



Case reference: WWAJS-SAMPLE-0001 Produced: 20/07/2026

SAMPLE REPORT. The figures describe the same fictional couple as the SmartJudge sample report, so you can see what this report looks like.

Illustrative figures inside the range in your SmartJudge report. Nothing here is legal advice, and the figures are only as good as the answers given.

The child maintenance figure follows the statutory formula. Everything about spousal maintenance is illustrative: courts vary widely, and this report shows the arithmetic a judge would start from, not what will be ordered.

IN SHORT

The other party pays £614.64 per month for two children under the Child Maintenance Service formula. Your figures show a needs gap of £225 per month, with the other party having a surplus of £984 per month. An illustrative capital sum to meet your needs until the youngest child turns 18 would be £22,455 to £24,900.

QUESTIONS TO TAKE TO A SOLICITOR

These are the questions your own figures raise. A solicitor can answer them for your case; this report cannot.

1. Is spousal maintenance likely here, roughly how much, and for how long?

Your figures show a monthly needs gap on one side and a surplus on the other.

2. Would a one-off capital sum instead of monthly payments (a clean break) be better, and is there enough capital for it?

The report shows an illustrative capital sum for the needs gap.

CHILD MAINTENANCE

The other party pays child maintenance for Child 1 (aged 11) and Child 2 (aged 8). The calculation uses their gross weekly income of £1,112.33, which falls in the basic plus rate band (£800 to £3,000 per week). The formula produces a weekly figure of £141.84, or £614.64 per month.

Both children are in your care for 52 to 103 nights per year, which is treated as shared care. The formula reduces the payment to account for this arrangement. No other children are counted in the calculation, and the income cap does not apply.

This is the Child Maintenance Service formula under the 2012 scheme. Parents can agree a family-based arrangement instead. A court can only order child maintenance in limited situations: by consent, as a top-up above the income cap, for school fees or a child's disability costs, or where the paying parent lives abroad.

IS THERE A NEEDS GAP?

Your net monthly income is £1,750. After receiving child maintenance of £615 per month, your adjusted income is £2,365. Your stated monthly budget is £2,590, which leaves a deficit of £225 per month.

The other party's net monthly income is £3,708. After paying child maintenance of £615 per month, their adjusted income is £3,094. Their stated monthly budget is £2,110, which leaves a surplus of £984 per month.

Your figures show a needs gap of £225 per month. The other party has a surplus of £984 per month. The arithmetic ceiling (the smaller of the two) is £225 per month. Periodical payments are assessed on needs, and a court examines a budget line by line. Both budgets here are your own figures; the other party's budget is an estimate. A needs gap of this size may support an award of spousal maintenance, subject to the court's consideration of all the circumstances and the clean-break duty.

HOW LONG, AND THE CLEAN BREAK

The court has a duty to consider a clean break and whether you can adjust without undue hardship. Several factors point in different directions on the length of any maintenance order.

Your marriage lasted 13 years, which is a substantial length. You are the primary carer of two dependent children, the youngest aged 8, meaning maintenance may be needed for at least 10 years until that child turns 18. You are 42 years old with 25 years until state pension age, so you have a long working life ahead. You work part time and expect to increase your hours as the children get older, which suggests earning capacity to reduce or eliminate the need for maintenance over time. Capital is available for a clean break.

A court may make a term order (maintenance for a fixed period), an extendable term order (fixed but capable of extension if circumstances change), a non-extendable term order (fixed and cannot be extended), or a joint-lives order (continuing until death or remarriage unless varied). The indicators here point towards a term order rather than joint-lives, but outcomes vary widely between judges. The court will balance your need against the clean-break duty and your capacity to become self-sufficient.

A CAPITAL SUM INSTEAD

If the court were to capitalise your maintenance need, an illustrative present value would be £22,455 to £24,900 until the youngest child turns 18 (10 years at £2,700 per year), or £44,500 to £55,943 until you reach 67 (25 years at £2,700 per year).

The lower figure uses a discount rate of 3.5% per year; the higher uses 1.5% per year. A lower discount rate gives a larger sum. This is SmartJudge's own illustrative present-value model with the assumptions listed in this report, not the Duxbury tables a court would use. Tax on investment income is not modelled. A court fixes the term and the quantum of periodical payments first and only then capitalises, if at all.

THE FIGURES BEHIND THIS REPORT

Child maintenance: the statutory formula

The other party paying, for Child 1 (aged 11), Child 2 (aged 8): £1,112
gross weekly income used

Weekly / monthly £142 / £615

The needs gap (monthly): you / other party

Income after child maintenance £2,365 / £3,094

Needs budget (Step 7) £2,590 / £2,110

Surplus / deficit -£225 / +£984

Arithmetic ceiling for spousal maintenance (not a likely order) £225 a month

A capital sum instead: illustrative present values

Until the youngest child turns 18 (10 years, £2,700 a year) £24,900 to £22,455

Until the receiving party reaches 67 (25 years, £2,700 a year) £55,943 to £44,500

WHAT WOULD SHARPEN THIS

- The other party's pension contributions (if any): these reduce their net income and may affect both the child maintenance calculation and their ability to pay spousal maintenance.
- Your own pension contributions (if any): these reduce your net income and may affect the size of the needs gap.

ASSUMPTIONS USED

Child maintenance rate bands (gross weekly income)

Nil below £7; flat rate £7 up to £100; reduced rate £100 to £200; basic rate £200 to £800; basic plus rate £800 to £3,000 (the income cap)

Source: Child Support Maintenance Calculation Regulations 2012, as published on gov.uk.

Child maintenance formula

2012 scheme rates and thresholds as published on gov.uk, checked against the step-by-step guide (updated 1 April 2026) on 2026-10-02

Source: Child Support Maintenance Calculation Regulations 2012. Gross weekly income is annual gross income times 7/365 (the method the Child Maintenance Service uses), capped at £3,000 a week. Pension contributions are not deducted here because the form does not collect them.

Capitalisation discount rate (real)

1.5% to 3.5% a year

Source: SmartJudge's own present-value model, not the Duxbury tables. Tax on investment income is not modelled.

Illustrative terms

Until the youngest child turns 18 (minimum 2 years), and until the receiving party reaches 67

Source: Two common reference points. A court fixes the term on the facts under s.25A.

Short marriage indicator

Under 10 years including pre-marital cohabitation

Source: Indicator only; there is no statutory definition.

NEXT STEPS

If you would like Paradigm Family Law to review this assessment in detail with you, they offer an assessment for £300 which can help answer your questions and guide your next steps. If you want to get a judge or barrister's written opinion on your suggested settlement for a fixed fee of £1,800 or £3,600, the links below have the details.

Learn about the solicitor review with Paradigm Family Law:

<https://smartjudge.ai/solicitor-review>

Book Your Solicitor Review:

<https://smartjudge.ai/book-solicitor-review>

Learn about the judge or barrister review with WhatWouldAJudgeSay:

<https://smartjudge.ai/judge-review>

Book Your Judge or Barrister Review:

<https://smartjudge.ai/book-judge-review>

A computer produced this assessment, not a person. It is not legal advice. It explains how the child maintenance formula works and illustrates how a court might approach spousal maintenance and capitalisation on your figures. Every case is fact-specific and outcomes depend on the judge, the full evidence and the parties' conduct. Discuss these scenarios with a solicitor or mediator before taking any step.

This AI-generated report is provided for educational purposes only and does not constitute legal advice. It is based on general principles of England and Wales family law and on the answers given. You should seek independent legal advice from a qualified family law solicitor before making any decisions.

This assessment was generated free with SmartJudge - smartjudge.ai