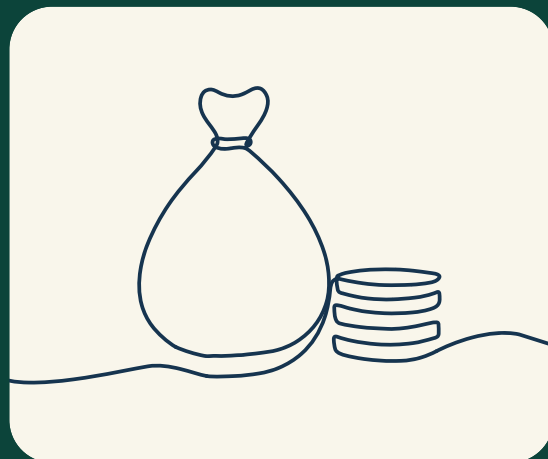


Shared Children's Expense Agreement Builder

A Step-by-Step Planning Tool for Divorced & Divorcing Parents



Purpose Of This Tool

This worksheet helps you:

- Define what counts as a shared expense
- Create a clear reimbursement system
- Prevent annual deductible surprises
- Establish documentation standards
- Reduce post-divorce financial conflict

Use this before mediation, during negotiation, or to improve an existing system.

STEP 1: Define Shared Expense Categories

Avoid vague language. Clarify in advance.

A. Medical & Health

Mark what is included:

- ☐ Deductibles
- ☐ Co-pays
- ☐ Coinsurance
- ☐ Orthodontia
- ☐ Therapy / Mental health
- ☐ Vision care
- ☐ Prescriptions
- ☐ Out-of-network care
- ☐ Medical equipment
- ☐ Other: _____

If deductible responsibility differs from other medical costs, specify: _____

B. Education

- ☐ Tuition
- ☐ School fees
- ☐ School supplies
- ☐ Tutoring
- ☐ SAT/ACT prep
- ☐ School trips
- ☐ College application fees
- ☐ Laptops
- ☐ Study abroad
- ☐ Post-secondary costs: Travel to/from college, books, food tuition etc.
- ☐ Other: _____

Does prior written approval apply to any of these?

C. Activities & Enrichment

- ☐ Sports registration
- ☐ Travel sports
- ☐ Equipment
- ☐ Camps
- ☐ Music lessons
- ☐ Club fees
- ☐ Religious activities
- ☐ School-related activities (e.g. prom)
- ☐ Competitions
- ☐ Uniforms
- ☐ Other: _____

Define approval requirement:

- ☐ Mutual consent required
 - ☐ Consent presumed unless objected within ___ days
 - ☐ No approval required
-

D. Teen & Driving Costs (if applicable)

- ☐ Car insurance
- ☐ Car payment
- ☐ Gas allowance
- ☐ Vehicle purchase contribution
- ☐ Maintenance
- ☐ College visits

Specify division method: _____

STEP 2: Establish Your Reimbursement System

A. Who Pays Upfront?

- ☐ Parent A
 - ☐ Parent B
 - ☐ Alternating by month
 - ☐ Whoever enrolls the child
-

B. Receipt Submission Rule

Receipts must be submitted within: ___ days of expense.

Approved documentation method:

- ☐ Co-parenting app
 - ☐ Shared Google Drive folder
-

- ☐ Shared spreadsheet with attachment
 - ☐ Email (not recommended in high-conflict situations)
-

C. Reimbursement Deadline

Reimbursement due within: ____ days of documentation.

Payment method:

- ☐ Zelle
- ☐ Venmo
- ☐ Direct Bank Transfer
- ☐ Transfer from joint children's account

Late payment consequence (optional): _____

STEP 3: Create Your Medical Deductible Plan

Annual family deductible: \$_____

Estimated annual exposure: \$ _____

Each parent's share:

Parent A: \$_____

Parent B: \$_____

Monthly sinking fund contribution:

Parent A: \$_____

Parent B: \$_____

Where will funds be held?

- ☐ Separate individual accounts
 - ☐ Joint children's account
 - ☐ Dedicated medical account
-

STEP 4: Choose Your Tracking Structure

Select ONE system and commit to consistency.

Option 1: Co-Parenting Platform

Best for higher-conflict situations.

Provides documented receipt uploads and payment tracking.

Selected platform: _____

Option 2: Shared Spreadsheet

Best for cooperative parents. Create columns for:

- Date
- Child
- Category
- Description
- Amount
- Paid By
- % Split
- Reimbursement Due
- Paid (Y/N)

Shared link location:

Option 3: Joint Children's Expense Account

Each deposits \$ _____ monthly. Used exclusively for shared child expenses.

STEP 5: Build Your Annual Review System

Annual review month: _____

Review will include:

- ☐ Prior year totals
- ☐ Deductible adjustments
- ☐ Income changes
- ☐ Activity expansion (teens, sports, etc.)
- ☐ Inflation adjustment

If income changes materially, review triggered within: _____ days.

STEP 6: Future-Proofing Questions

Consider discussing these now rather than later:

- What if one parent changes jobs and insurance coverage shifts?
- What if travel sports costs triple?
- What if a child needs ongoing therapy?
- What if one parent refuses reimbursement repeatedly?
- What if income changes significantly?

Outline agreed escalation process:

- ☐ Direct discussion
- ☐ Mediation
- ☐ Court filing

FINAL CHECK

A strong shared expense structure should:

- ☐ Clearly define categories
- ☐ Clarify deductible handling
- ☐ Set documentation deadlines
- ☐ Set reimbursement deadlines
- ☐ Use one tracking system
- ☐ Include annual review
- ☐ Reduce need for court intervention

If any box is unchecked, tighten the structure before finalizing your agreement.

Closing Perspective

The percentage split is rarely the problem. Ambiguity is. The clearer your structure, the less emotional energy you will spend debating logistics—and the more energy you can devote to parenting.