • 2 points • 21 October, 2019 05:14 AM

This guy fucks

SBIII • 8 points • 16 October, 2019 10:23 AM

Bay Area dude

Earning \$140k per annum

Thinking about divorce

Asking for legal advice

Because he's

Unsure about how much

Child support he will need to pay? That

Kinda

Sucks

adeptintact • 2 points • 16 October, 2019 03:29 AM

Sounds a bit high. I'd advise you to see a lawyer. They have this calculator that can give you an estimate. If you have the kids 30% of the time, probably \$1300 child support. Alimony could be \$2100 for half the time you were married if it was a short term marriage under 10 years. That would be closer to \$3400 a month. If you own the house, consider selling it and with the equity give her a part of your portion to substantially reduce the monthly alimony payment.

skuttt • 2 points • 20 October, 2019 04:58 AM

140K in the Bay Area is a Janitor's salary. She probs knows that.

nombrel • 1 point • 21 October, 2019 04:58 AM

Is it realistic to move to a more male-friendly state, then file there?

Big_Daddy_PDX • 1 point • 21 October, 2019 05:11 AM

How bad will you get fucked? Fucked so hard you'll cry. get Mommy working and file in 3yrs. Otherwise you will absolutely be funding her "lifestyle" that she become accustomed.